



# VirtualMerchant

## VirtualMerchant Mobile 2.2 User Guide

*Revision Date: June 2014*

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# Preface

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This document contains a high-level description of the VirtualMerchant Mobile product, including:

- Features
- Configurations (devices, transaction settings, card readers and printers)
- Signing in to the application
- Using the menu functions
- Processing transactions (cash, credit cards and gift cards)
- Printing receipts
- Running transaction reports
- Response codes

This document is intended for all users of the VirtualMerchant Mobile product and contains the information necessary to be able to use all the features of the product effectively.

## Typographical Conventions

Throughout this user guide, you will see words and phrases that appear in different fonts and formats. The following list describes the typographical conventions used in this guide.

- **Bold Text**  
Indicates a menu option, a window title, buttons, and so on, that you can use to identify a part of the user interface.  
Examples:  
**Print** or **Save As** dialog box
- **Menu selection sequences**  
Indicates a series of menu options that you need to select in a particular sequence and listed in one step. Each menu option is separated by a pipe ( | ).  
Example:  
1. Choose **File** | **Save As** | **File Name** and enter the name of the document.

- **Italicized text**  
Indicates that the word or phrase is:
  - A reference to another document  
Example:  
Refer to the *Elavon User Guide*.
  - Being defined for the first time.
  - Emphasized for clarification.  
Examples:  
You do *not* need to select **Apply**.

## Related Documentation

The following documents are available and related to the VirtualMerchant Mobile product:

- VirtualMerchant System Administration Guide

## Revision History

The following table provides a description of the changes made to this document from its origination to the current release:

Revision	Date	Revision Notes
A	JUL-2013	Original version. <b>Note:</b> This document replaces the legacy VirtualMerchant Mobile product documentation.
B	AUG-2013	Added Gift Card processing and devices using Google®, Android® OS v 2.2+.
C	FEB-2014	Added the following sections: <ul style="list-style-type: none"><li>• Printing receipts (supported printers, printer configuration)</li><li>• Adding additional terminals</li><li>• Processing cash payment transactions</li><li>• Running transaction reports</li><li>• Transaction history menu option</li><li>• Response codes(status, CVV, response message codes, payment and transaction types)</li></ul>

Revision	Date	Revision Notes
D	APR-2014	<p>Added the following sections/features:</p> <ul style="list-style-type: none"><li>• Processing Refunds</li><li>• Voiding Transactions</li><li>• Printing Transaction Details</li><li>• Viewing Transaction Records</li><li>• Allowing users to turn signature printing on receipts on and off</li><li>• Setting default number of copies of receipts to print</li></ul> <p>Replaced/added the following screens:</p> <ul style="list-style-type: none"><li>• Sales Settings</li><li>• Refunds Settings</li><li>• Voids Settings</li><li>• Printer Selection</li><li>• Search Results</li></ul>
E	JUN-2014	<p>Added the following sections/features:</p> <ul style="list-style-type: none"><li>• Gift card reload transaction</li><li>• Sales tax option to display customer code</li><li>• Print customer code on credit card transaction receipts</li></ul>

# Table of Contents

---

<b>Chapter 1: Introduction .....</b>	<b>1</b>
Features.....	1
Supported Mobile Devices.....	4
Supported Printers .....	4
<b>Chapter 2: Getting Started .....</b>	<b>5</b>
Downloading the Application to Your Mobile Device (iTunes) .....	5
Launching the VirtualMerchant Mobile Application .....	5
Opening an Account.....	6
Configuring Your Device.....	6
To Enter Device Code .....	7
To Set Up Security Questions.....	8
To Set Up Account Information .....	9
To Set Up Card Reader.....	10
Configuring Your Device Settings.....	11
Configure Default Transaction Settings.....	12
To Add Additional Terminals (Multi-Mid - version 2.2 or higher) .....	13
To Configure Credit Sale Settings.....	14
Credit Swipe Option .....	15
Credit Keyed Option .....	16
Refunds Option.....	17
Voids Option.....	18
To Configure Credit Pre-Authorization Settings .....	19
To Configure Gift Card Settings .....	20
To Configure Cash Settings.....	21
To Configure Sales Tax Settings .....	22
To Configure Tip Settings .....	23
Configure Application Settings .....	24
To Configure Account Information .....	24
To Configure Company Name .....	25
To Configure Printer (version 2.2 or higher) .....	26

To Configure Card Reader .....	28
To Configure Language (version 2.2 or higher) .....	29
To Reset Security Questions (version 2.2 or higher) .....	29
<b>Chapter 3: Signing In to the Application.....</b>	<b>31</b>
Entering Your Device Code .....	31
Resetting Your Device Code .....	32
Attaching the Card Reader (if necessary) .....	34
<b>Chapter 4: Using the Menu Functions.....</b>	<b>35</b>
Conduct Sale Option .....	36
Transaction History Option (version 2.2 or higher) .....	36
Edit Settings Option .....	36
<b>Chapter 5: Processing Transactions.....</b>	<b>37</b>
Performing Credit Card Transactions .....	38
Credit Card Swipe Transactions.....	38
To Perform Basic Credit Card Swipe Transactions.....	38
To Perform Credit Card Swipe Transactions with Tax .....	43
To Perform Credit Card Swipe Transactions with Tip .....	49
Credit Card Keyed Transactions .....	55
To Perform Basic Credit Card Keyed Transactions .....	55
To Perform Credit Card Keyed Transactions with Tax.....	60
To Perform Credit Card Keyed Transactions with Tip .....	65
Performing Cash Transactions.....	70
To Perform Basic Cash Transactions.....	70
To Perform Cash Transactions with Tax.....	72
To Perform Cash Transactions with Tip.....	75
Performing Gift Card Transactions .....	78
Gift Card Activation .....	79
To Perform Gift Card Keyed Activation .....	79
To Perform Gift Card Swipe Activation.....	84
Gift Card Redemption.....	88
To Perform Basic Gift Card Swipe – Redemption Transactions.....	88
To Perform Gift Card Swipe – Redemption Transactions with Tip.....	92
To Perform Basic Gift Card Keyed – Redemption Transactions .....	96
To Perform Gift Card Keyed – Redemption Transactions with Tip .....	100

Gift Card Balance Inquiry .....	105
To Perform Gift Card Swipe Balance Inquiry .....	105
To Perform Gift Card Keyed Balance Inquiry .....	109
Gift Card Reload.....	112
To Perform Gift Card Swipe – Reload Transactions .....	112
To Perform Gift Card Keyed - Reload Transactions .....	116
Printing Receipts (version 2.2 or higher) .....	120
Supported Operating Systems .....	120
Android .....	120
iOS.....	121
Supported Payment Types .....	123
Credit Card Transactions .....	123
Gift Card Redemption.....	124
Gift Card Activation.....	125
Gift Card Balance Inquiry.....	126
Cash (Sales) .....	127
Processing Refunds .....	128
Voiding Transactions.....	130
<b>Chapter 6: Managing Transaction Reports .....</b>	<b>132</b>
Viewing Transaction Details.....	132
Printing Transaction Details.....	136
Viewing Transaction Records .....	137
<b>Chapter 7: Response Codes (version 2.2 and higher) .....</b>	<b>139</b>
CVV Response Codes .....	139
Status Response Codes .....	140
Response Message Codes - Credit Cards.....	140
Response Message Codes - Gift Cards.....	141
Credit Card Response Codes.....	142
AVS Response Codes.....	143
Payment Type Response Codes.....	143
Transaction Type Response Codes .....	144



# Chapter 1: Introduction

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VirtualMerchant Mobile (VMM) allows you to accept payments wherever your business takes you. Making use of your existing mobile device, VirtualMerchant, and an optional card reader, payments can be easily accepted at the door, on the road, or at the trade show, thus providing the ultimate in convenience for both you and your customers.

## Features

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The VirtualMerchant Mobile application supports the following payment environments and transaction types:

### Swiped Transactions

- Credit Card Sale
- Credit Card Pre-Authorization (Pre-Auth)
- Gift Card Activation
- Gift Card Redemption

### Keyed Transactions

- Credit Card Sale
- Credit Card Pre-Authorization (Pre-Auth)
- Gift Card Activation
- Gift Card Redemption

### Tipping

A tip or gratuity amount can be added to the transaction sale amount.

### Sales Tax

When you enable the sales tax setting, the sales tax percentage and amount fields are enabled on the transaction processing screens. You can configure the tax percentage to be automatically added to the total of each applicable transaction.

### Printing

VirtualMerchant Mobile 2.2 or higher allows you to print receipts if the MID/terminal that you are processing transactions on is configured for printing. You can print receipts for all payment types (cash, credit card, and gift card). The printing options are global (across all MIDs) for devices configured for multi-MID. You need to configure the Bluetooth or AirPrint (iOS only) settings outside of VirtualMerchant Mobile. VMM will not provide the workflow for pairing devices.

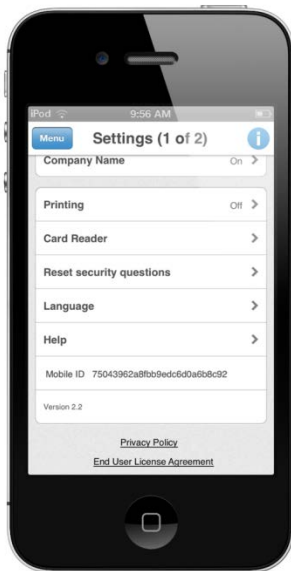
## Mobile Device Management

VirtualMerchant Mobile allows you to manage which mobile devices are able to process transactions. The application generates a device-specific, unique mobile ID number during installation, which is used to identify transactions that originate from that specific mobile device. This mobile ID number displays on the **Settings** screen and is sent with each transaction from VirtualMerchant Mobile to VirtualMerchant.

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**Tip:** You can copy the mobile ID by pressing and holding on the **Mobile ID** number (and then select **Copy**).

---



To use the device management feature, do the following:

1. Log on to the VirtualMerchant application user interface and navigate to **Terminals | Advanced | Fraud Prevention Rules**.

The **Fraud Prevention Rules** screen displays.

2. Click **Mobile Payment Filter**.

The **Mobile Payment Filter** screen displays.

User Account Settings Terminal

## Mobile Payment Filter

This filter enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers.

If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

**IMPORTANT NOTE:**  
By enabling the filter check box and selecting the update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Mobile Payment Settings

☐ Enable Mobile Payment Settings

Please add the Mobile Identification numbers from which transaction requests can originate. You must add at least one Mobile Identification number to enable this filter.

Display:

no entries

No items in list!

The **Mobile Payment Filter** options enables you to designate and maintain a list of mobile devices from which you allow transactions to originate, based on the mobile identification numbers. If you use this filter and receive transactions from a mobile device that is not in your allowed list, the transactions are declined.

3. Select the **Enable Mobile Payment Settings** check box.
4. Enter the mobile identification number that you want to add, in the box provided.
5. Click **Add**.

The mobile identification number displays at the bottom left of the screen.

User Account Settings Terminal

### Mobile Payment Filter

This filter enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers.

If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

**IMPORTANT NOTE:**  
By enabling the filter check box and selecting the update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Mobile Payment Settings

☐ Enable Mobile Payment Settings

Please add the Mobile Identification numbers from which transaction requests can originate. You must add at least one Mobile Identification number to enable this filter.

Add

Display: 25

1 item

1	1234	Remove
---	------	--------

Update Cancel

6. Click **Update**.

For more information, review the *VirtualMerchant System Administration Guide* located in the *Support Section* at [www.myvirtualmerchant.com](http://www.myvirtualmerchant.com).

## Supported Mobile Devices

VirtualMerchant Mobile is supported on the following mobile device types:

- Apple iPhone® 3G, 3GS, 4, 4S, 5, 5s, and 5c using iOS v 5.0+
- Apple iPad® using iOS v5.0+
- Apple iPod Touch® using iOS v 5.0+
- Devices using Google® and Android® OS v 2.2+

**Note:** The screens may differ slightly based on the operating system (OS) loaded on your mobile device (Android or iOS).

## Supported Printers

VirtualMerchant Mobile works with any AirPrint (iOS only) and Star printers. Elavon supports the Star SM-T300i and the SM-S220i Bluetooth portable printers. Printing is only available in versions 2.2 or higher.

## Chapter 2: Getting Started

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This chapter provides information to:

- Download the VirtualMerchant Mobile application to your mobile device
- Launch the VirtualMerchant Mobile application
- Open an account
- Configure your device
- Configure your device settings

### Downloading the Application to Your Mobile Device (iTunes)

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You can download VirtualMerchant Mobile for free from the App Store appropriate for your mobile device: Apple iTunes® <http://www.apple.com/itunes/>.

### Launching the VirtualMerchant Mobile Application

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To launch VirtualMerchant Mobile, tap the VMM application icon.



The **Welcome** screen displays.

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**Note:** You will see an End User License Agreement displayed the first time you launch the product. Please read and accept to continue with the application.

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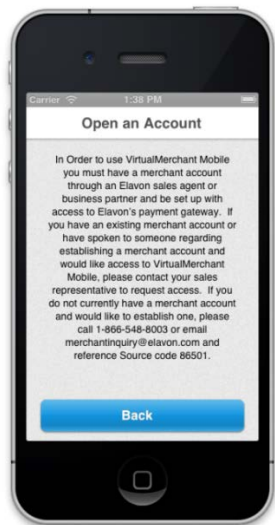
## Opening an Account

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The following steps describe how to obtain an account:

1. Tap the VMM application icon to launch VirtualMerchant Mobile.
2. On the **Welcome** screen, tap **I don't have an account**.

The **Open an Account** screen provides contact information on how you can get assistance to set up an account.



3. Tap **Back** to return to the **Welcome** screen.

## Configuring Your Device

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If you already have an account, you can proceed with configuring your device, which includes the following steps:

1. Enter device code
2. Set up security questions
3. Set up account information
4. Set up printer
5. Set up card reader
6. Set up Language
7. Reset security questions

## To Enter Device Code

---

1. On the **Welcome** screen, tap **Begin Device Set Up**.

The **Device Code** screen displays.



2. Enter your 4-digit numeric device code.
3. After you successfully enter your device code, follow the prompt and reenter your device code for validation.

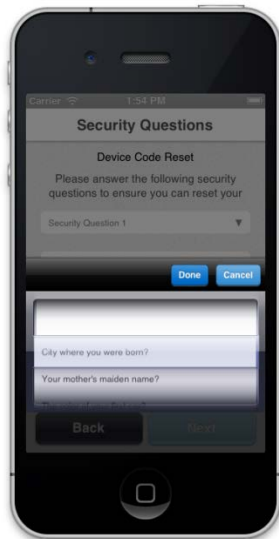
Proceed with the security questions configuration process.

## To Set Up Security Questions

---

You need to configure two security questions to be able to reset your device code should it be necessary.

1. Tap one of the security questions from the drop-down menu.



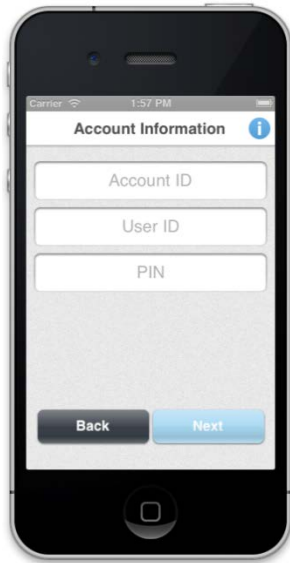
2. Select your choice.
3. Enter your answer to the security question in the field provided.
4. Repeat for the second security question.
5. Tap **Done** to continue to the **Account Information** screen. Tap **Back** if you wish to return to the **Device Code** screen.



## To Set Up Account Information

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Your account information identifies who you are and is a security measure to protect your information.

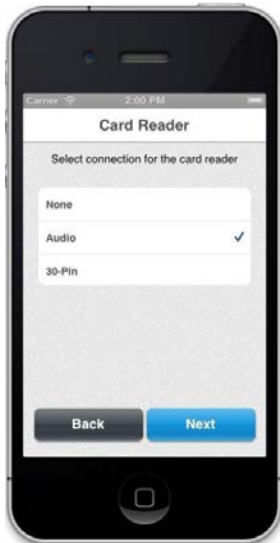


1. Enter your **Account ID** (maximum of 15 digits).
2. Enter your **User ID** (maximum of 15 characters).
3. Enter your **PIN** (4, 5 or 6 characters).
4. Tap **Next** to display the **Card Reader** screen. Tap **Back** if you wish to return to the **Security Questions** screen.

## To Set Up Card Reader

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You need to indicate if a card reader will be connected to your phone.

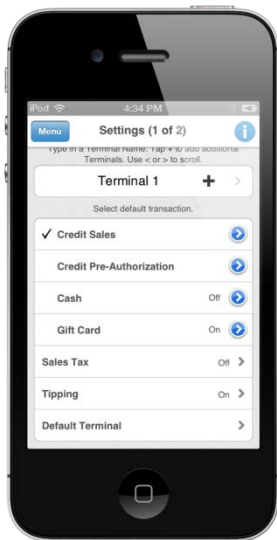


1. Select from the following options:
  - **None**  
None indicates that no card reader will be connected.
  - **Audio**  
Audio indicates that a card reader will be attached to your phone using the audio input.
  - **30-Pin**  
30-Pin indicates that a card reader will be attached using the 30-pin connection on the bottom of your phone (used with iOS devices).
2. When complete, tap **Next** to display the **Settings** screen.  
Tap **Back** if you wish to return to the **Account Information** screen.

## Configuring Your Device Settings

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After you configure your card reader, you need to configure your device settings as shown on the **Settings** screen below.



To configure your device settings, complete each of the following:

- Default Transaction Settings
  - Terminal Name (2.2 or higher)
  - Credit Sale
  - Credit Pre-Authorization
  - Cash
  - Gift Card
  - Sales Tax
  - Tipping
  - Default Terminal
- Application Settings
  - Account Information
  - Company Name
  - Printing (2.2 or higher)
  - Card Reader
  - Reset Security Questions (2.2 or higher)
  - Language (2.2 or higher)
  - Help

---

**Note:** You need to configure all settings to be able to use the application.

---

**Mobile ID:** Indicates the ID associated with the mobile device and is used to help to prevent fraud.

**Privacy Policy:** This link allows you to view the privacy policy.

**End User License Agreement:** This link allows you to view the EULA.

## **Configure Default Transaction Settings**

---

Select desired options:

- Terminal Name
- Credit Sale
- Credit Pre-Authorization
- Cash
- Gift Card
- Sales Tax
- Tipping
- Default Terminal

---

**Note:**

- You can only do a sale or a pre-authorization at any given time.
  - Options are either on or off, and can be toggled back and forth when you tap the slider button. Turning off certain data fields may affect your transaction rate.
-

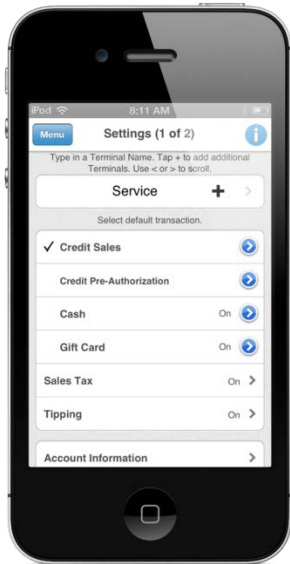
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**To Add Additional Terminals (Multi-Mid - version 2.2 or higher)**

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1. On the **Settings** screen, tap **Terminal Name** and enter a terminal name.

The terminal name field is limited to 20 characters.



2. Tap + to display the **New Terminal Name** field.
3. Tap **New Terminal Name** and enter a terminal name.

A dialog box displays this message: *When adding a new terminal, please provide terminal name, configure the account information, and finally check your custom options under Sale and Pre-Authorization Settings.* Tap **OK** to close the dialog box.

---

**Note:** If you tap + and no text is present in the terminal name field, the following error displays: *Please provide a terminal name before adding additional terminals.* Tap **OK** to position the cursor in the terminal name field.

---

4. If configured for Multi-Mid and have added additional terminals, set configurations for **Sale**, **Pre-Authorizations**, **Account Information**, and **Company Name** for each MID.

---

**Note:** Settings for the sale and pre-authorization options are carried over from the first terminal you configured, with the exception of the company name.

---

5. To navigate between terminal setups, tap < or >.

---

**Note:**

- You can have up to 10 terminal settings.
  - Information for a new terminal will only be added (saved) if you provide terminal name and account information. If you attempt to navigate away from this terminal and those fields have not been provided or validated, the following error displays: *Please provide terminal name and account.*
  - You cannot delete the terminal that was setup first.
- 

6. To delete a terminal, tap **Delete Terminal** at the bottom of the screen. The following message displays: *Are you sure you want to delete this terminal setup? Yes / No.*
7. Tap **Yes** to remove the terminal or **No** to keep the terminal setup.

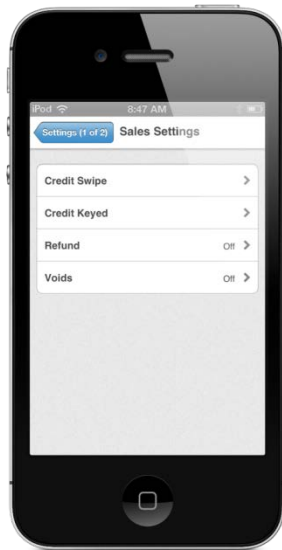
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**To Configure Credit Sale Settings**

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1. On the **Settings** screen, tap **Credit Sale**.

The **Credit Sale Settings** screen displays.



2. Tap the setting you want to configure.

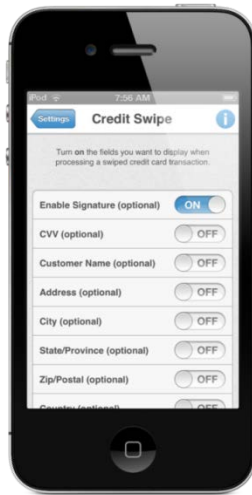
The setup screen for that setting displays. The following sections describe the configurations available for each sale setting.

### **Credit Swipe Option**

A credit swipe transaction allows you to swipe your card to capture the card data without having to key it. This option is enabled only if you have a card reader attached.

1. On the **Credit Sale Settings** screen, tap **Credit Swipe**.

The **Credit Swipe** settings screen displays.



When a card reader is connected to the mobile device, the fields below display on the **Credit Swipe** screen, if you have enabled them in the settings.

2. Configure the following settings for your credit swipe transactions:

Setting	Description
Enable Signature	Allows the customer signature field to display when a credit swipe transaction is processed.
CVV (card verification value)	A security feature against credit card fraud.
Customer Name	The customer's name.
Address	The customer's address.
City	The city where the customer resides.
State / Province	The state or province where the customer resides.
Zip/Postal	The zip code or postal code where the customer resides.
Country	The country where the customer resides.
Customer Email (for receipt)	Enables you to send the receipt to the customer's email address.
Description	The description of the customer's purchase.
Merchant Invoice	The merchant's invoice number.

**Note:** All options are **OFF** by default except **Enable Signature**.

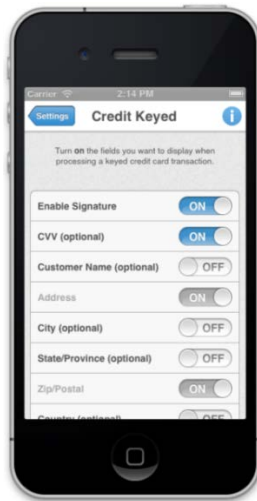
3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

### ***Credit Keyed Option***

A credit keyed transaction occurs when you manually enter the card information.

1. On the **Credit Sale Settings** screen, tap **Credit Keyed**.

The **Credit Keyed** settings screen displays.



2. Configure the following settings for your credit keyed transactions:

Setting	Description
Enable Signature	Allows the customer signature field to display when a credit keyed transaction is processed.
CVV (card verification value)	A security feature against credit card fraud.
Customer Name	The customer's name.
Address	The customer's address.
City	The city where the customer resides.
State / Province	The state or province where the customer resides.
Zip/Postal	The zip code or postal code where the customer resides.
Country	The country where the customer resides.
Customer Email (for receipt)	Enables you to send the receipt to the customer's email address.
Description	The description of the customer's purchase.
Merchant Invoice	The merchant's invoice number.



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**Note:** The **Enable Signature, CVV, Address** and **Zip/Postal** fields are **ON** by default. The **Address** and **Zip/Postal** fields cannot be turned **OFF**.

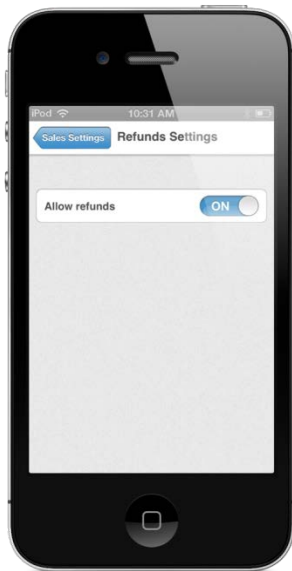
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3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

### ***Refunds Option***

1. On the **Credit Sale Settings** screen, tap **Refund**.

The **Refunds Settings** screen displays.



2. Configure the following settings for your refunds transactions:

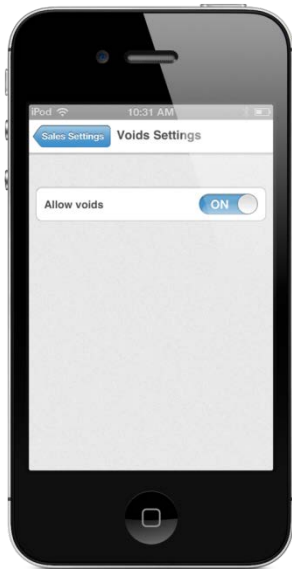
Setting	Description
Allow refunds	Allows refunds to be issued on settled transactions.

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

### ***Voids Option***

1. On the **Credit Sale Settings** screen, tap **Void**.

The **Voids Settings** screen displays.



2. Configure the following settings for your void transactions:

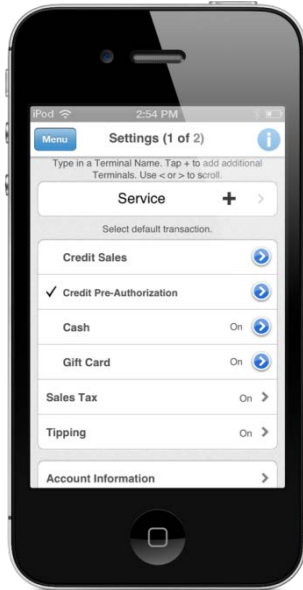
Setting	Description
Allow voids	Enable to be able to void unsettled transactions.

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

## To Configure Credit Pre-Authorization Settings

---

1. On the **Settings** screen, tap **Credit Pre-Authorization**.



The **Credit Pre-authorization Settings** screen displays the following options:

- Credit Swipe
  - Credit Keyed
  - Sales Tax
2. Tap the setting you want to configure.

The setup screen for that setting displays. The settings options for a pre-authorization are the same as they are for a sale for **Credit Swipe**, **Credit Keyed**, and **Sales Tax**. Refer to those particular sections.

---

**Note:** Tipping is not available for pre-authorization transactions.

---

## To Configure Gift Card Settings

1. On the **Settings** screen, tap **Gift Card**.

The **Gift Card** settings screen displays.



2. Configure the following settings for your gift card transactions:

Setting	Description
Gift Card Processing	Allows you to enable or disable gift card processing.
Customer Name	The customer's name.
Address	The customer's address.
City	The city where the customer resides.
State / Province	The state or province where the customer resides.
Zip/Postal	The zip code or postal code where the customer resides.
Country	The country where the customer resides.
Customer Email (for receipt)	Enables you to send the receipt to the customer's email address.
Description	The description of the customer's purchase.

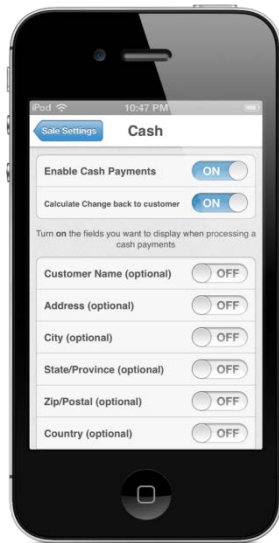
**Note:** All options are **OFF** by default.

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

## To Configure Cash Settings

1. On the **Settings** screen, tap **Cash**.

The **Cash** settings screen displays.



2. Configure the following settings for your cash transactions:

Setting	Description
Enable Cash Payments	Turns on/off ability to process cash transactions
Calculate Change Back to the Customer	If this is turned on, you can enter amount tendered to show amount that should be returned to the customer.
Customer Name	The customer's name.
Address	The customer's address.
City	The city where the customer resides.
State/Province	The state or province where the customer resides.
Zip/Postal	The zip code or postal code where the customer resides.
Country	The country where the customer resides.
Customer Email (for receipt)	Enables you to send the receipt to the customer's email address.
Description	The description of the customer's purchase.
Merchant Invoice	The merchant's invoice number.

**Note:** All options are **OFF** by default (unless they were previously enabled by the user).

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to save any changes to the cash settings, and to continue to configure the next settings option.

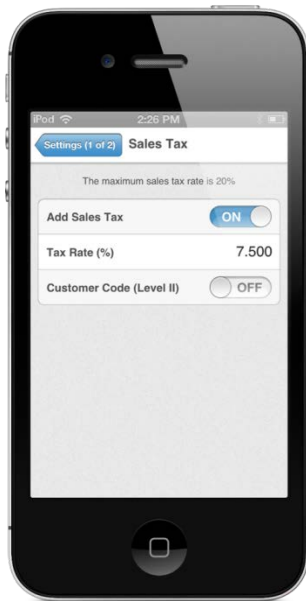
## To Configure Sales Tax Settings

---

If you are required or would like to collect sales tax for your transactions, you must enable the **Sales Tax** option.

1. On the **Settings** screen, tap **Sales Tax**.

The **Sales Tax** settings screen displays.



When you have the sales tax setting enabled, the sales tax percentage and amount fields display on the transaction processing screens, below the subtotal amount.

2. Configure the following settings for your sales tax transactions:

Setting	Description
Add Sales Tax	Allows you to collect sales tax due on items purchased. The <b>Add Sales Tax</b> setting can be toggled back and forth when you tap the slider button.
Tax Rate (%)	Allows you to enter the tax rate at which is automatically calculated based on the subtotal amount.
Customer Code (Level II)	Allows you to enter the customer code value for your purchasing card customer.

---

**Note:** You can change this setting when you perform a transaction by toggling this option OFF directly within the transaction screen.

---

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

---

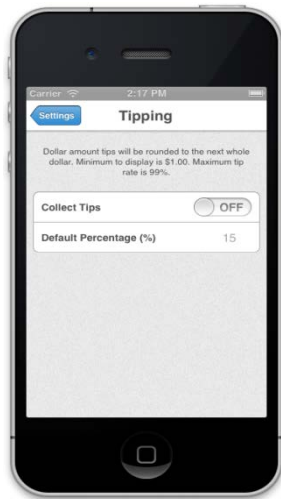
## To Configure Tip Settings

---

You can add a tip or gratuity amount to the transaction sale amount when you enable the **Tipping** setting.

1. On the **Settings** screen, tap **Tipping**.

The **Tipping** settings screen displays.



The customer is able to temporarily change this setting when selecting the tip amount on the **Approval** screen.

---

**Note:** If you want to change the tip default percentage setting, you need to do it from the **Tipping** settings screen.

---

2. Configure the following settings for your tip transactions:

Setting	Description
Collect Tips	Enables you to collect tips on transactions by providing the fields that allow you to specify a tip as a percentage or flat dollar amount.
Default Percentage	Enables you to set the percentage amount for each transaction.

---

**Note:** The customer can also change from a percentage to a dollar amount tip by tapping the \$ toggle and selecting a whole dollar amount from the scrolling list, when adding a tip amount on the **Approval** screen.

---

3. Tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

## Configure Application Settings

---

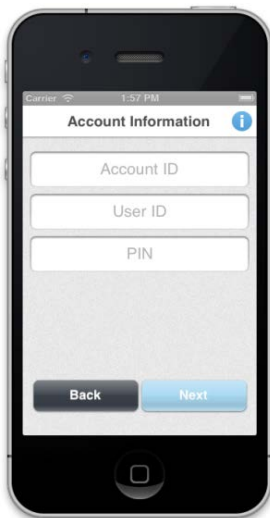
Configure the following settings:

- Account Information
- Company Name
- Printing (2.2 or higher)
- Card Reader
- Reset Security Questions (2.2 or higher)
- Language (2.2 or higher)

### To Configure Account Information

---

When you select **Account Information** from the **Settings** screen, the **Account Information** screen displays.



To configure your account, enter the following information in their respective fields:

- Account ID (maximum of 15 digits)
- User ID (maximum of 15 characters)
- PIN (4, 5, or 6 characters)

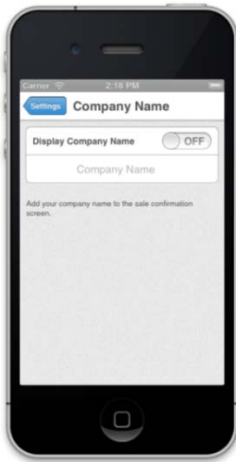
When complete, tap **Next** to configure the card reader settings.



### To Configure Company Name

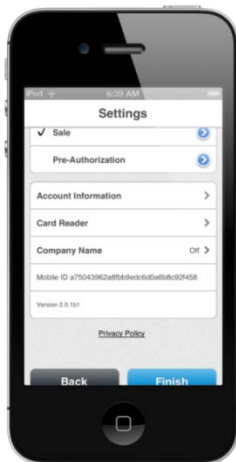
---

The **Company Name** setting is either **ON** or **OFF** and can be toggled back and forth when you tap the slider button. Enable the **Company Name** setting if you want to display your company name on the sales confirmation screen. Your company name can have up to 50 characters.

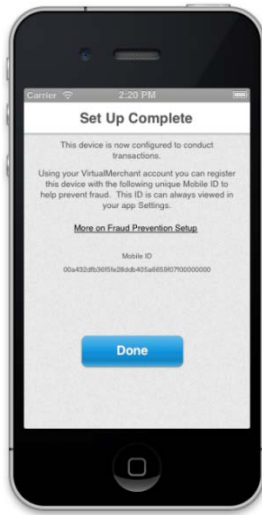


Tap **Settings** at the top of the screen to return to the main **Settings** screen.

When you have completed configuring your settings, tap **Finish**.



The **Setup Complete** screen displays.



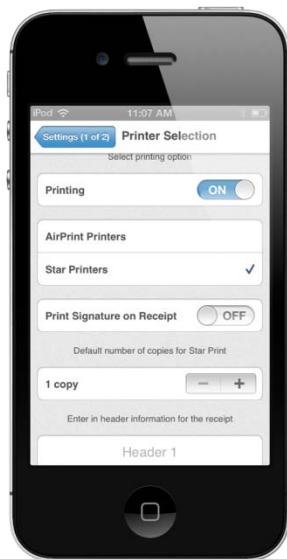
Tap **Done** to complete the setup.

### To Configure Printer (version 2.2 or higher)

---

The **Printing** setting is either **ON** or **OFF** and can be toggled back and forth when you tap the slider button. This setting is **OFF** by default.

1. Tap **Printing** to go to the **Printer Selection** screen.



2. Select printing option:
  - Printing (**ON** / **OFF**). Defaults to **OFF** (unless changed previously to **ON**).
  - **ON** displays the following options:
    - For iOS: AirPrint Printers, Star Printers
    - For Android: Star Printers
3. If you are an Android user, the **Star Printers** option is automatically selected (that is your only choice).
4. If you are an iOS user and your printer option is turned on, place a check to one or both of the options (AirPrint Printers and/or Star Printers).

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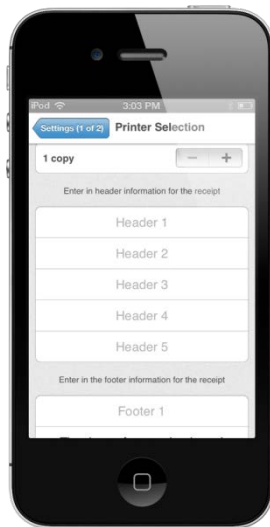
**Note:** Defaults to the Star Printers. You need to have at least one of the printers checked if the printing option is on. You can uncheck the option by tapping on the selection again, but, you need to select at least one option.

---

5. If you wish to have the signature printed on the receipt for credit card transactions, set **Print Signature on Receipt** to **ON**. If not, set to **OFF**. This setting defaults to **ON**.
6. Tap **+** to increase the number of copies or **–** to decrease the number of copies (defaults to 1 and the maximum number of copies is 10).

The number of copies that you set will be printed when you print a receipt (for all transaction types). This would default the number of copies when printing for both the AirPrint and Star printers.
7. If you wish to have information printed on the header portion of the receipt, enter the information in the **Header** line (you can enter up to 5 lines).

8. If you wish to have information printed on the footer portion of the receipt, enter the information in the **Footer** line (you can enter up to 2 lines).

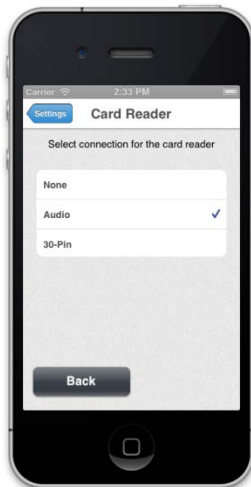


9. When you have completed making your printer selection, tap **Settings** to return to the main settings screen and save any changes you made to **Printer Selection** screen.

### To Configure Card Reader

---

This setting allows you to configure the type of card reader you will be using. On this screen, tap next to the connection type.



When complete, tap **Settings** at the top of the screen to return to the main **Settings** screen, to continue to configure the next settings option.

---

### To Configure Language (version 2.2 or higher)

---

The **Language** of the application defaults to how you have your device setup (English, Spanish or French).

1. Tap **Language** to go to the **Language Selection** screen.
2. Select one of the following options:
  - English
  - Spanish
  - French
3. When you have completed making your language selection, tap **Settings** to return to the main settings screen and save any changes you made to the **Language Selection** screen.

The application displays in the language you selected.

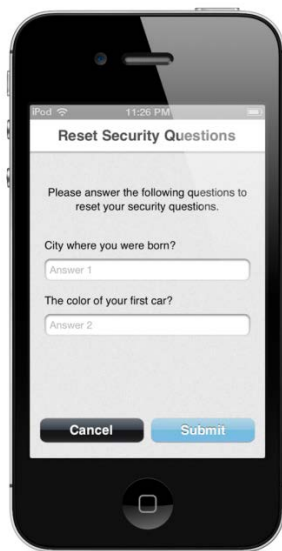
---

### To Reset Security Questions (version 2.2 or higher)

---

This option allows you to change the security questions and answers you have configured.

1. Tap **Reset Security Questions** to go to the **Reset Security Questions** screen.



2. Correctly answer the two current questions/answers already set up on the device and tap **Submit**.

3. If you successfully answered the questions, the **Security Questions** screen displays for you to set your new questions and answers. Tap **Reset** after you have set your new questions and answers.



## Chapter 3: Signing In to the Application

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This chapter outlines how to enter and reset your device code.

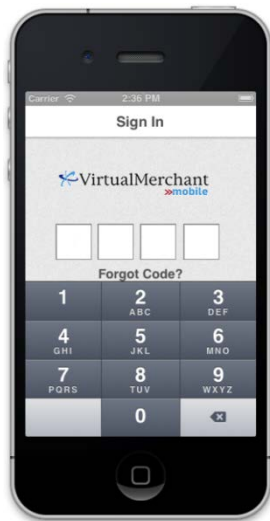
Reference is also made to the VirtualMerchant Mobile setup guide that contains instructions on how to attach your card reader device (if applicable).

### Entering Your Device Code

---

After you have successfully set up your device, you are able to sign in to the application.

1. Launch the VirtualMerchant Mobile application to display the **Sign In** screen.



2. Enter your 4-digit device code.

## Resetting Your Device Code

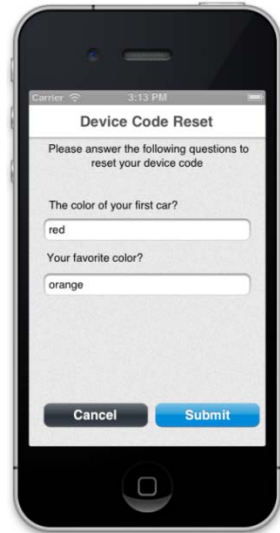
---

1. If you have forgotten your device code, tap **Forgot Code?** on the **Sign In** screen.

The **Device Code Reset** screen displays.



2. Answer your security questions created during initial setup.



3. Tap **Submit** to continue or **Cancel** to stop the device code reset process.



The **Create a New Code** screen displays.

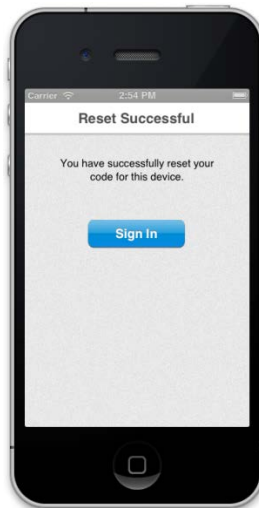


4. Enter your new device code twice in the device code reset field.

This code is immediately masked as you enter it.

5. Tap **Reset**.

After you successfully submit the new code, you receive a **Reset Successful** message.



6. Tap **Sign In**.

## **Attaching the Card Reader (if necessary)**

---

A VirtualMerchant Mobile setup guide is sent to each VirtualMerchant merchant who purchases a card reader. This guide details each device and its associated operating system. This section includes pictures of some of the available card readers.



30-Pin Connected



30-Pin Disc



Audio Jack Disc



Audio Jack Connected

## Chapter 4: Using the Menu Functions

---

The **Menu** icon located on the upper left corner of the screen displays the application function menu (using the screen flip animation), as shown below:



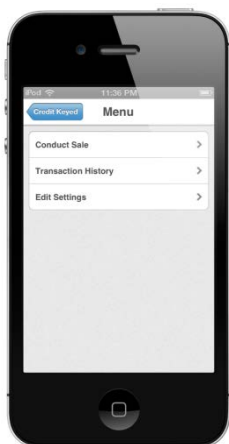
---

**Note:** The **Menu** icon displays on each screen within the application. When you tap the **Menu** icon, the menu screen displays.

---

The options available within the menu functions are:

- Conduct Sale
- Transaction History (versions 2.2 or higher)
- Edit Settings



---

## Conduct Sale Option

---

The **Conduct Sale** option returns you to one of the following screens:

- Credit Keyed
- Credit Swipe
- Cash Payments (versions 2.2 or higher)
- Gift Card Swipe
- Gift Card Keyed

Tap to display the respective transaction screen.

---

**Note:** You will be returned to the previous screen selected before the **Menu** icon was selected.

---

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## Transaction History Option (version 2.2 or higher)

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The **Transaction History** option enables you to go to the **History** screen to review transactions that have been processed. You can search by card number and/or date range.

---

## Edit Settings Option

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The **Edit Settings** option enables you to go to the **Settings** screen.

## Chapter 5: Processing Transactions

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VirtualMerchant Mobile transaction processing includes:

- Credit Card
- Cash Payment (versions 2.2 or higher)
- Gift Card

When you sign in to the application, the **Credit Swipe** or **Credit Keyed** screen displays by default. This depends on whether a card reader is plugged into your mobile device or not.

---

**Note:** **Credit Swipe** is the default screen after sign in. If a card reader is not attached, the default screen is **Credit Keyed**.

---

To change the payment type, select the payment type



icon. The **Payment Type** screen displays the following options.

- Credit Keyed
- Credit Swipe
- Cash Payment (versions 2.2 or higher)
- Gift Card Keyed
- Gift Card Swipe



Select the desired **Payment Type** to take a payment.

## Performing Credit Card Transactions

You can use the following methods to enter credit card transactions:

- Credit Swipe
- Credit Keyed

Based on the options you selected during the settings configuration, the screens and flow change. Specifically, if you have tax and tip configured as a default for your transactions, and if the device is configured for more than one terminal. The following sections describe the flow for each of these transaction types, including performing transactions with tax and tip turned on, and with two or more terminals configured.

### Credit Card Swipe Transactions

A credit card swipe transaction is either a credit card sale or credit card pre-authorization transaction.

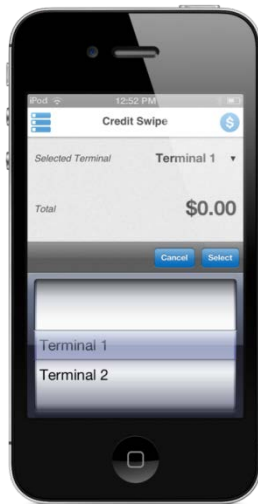
#### To Perform Basic Credit Card Swipe Transactions

Basic credit card swipe transactions do not have tax and tip settings turned on. With the tax and tip settings turned off, the **Credit Swipe** screen displays as follows:

<ul style="list-style-type: none"> <li>• If the device is not configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>• Proceed to Step 4.</li> </ul>	<ul style="list-style-type: none"> <li>• If the device is configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>• Proceed to Step 1.</li> </ul>
---	--

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



- Tap **Cancel** if you wish to abandon at any time.
2. Scroll down the list and tap on the terminal you want to select.
  3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field and return to the transaction screen.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Total**.
5. Enter the **Customer Email** address, if the customer would like to receive a receipt of the transaction by email (optional).
6. Swipe the credit card through the attached card reader.

The card details display.



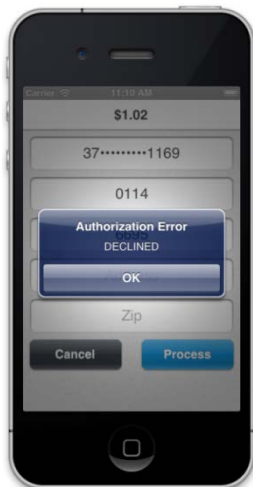
7. Validate that the total is correct.
8. Tap **Process** to submit the transaction for approval.

---

**Note:** Tap **Cancel** to exit the screen and not process the transaction. This returns you to the main credit swipe screen.

---

9. If the transaction is declined, the **Authorization Error DECLINED** pop-up displays. Tap **OK** to return to the main credit swipe screen that is reset to \$0.00.

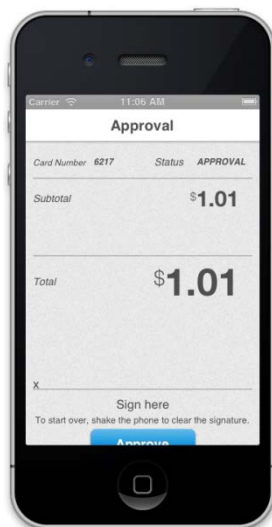




10. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The **Approval** screen with the customer signature (if configured) displays.



11. Ask the customer to use a stylus or finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

12. Tap **Approve**.

The standard **Thank You** screen displays.

13. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

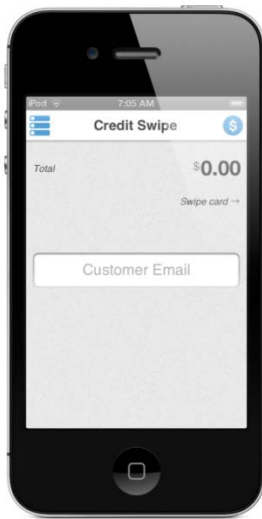
---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

**14. Tap Done.**

The **Credit Swipe** screen resets to \$0.00 total due.



---

**Note:** If you are multi-MID, the transaction processing screen defaults to the last MID used.

---

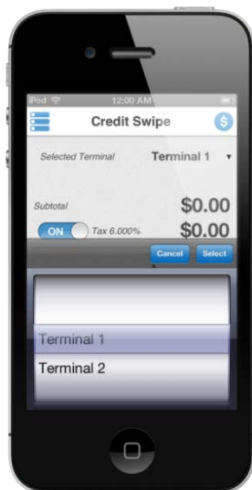
### To Perform Credit Card Swipe Transactions with Tax

The sales tax setting is turned on for these transactions. With the tax turned on, the **Credit Swipe** screen displays as follows:

<ul style="list-style-type: none"> <li>If the device is not configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>Proceed to Step 4.</li> </ul>	<ul style="list-style-type: none"> <li>If the device is configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>Proceed to Step 1.</li> </ul>
---	--

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.

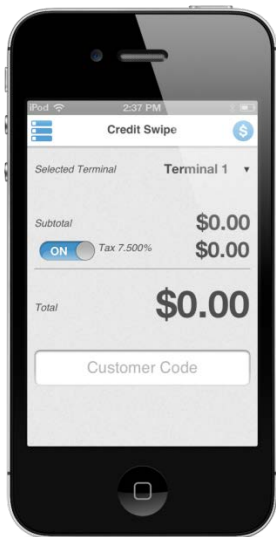
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field return to the transaction screen.

---

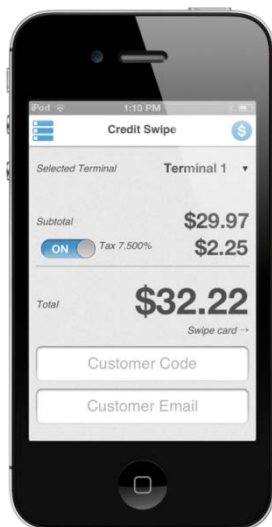
**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Subtotal**.



The system automatically calculates the tax based on the tax rate that you configured during setup.



- To change the tax rate, tap the **Menu** icon and then select the **Edit Settings** option.
- To turn tax off for this transaction, toggle the tax feature to off.

5. Enter the **Customer Code** (optional).

---

**Note:** This field displays only if **Customer Code (level II)** is enabled in the settings and is enabled on the transaction screen only if you turn tax on within the transaction.

---

6. Enter the **Customer Email**, if the customer would like to receive a receipt of the transaction by email. This field displays only if enabled in the settings.
7. Swipe the card through the attached card reader.

The card details display.



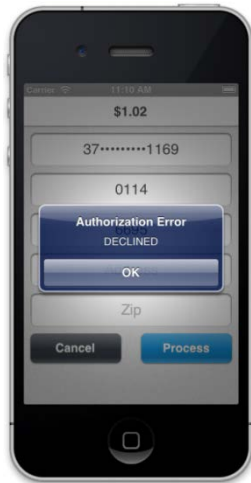
8. Validate that the total is correct.
9. Tap **Process** to submit the transaction for approval.

---

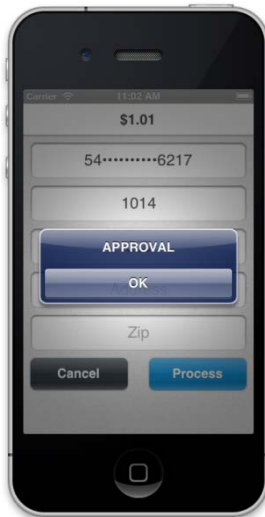
**Note:** Tap **Cancel** to exit the screen and not process the transaction. This returns you to the main credit swipe screen.

---

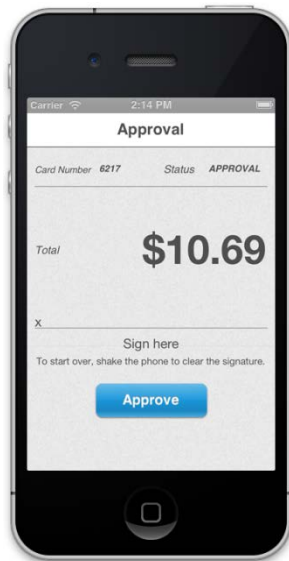
10. If the transaction is declined, the **Authorization Error DECLINED** pop-up displays. Tap **OK** to return to the main credit swipe screen that is reset to \$0.00.



11. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The **Approval** screen displays.



12. Ask the customer to use a stylus or finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

13. Tap **Approve**.

The standard **Thank You** screen displays.

14. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

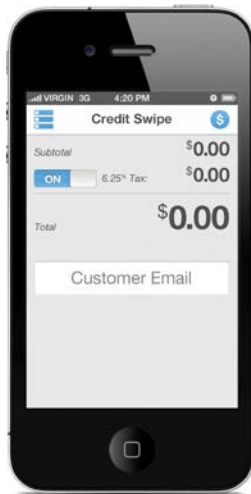
---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

15. Tap **Done**.

The **Credit Swipe** screen resets to \$0.00 total due.



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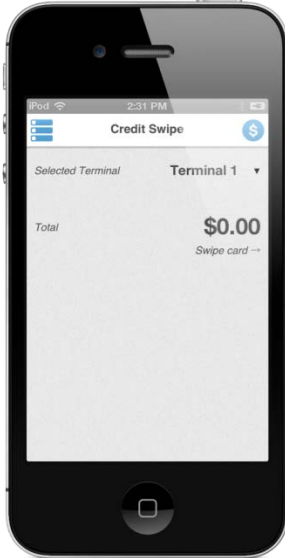
**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

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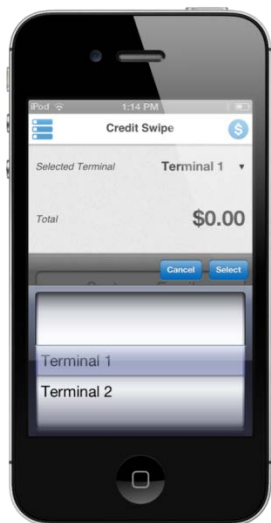
### To Perform Credit Card Swipe Transactions with Tip

The tip setting is turned on for these transactions. With tip turned on, the **Credit Swipe** screen displays as follows:

<ul style="list-style-type: none"><li>If the device is not configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 4.</li></ul>	<ul style="list-style-type: none"><li>If the device is configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 1.</li></ul>
--	---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Total**.
5. Enter the customer email address in the **Customer Email** field if the customer would like a receipt of the transaction emailed to them (optional).
6. Swipe the card through the attached card reader.

The card details display.



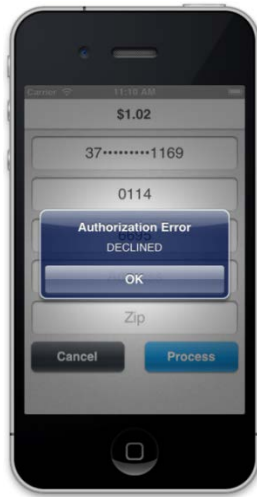
7. Validate that the total is correct.
8. Tap **Process** to submit the transaction for approval.

---

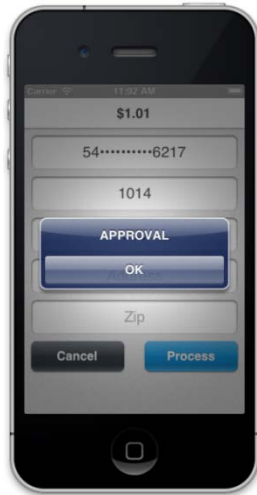
**Note:** Tap **Cancel** to exit the screen and not process the transaction. This action returns you to the main credit swipe screen.

---

9. If the transaction is declined, the **Authorization Error DECLINED** pop-up displays. Tap **OK** to return to the main credit swipe screen that is reset to \$0.00.



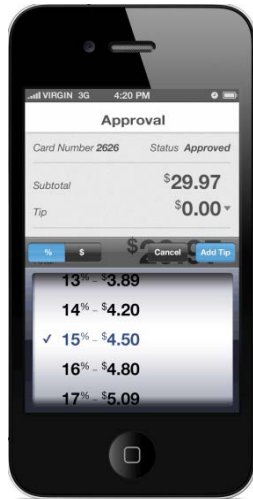
10. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The **Approval** screen includes a tip line to allow the customer to add a tip to the transaction. To add the tip, the customer must select the \$0.00 amount on the Tip line.

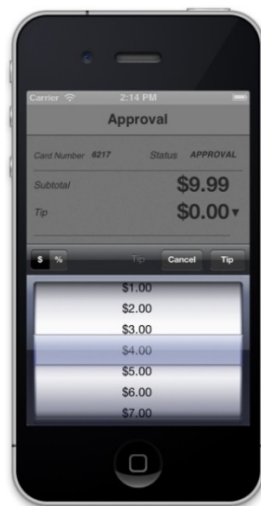
11. Select the down arrow next to the **Tip** amount and use either a percentage or a whole dollar amount to calculate the tip:

- Select either the % symbol or \$ symbol to toggle between the percentage or dollar amount.
- Scroll through the list and change the percentage tip amount.



OR

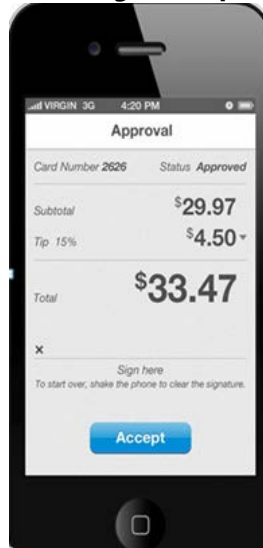
- Scroll through the list and change the whole dollar amount for the tip.



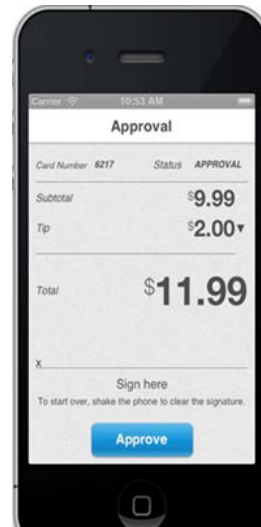
12. Tap **Tip** to add the amount to the transaction.

The tip amount now displays the calculated tip.

**Percentage Example:**



**Flat Dollar Amount Example:**



13. Ask the customer to use a stylus or finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

14. Tap **Approve**.

The standard **Thank You** screen displays.

15. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

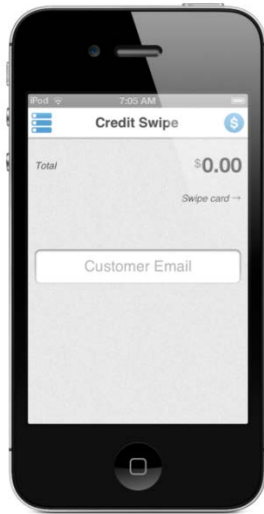
---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

16. Tap **Done**.

The **Credit Swipe** screen resets to \$0.00 total due.



---

**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

---

## Credit Card Keyed Transactions

A credit card keyed transaction allows you to perform the transaction if you do not have a credit card reader attached or the customer's credit card is not being read successfully using the credit card reader. This type of transaction is performed as either a credit card sale or credit card auth only transaction depending on your settings.

### To Perform Basic Credit Card Keyed Transactions

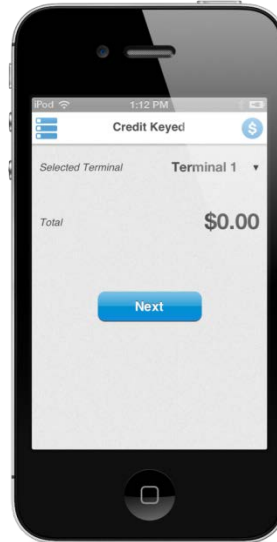
Basic credit card keyed transactions do not have tax and tip settings turned on. With the tax and tip settings turned off, the **Credit Keyed** screen displays as follows:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 4.

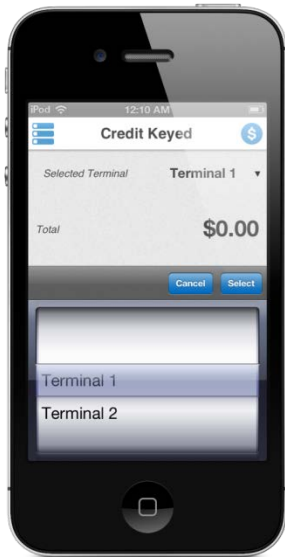
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 1.

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



- Tap **Cancel** if you wish to abandon at any time.
2. Scroll down the list and tap on the terminal you want to select.
  3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

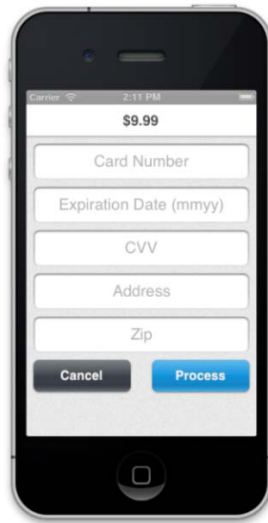
**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

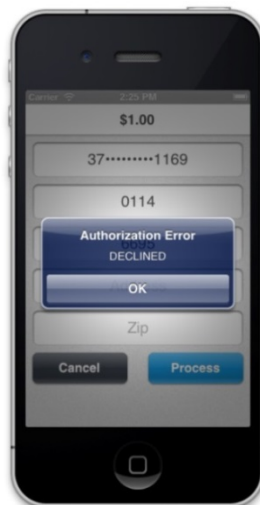
4. Enter the **Total**.
5. Tap **Next**.



The card information screen displays.



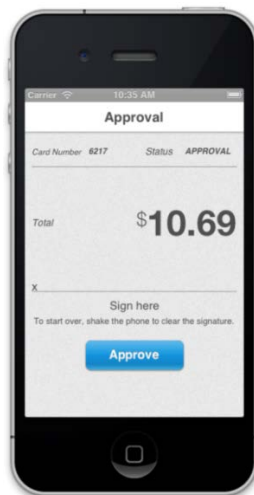
6. Enter the credit **Card Number**.
7. Enter the **Expiration Date (mmyy)**.
8. Enter the credit card verification number in the **CVV** field.
9. Enter the **Address**.
10. Enter the **Zip** code.
11. Tap **Process** to submit the transaction for approval.
12. If the transaction is declined, the **Authorization Error DECLINED** pop-up displays. Tap **OK** to return to the main credit swipe screen that is reset to \$0.00.



13. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The **Approval** screen displays.



14. Ask the customer to use a stylus or a finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

15. Tap **Approve**.

The standard **Thank You** screen displays.

16. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

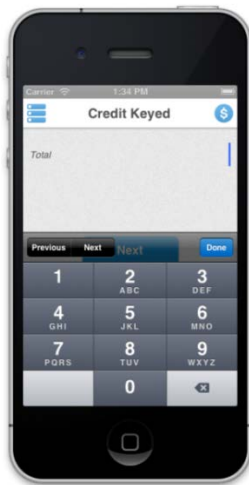
---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

**17. Tap Done.**

The **Credit Keyed** screen resets to \$0.00 total due.



---

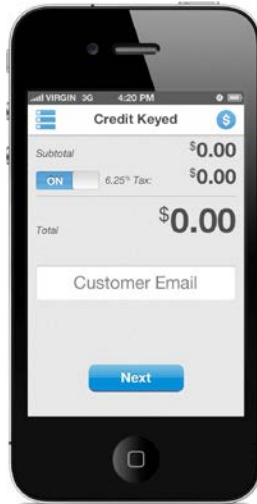
**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

---

### To Perform Credit Card Keyed Transactions with Tax

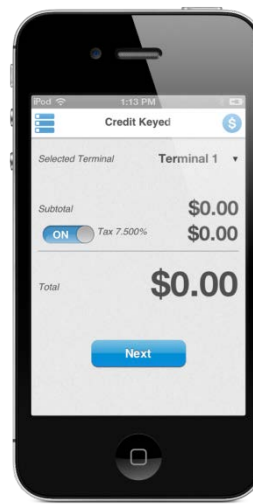
The sales tax setting is turned on for these transactions. With the tax turned on, the **Credit Keyed** screen displays as follows:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 4.

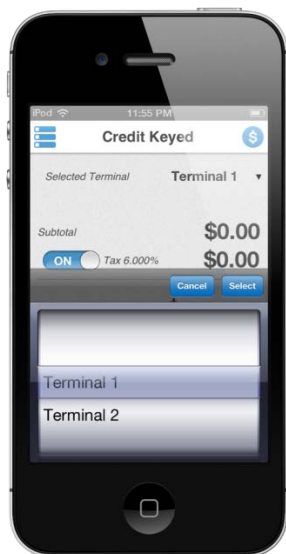
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 1.

**Note:** The **Selected Terminal** field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field and return to the transaction screen.

---

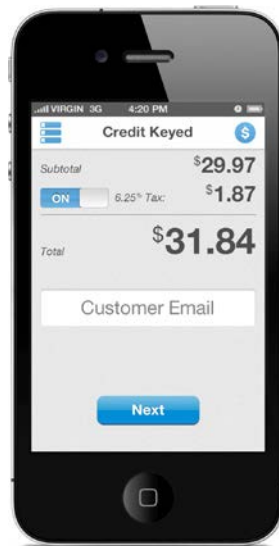
**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Subtotal**.

The system automatically calculates the tax based on the tax rate that you configured during setup:

- To change the tax rate, tap the **Menu** icon and then select the **Edit Settings** option.
- To turn tax off for this transaction, toggle the tax feature to off.



5. Enter the **Customer Code** (optional).

---

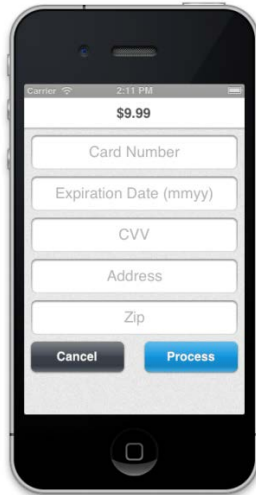
**Note:** This field displays only if **Customer Code (level II)** is enabled in the settings and is enabled on the transaction screen only if you turn tax on within the transaction.

---

6. Enter the **Customer Email**, if the customer would like to receive a receipt of the transaction by email. This field displays only if enabled in the settings.

7. Tap **Next**.

The card information screen displays.



8. Enter the **Card Number**.

9. Enter the **Expiration Date (mmyy)**.

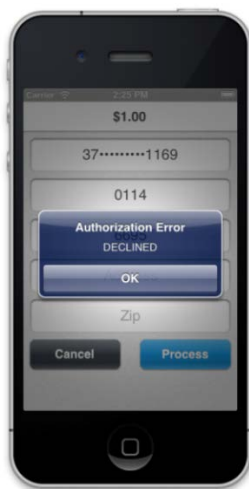
10. Enter the credit card verification number in the **CVV** field.

11. Enter the **Address**.

12. Enter the **Zip** code.

13. Tap **Process** to submit the transaction for approval.

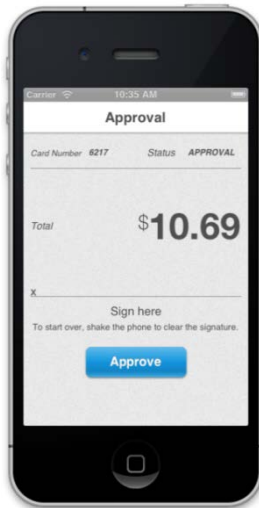
14. If the transaction is declined, the **Authorization Error DECLINED** pop-up displays. Tap **OK**.



15. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The **Approval** screen displays.



16. Ask the customer to use a stylus or finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

17. Tap **Approve**.

The standard **Thank You** screen displays.

18. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

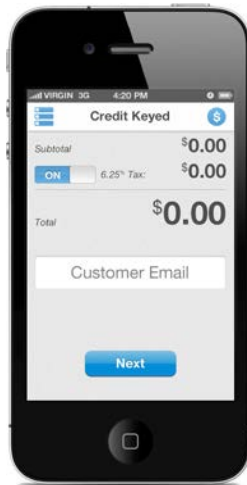
---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

19. Tap **Done**.

The **Credit Keyed** screen resets to \$0.00 total due.



---

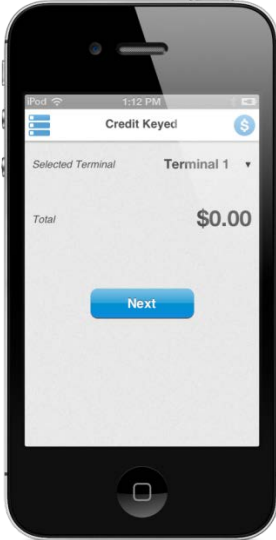
**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

---



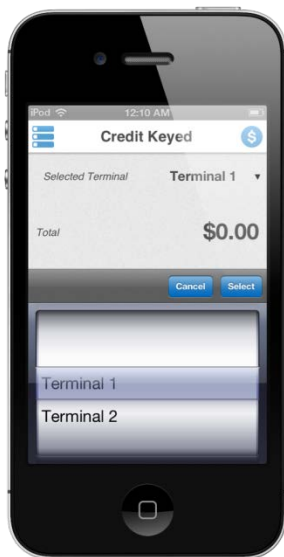
### To Perform Credit Card Keyed Transactions with Tip

The tip setting is turned on for these transactions. The **Credit Keyed** screen displays as follows:

<ul style="list-style-type: none"> <li>If the device is not configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>Proceed to Step 4.</li> </ul>	<ul style="list-style-type: none"> <li>If the device is configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>Proceed to Step 1.</li> </ul>
---	--

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field and to return to the transaction screen.

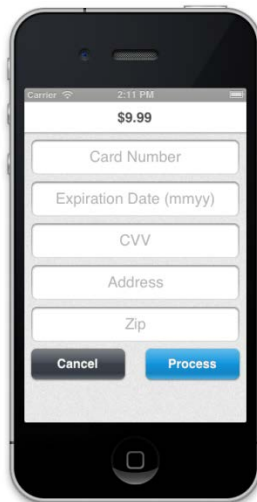
---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Tap **Next**.

The card information screen displays.



5. Enter the credit **Card Number**.
6. Enter the **Expiration Date (mmyy)**.
7. Enter the credit card verification number in the **CVV** field.
8. Enter the **Address**.
9. Enter the **Zip** code.
10. Tap **Process** to submit the transaction for approval.

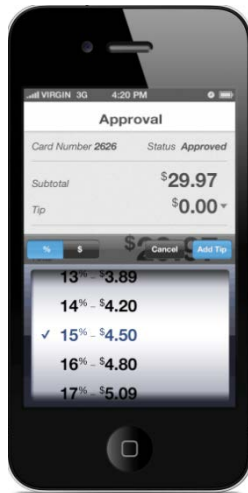
---

**Note:** Tap **Cancel** to exit the transaction processing and return to the main **Credit Keyed** screen.

---

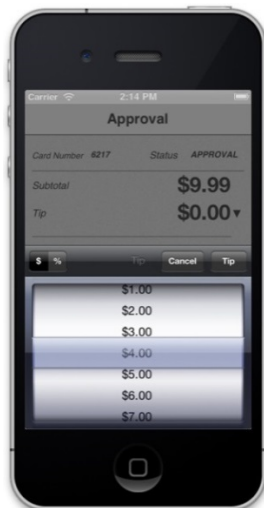
If the transaction is approved, the **Approval** screen includes a tip line to allow the customer. To add the tip, the customer must select the \$0.00 amount on the **Tip** line.

11. Select the down arrow next to the **Tip** amount and use either a percentage or a whole dollar amount to calculate the tip:
  - Select either the % symbol or \$ symbol to toggle between the percentage or dollar amount.
  - Scroll through the list and change the percentage tip amount.



OR

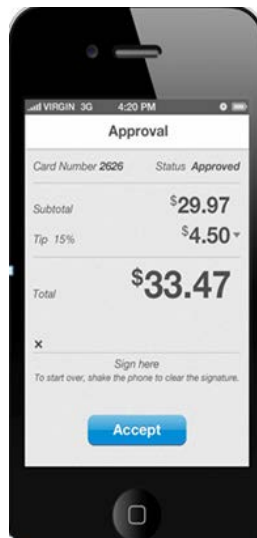
- Scroll through the list and change the whole dollar amount for the tip.



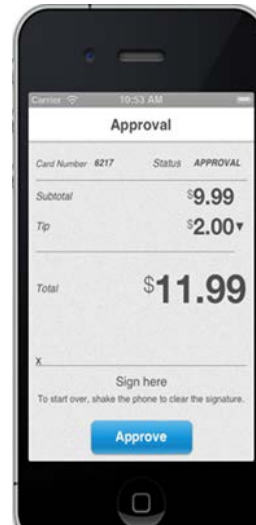
12. Tap **Tip** to add the amount to the transaction.

The tip amount displays the calculated tip.

**Percentage Example:**



**Flat Dollar Amount Example:**



13. Ask the customer to use a stylus or finger to sign their name on the screen to capture their signature.

---

**Tip:** If the signature is not legible or the customer needs to redo, shake the phone to clear the signature.

---

14. Tap **Approve**.

The standard **Thank You** screen displays.

15. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

16. Tap **Done**.

The **Credit Keyed** screen resets to \$0.00 total due.

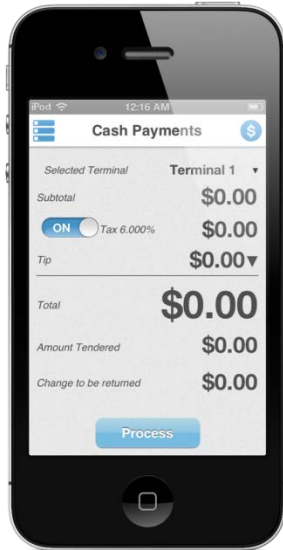


**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

## Performing Cash Transactions

---

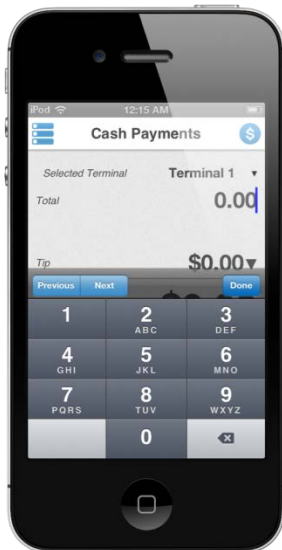
The **Cash Payments** screen displays with the following options:



### To Perform Basic Cash Transactions

---

1. If the device is configured for more than one terminal, tap the down arrow to the right of the **Selected Terminal** field. If not, proceed to Step 4.



---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

---

2. Select a terminal from the list that contains all of the configured terminal names.  
If you tap **Cancel**, the selection cancels and you will return to the transaction screen.

3. Tap **Select** to return to the transaction screen.

The terminal that you selected displays.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Total**.

---

**Note:** If tax or tip is not enabled , **Total** displays instead of **Subtotal**.

---

5. Enter **Amount Tendered**.

---

**Note:** Displays only if **Calculate Change back to customer** is turned on in the settings.

**Change to be returned** automatically calculates and displays once you leave the **Amount Tendered** field (if **Calculate Change back to customer** is turned on in the settings).

6. Enter remaining optional fields if necessary (**Customer Name, Address, City, State, Zip, Country, Customer Email, Description, and Merchant Invoice**).

---

**Note:** These fields display only if turned on in the settings.

---

7. Tap **Process** to submit the transaction for processing..

8. If the **Subtotal** amount is zero, an error displays as follows: *Error: Please enter a sub total amount great than \$0.00*. Tap **OK** to return to the **Cash Payment** screen and position the cursor in the subtotal field (shown on the numeric keyboard).

If no errors, the collected fields are sent to VirtualMerchant using the cash API.

9. If any errors return or network issues occur with sending the API request, a generic message displays as follows: *A problem has occurred with sending the transaction. Please re-try*. Tap **OK** to return to the **Cash Payment** screen.

10. If the request is successful, the standard **Thank You** screen displays.

11. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

12. Tap **Done** to return to the transaction processing screen.

---

**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

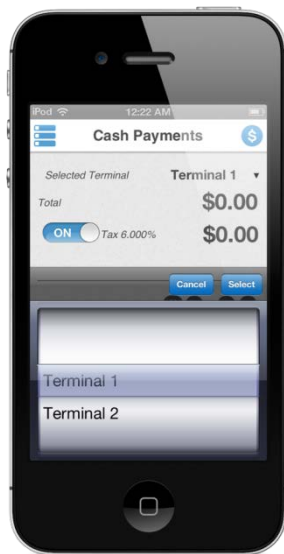
---

---

## To Perform Cash Transactions with Tax

---

1. If the device is configured for more than one terminal, tap the down arrow to the right of the **Selected Terminal** field. If not, proceed to Step 4.



---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

---

2. Select a terminal from the list that contains all of the configured terminal names.  
If you tap **Cancel**, the selection cancels and you will return to the transaction screen.
3. Tap **Select** to return to the transaction screen.  
The terminal that you selected displays.



---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

**4. Enter the **Subtotal**.**

The cursor defaults to this field when it is shown and automatically brings up the numeric keyboard (for iOS and Android).

The system automatically calculates and displays the correct **Tax** amount, based on the rate you configured during setup and the subtotal you entered.

The system automatically calculates and displays the **Total** amount (calculated by adding up subtotal and the tax).

---

**Note:** The radio button for tax appears if you enabled tax on in the settings screen and the default tax rate you entered on the settings screen displays. If tax is disabled, none of the tax fields appear.

---

**5. Enter the **Amount Tendered**.**

---

**Note:** Displays only if **Calculate Change back to customer** is turned on in the settings.

---

**Change to be returned** automatically calculates and displays once you leave the **Amount Tendered** field (if **Calculate Change back to customer** is turned on in the settings).

**6. Enter remaining optional fields if necessary (**Customer Name, Address, City, State, Zip, Country, Customer Email, Description, and Merchant Invoice**).**

---

**Note:** These fields display only if turned on in the settings.

---

**7. Tap **Process** to submit the transaction for processing..****8. If the **Subtotal** amount is zero, an error displays as follows: *Error: Please enter a sub total amount great than \$0.00*. Tap **OK** to return to the **Cash Payment** screen and position the cursor in the subtotal field (shown on the numeric keyboard).**

If no errors, the collected fields are sent to VirtualMerchant using the cash API.

**9. If any errors return or network issues occur with sending the API request, a generic message displays as follows: *A problem has occurred with sending the transaction. Please re-try*. Tap **OK** to return to the **Cash Payment** screen.****10. If the request is successful, the standard **Thank You** screen displays.**

The **Amount Paid** is the total amount (subtotal+tax (if enabled)).

11. Tap **Print Receipt** if you wish to print the receipt. Refer to *Printing Receipts* section for more information.

---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

12. Tap **Done** to return to the transaction processing screen.

---

**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

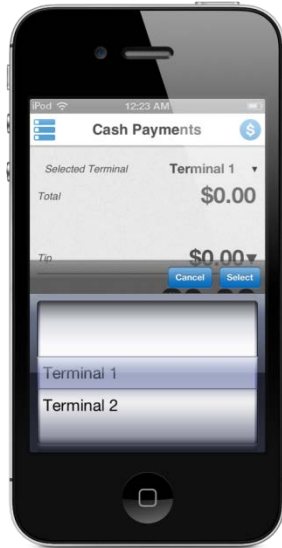
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## To Perform Cash Transactions with Tip

---

1. If the device is configured for more than one terminal, tap the down arrow to the right of the **Selected Terminal** field. If not, proceed to Step 4.



---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

---

2. Select a terminal from the list that contains all of the configured terminal names.  
If you tap **Cancel**, the selection cancels and you will return to the transaction screen.
3. Tap **Select** to return to the transaction screen.

The terminal that you selected displays.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Enter the **Subtotal**.

The cursor defaults to this field when it is shown and automatically brings up the numeric keyboard (for iOS and Android).

To add the tip, the customer must select the \$0.00 amount on the **Tip** line. Tip appears only if you enabled tip on the settings screen.

5. Select the down arrow next to the **Tip** amount and use either a percentage or a whole dollar amount to calculate the tip:

- Select either the % symbol or \$ symbol to toggle between the percentage or dollar amount.
- Scroll through the list and change the percentage tip amount.

OR

- Scroll through the list and change the whole dollar amount for the tip.

6. Tap **Tip** to add the amount to the transaction.

The **Tip** amount now displays the calculated tip.

The system automatically calculates and displays the **Total** amount (calculated by adding up subtotal, the tax (if enabled) and the tip).

7. Enter the **Amount Tendered**.

---

**Note:** Displays only if **Calculate Change back to customer** is turned on in the settings.

---

**Change to be returned** automatically calculates and displays once you leave the **Amount Tendered** field (if **Calculate Change back to customer** is turned on in the settings).

8. Enter remaining optional fields if necessary (**Customer Name, Address, City, State, Zip, Country, Customer Email, Description, and Merchant Invoice**).

---

**Note:** These fields display only if turned on in the settings.

---

9. Tap **Process** to submit the transaction for processing..

---

**Note:** If the **Subtotal** amount is zero, an error displays as follows: *Error: Please enter a sub total amount great than \$0.00.* Tap **OK** to return to the **Cash Payment** screen and position the cursor in the subtotal field (shown on the numeric keyboard).

---

If no errors, the collected fields are sent to VirtualMerchant using the cash API.

10. If any errors return or network issues occur with sending the API request, a generic message displays as follows: *A problem has occurred with sending the transaction. Please re-try.* Tap **OK** to return to the **Cash Payment** screen.

11. If the request is successful, the standard **Thank You** screen displays.

The **Amount Paid** is the total amount (subtotal+tax (if enabled)+tip(if enabled)).

12. Tap **Print Receipt** if you wish to print the receipt. Refer to *Printing Receipts* section for more information.

---

**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

13. Tap **Done** to return to the transaction processing screen.

---

**Note:** If you are using multi-MID, the transaction processing screen defaults to the last MID used.

---

## Performing Gift Card Transactions

---

Gift card transaction types include:

- Activation
- Redemption
- Balance Inquiry
- Reload

You can use the following payment types for gift card transactions:

- Gift Card Keyed
- Gift Card Swipe

The screens and flow change based on the options you selected during settings configuration. Specifically, if you have tip configured as a default for your transactions, and if the device is configured for more than one terminal. The following sections describe the flow for each of these transaction types, including performing transactions with tip turned on, and with two or more terminals configured.

The **Gift Card Keyed** or the **Gift Card Swipe** screen displays depending on the gift card payment type selected on the **Payment Type** screen. The **Redemption** transaction type displays by default.

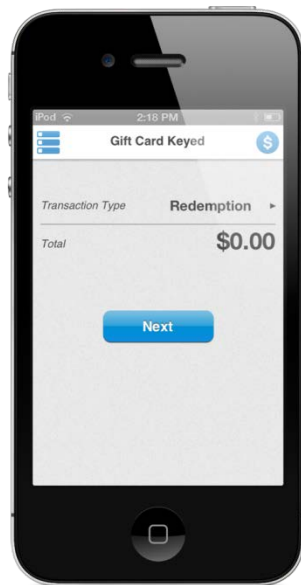
## Gift Card Activation

Gift cards must be activated prior to use.

### To Perform Gift Card Keyed Activation

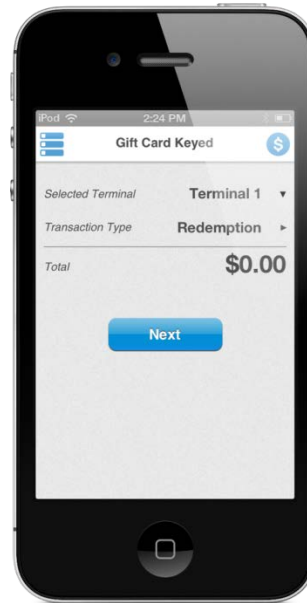
- 1 Tap **Gift Card Keyed** on the **Payment Type** screen to display one of the following screens display:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 5.

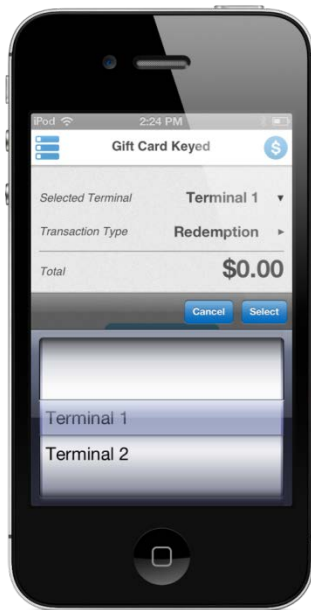
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 2.

**Note:** The selected terminal field displays only if you have two or more terminals configured.

2. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

3. Scroll down the list and tap on the terminal you want to select.
4. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

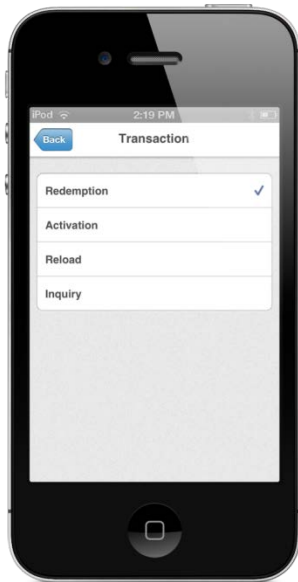
---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
-

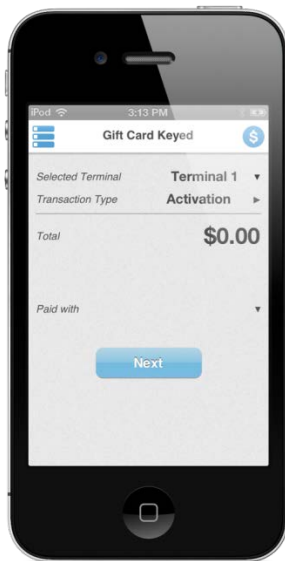


5. Tap **Redemption** to display the **Transaction** screen.



6. Tap **Activation**, then the **Back** button to go back to the **Gift Card Keyed** screen.

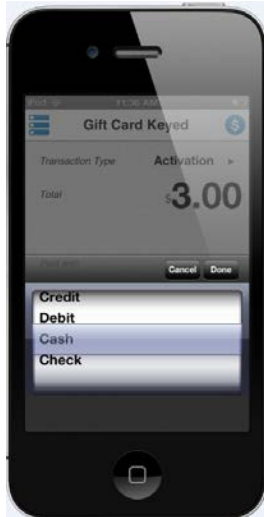
Transaction type **Activation** displays.



7. Tap **Total** and enter the amount.

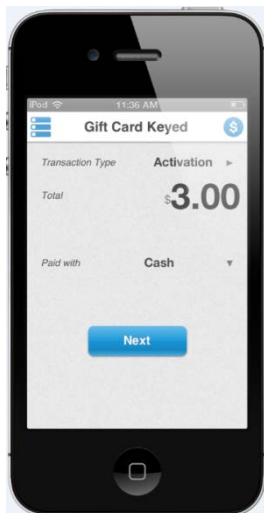
8. Tap **Paid with** and scroll through the list and select the method of payment used to purchase the gift card from the following options:

- Credit
- Debit
- Cash
- Check



9. Enter any additional information displayed on the screen, based on options turned on in your settings.

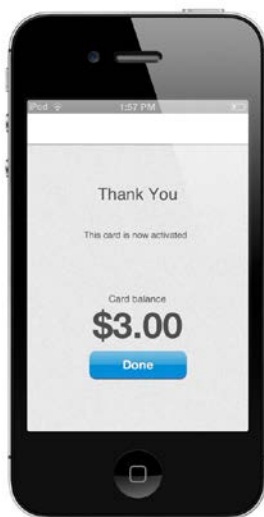
10. Tap **Next**.



11. Tap **Activate**.



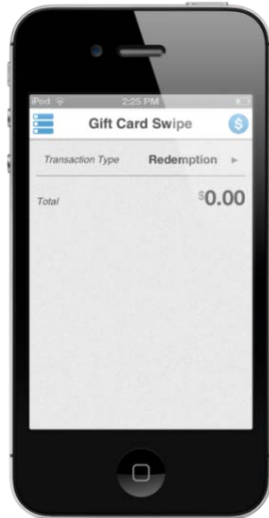
12. Tap **Done**.



### To Perform Gift Card Swipe Activation

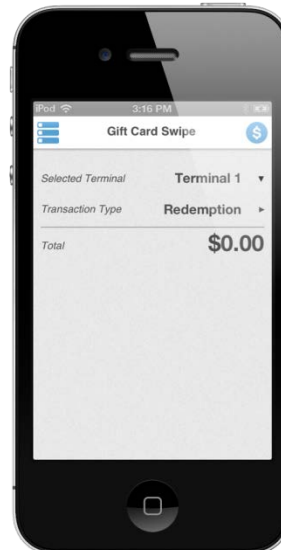
1. Tap **Gift Card Swipe** on the **Payment Type** screen to display one of the following screens display:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 5.

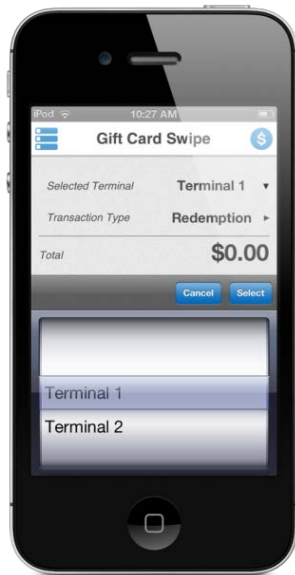
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 2.

**Note:** The **Selected Terminal** field displays only if you have two or more terminals configured.

2. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

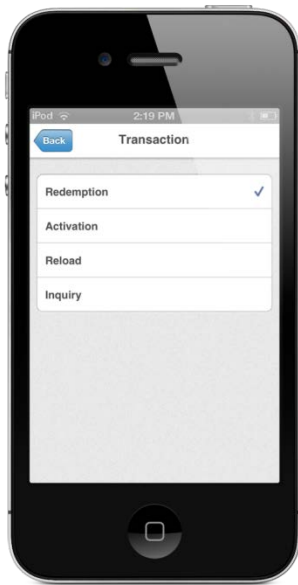
3. Scroll down the list and tap on the terminal you want to select.
4. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

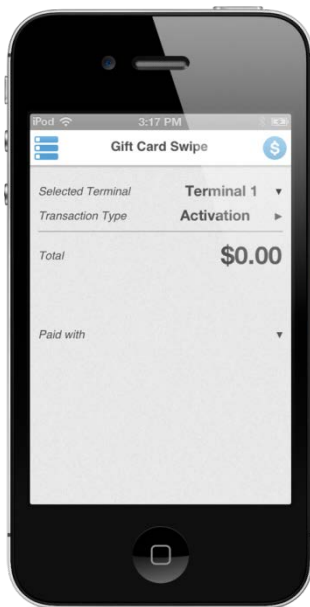
- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

5. Tap **Redemption** to display the **Transaction** screen.



6. Tap **Activation**, then the **Back** button to go back to the **Gift Card Swipe** screen.

Transaction type **Activation** displays.

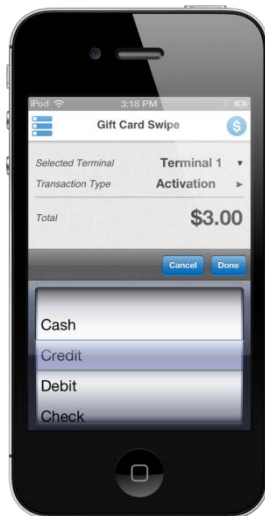


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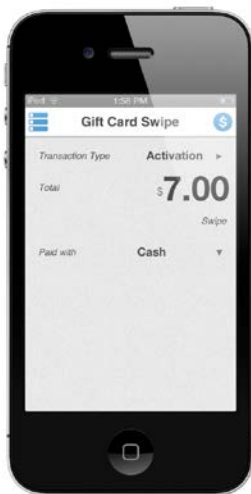
**Note:** If the device is configured for only one terminal, the **Selected Terminal** field would not display.

---

7. Tap **Paid with** and scroll through the list and select the method of payment used to purchase the gift card from the following options:

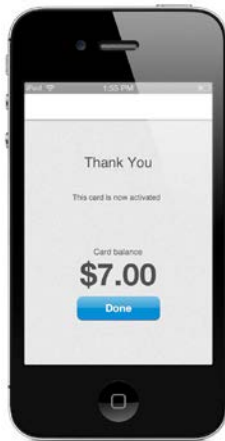


8. Swipe the gift card.



9. Depending on the options turned on in your settings, the transaction processes automatically or the **Activate** button displays. Tap **Activate** if applicable.

10. Tap **Done**.



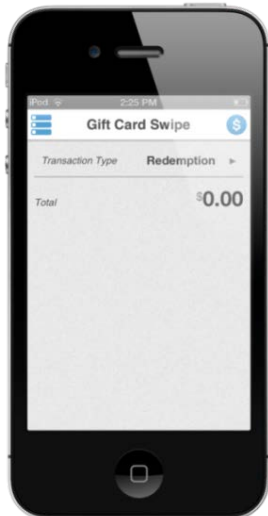
## Gift Card Redemption

You redeem your gift card value when you make purchases.

### To Perform Basic Gift Card Swipe – Redemption Transactions

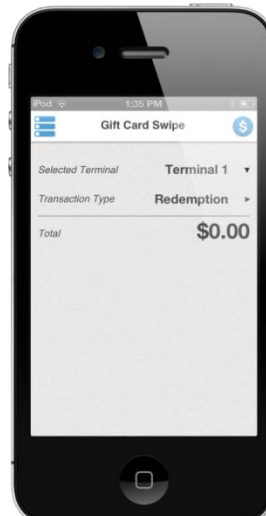
Basic gift card swipe transactions do not have the tip settings turned on. With the tip settings turned off, when you select **Gift Card Swipe** from the **Payment Type** screen, one of the following screens display:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 4.

- If the device is configured for more than one terminal, the following screen displays:

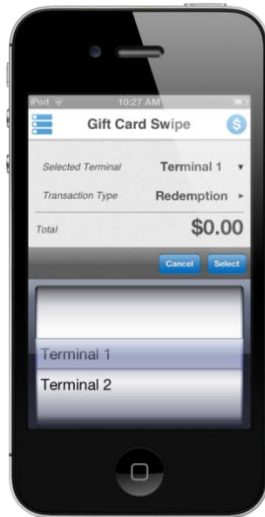


- Proceed to Step 1.

**Note:** The selected terminal field displays only if you have two or more terminals configured.



1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

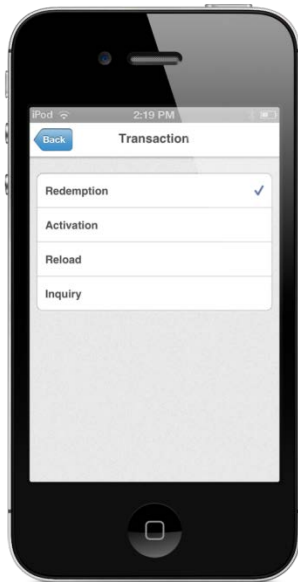
2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

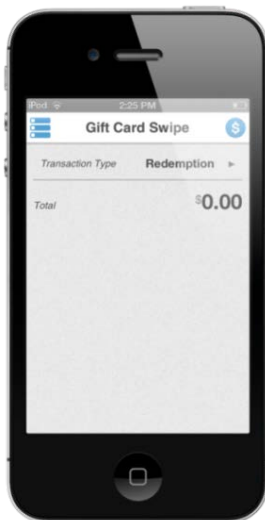
- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
-

4. Tap **Redemption** to display the **Transaction** screen.



5. Tap **Redemption**, then the **Back** button to go back to the **Gift Card Swipe** screen.

Transaction type **Redemption** displays.



6. Tap **Total** and enter the amount.

7. Tap **Redeem**.



8. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **Ok**.



The standard **Thank You** screen displays.

9. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

---

**Note:**

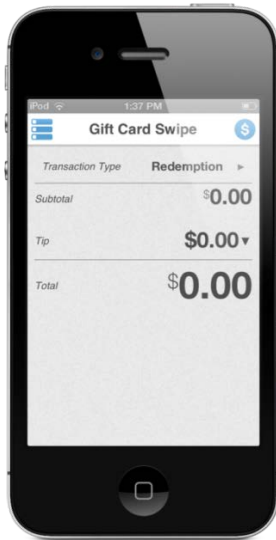
- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

10. Tap **Done**.

### To Perform Gift Card Swipe – Redemption Transactions with Tip

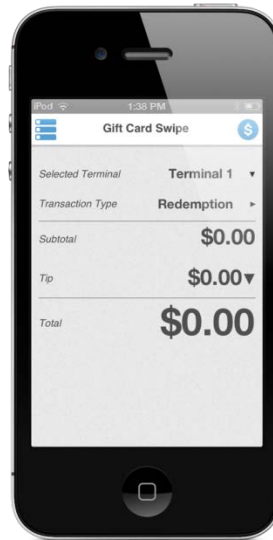
The tip setting is turned on for these transactions. With the tip turned on, when you select **Gift Card Swipe** from the **Payment Type** screen, the following screen displays:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 4.

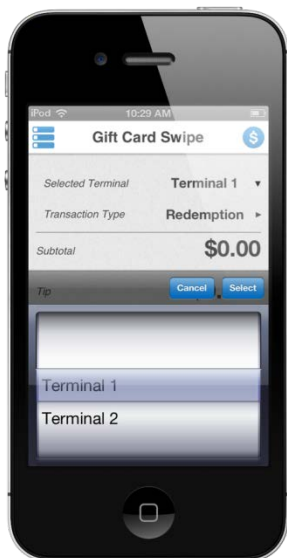
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 1.

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

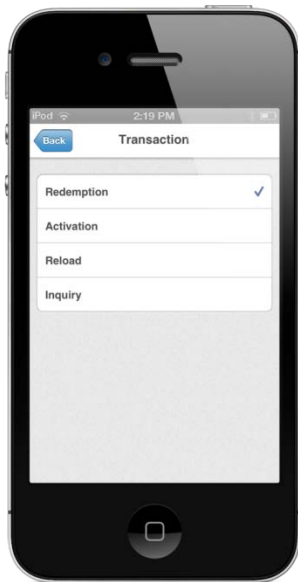
2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Tap **Redemption** to display the **Transaction** screen.



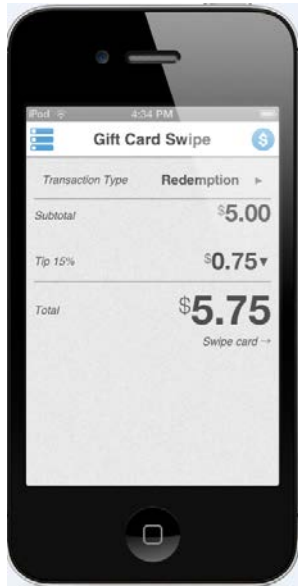
5. Tap **Redemption**, then the **Back** button to go back to the **Gift Card Swipe** screen.  
Transaction type **Redemption** displays.
6. Tap **Subtotal** and enter the amount.  
To add the tip, the customer must select the \$0.00 amount on the **Tip** line.
7. Select the down arrow next to the **Tip** amount and use either a percentage or a whole dollar amount to calculate the tip.
  - Select either the **%** symbol or **\$** symbol to toggle between the percentage or dollar amount.
  - Scroll through the list and change the percentage tip amount.

OR

- Scroll through the list and change the whole dollar amount for the tip.

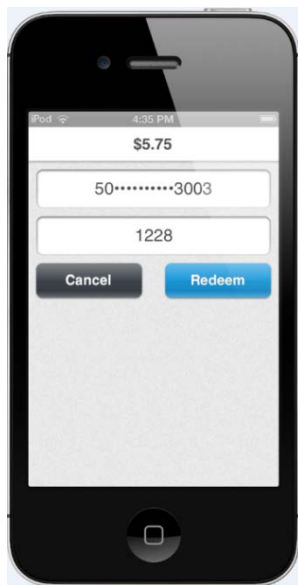
8. Tap **Tip** to add the amount to the transaction.

The tip amount displays the calculated tip.



9. Swipe the gift card.

The card details display.



10. Tap **Redeem**.

11. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **Ok**.



The standard **Thank You** screen displays.

12. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

---

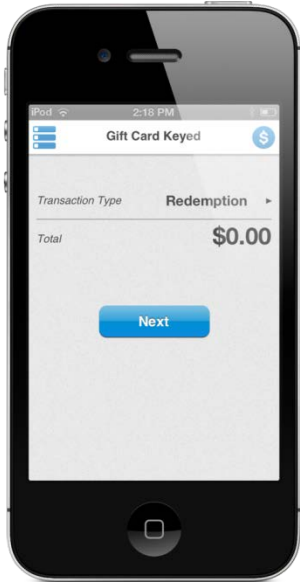
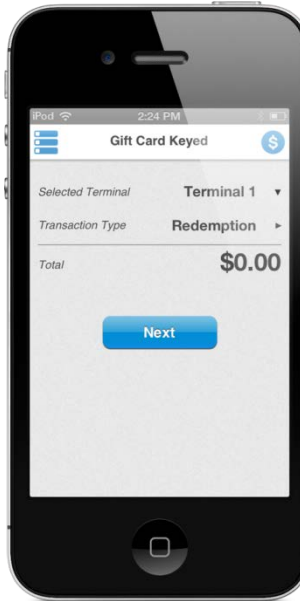
**Note:**

- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

13. Tap **Done**.

### To Perform Basic Gift Card Keyed – Redemption Transactions

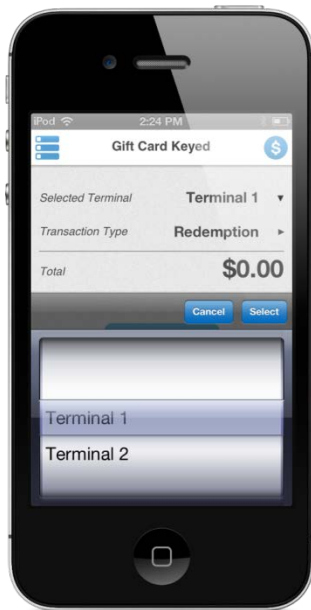
When you select **Gift Card Keyed** from the **Payment Type** screen, the following screen displays:

<ul style="list-style-type: none"><li>If the device is not configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 4.</li></ul>	<ul style="list-style-type: none"><li>If the device is configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 1.</li></ul>
--	---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.





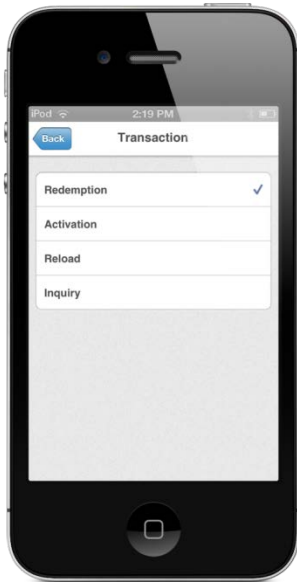
- Tap **Cancel** if you wish to abandon at any time.
2. Scroll down the list and tap on the terminal you want to select.
  3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
-

4. Tap **Redemption** to display the **Transaction** screen.

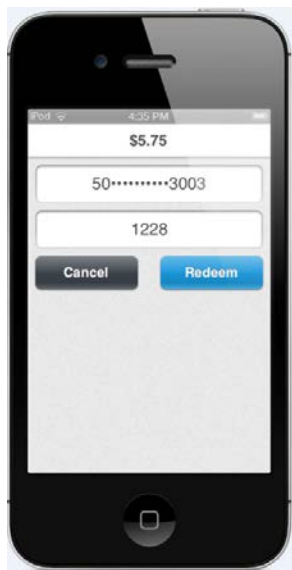


5. Tap **Redemption**, then the **Back** button to go back to the **Gift Card Keyed** screen.

Transaction type **Redemption** displays.

6. Tap **Total** and enter the amount.
7. Tap **Next**.

The card details display.



8. Tap Redeem.

9. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **Ok**.



The standard **Thank You** screen displays.

10. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.

---

**Note:**

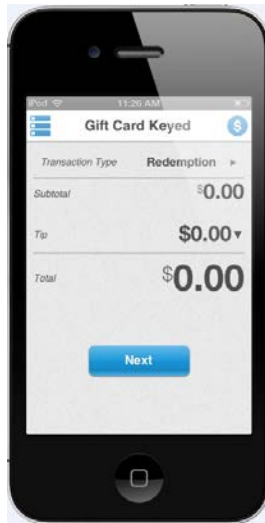
- The **Print Receipt** button displays only if printing is enabled.
  - If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
  - Only available in version 2.2 or higher.
- 

11. Tap **Done**.

### To Perform Gift Card Keyed – Redemption Transactions with Tip

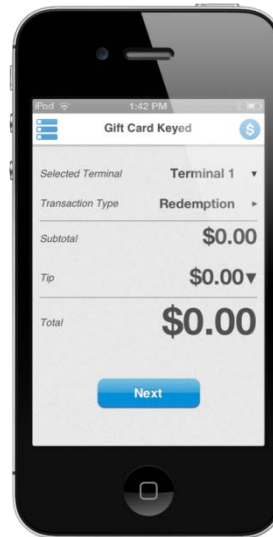
When you select **Gift Card Keyed** from the **Payment Type** screen, the following screen displays:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 4.

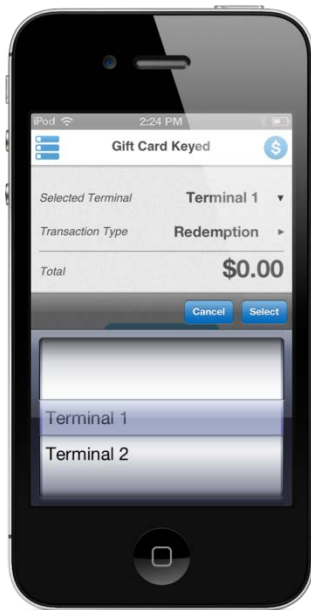
- If the device is configured for more than one terminal, the following screen displays:



- Proceed to Step 1.

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



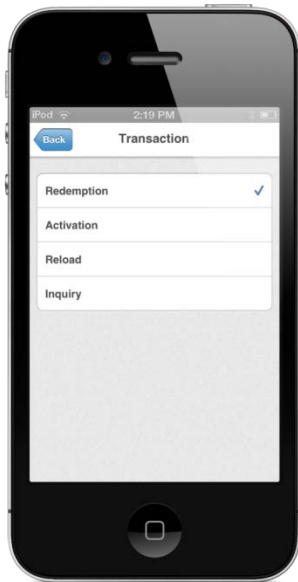
- Tap **Cancel** if you wish to abandon at any time.
2. Scroll down the list and tap on the terminal you want to select.
  3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
-

4. Tap **Redemption** to display the **Transaction** screen.



5. Tap **Redemption**, then the **Back** button to go back to the **Gift Card Keyed** screen.

Transaction type **Redemption** displays.

6. Tap **Subtotal** and enter the amount.
7. Tap **Next**.

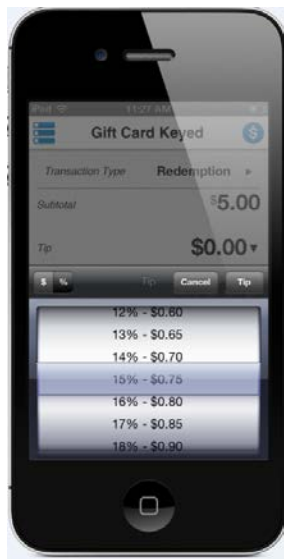
To add the tip, the customer must select the \$0.00 amount on the **Tip** line.

8. Select the down arrow next to the tip amount and use either a percentage or a whole dollar amount to calculate the tip.

- Select either the **%** symbol or **\$** symbol to toggle between the percentage or dollar amount.
- Scroll through the list and change the percentage tip amount.

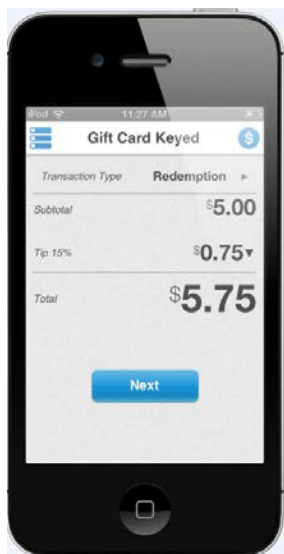
OR

- Scroll through the list and change the whole dollar amount for the tip.



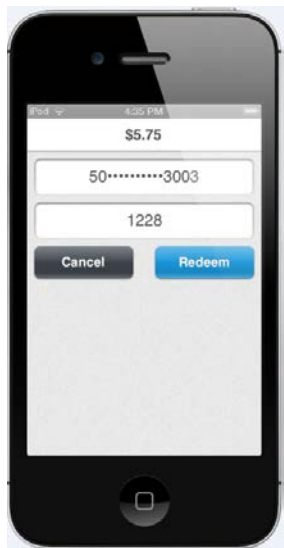
9. Tap **Tip** to add the amount to the transaction.

The tip amount displays the calculated tip.



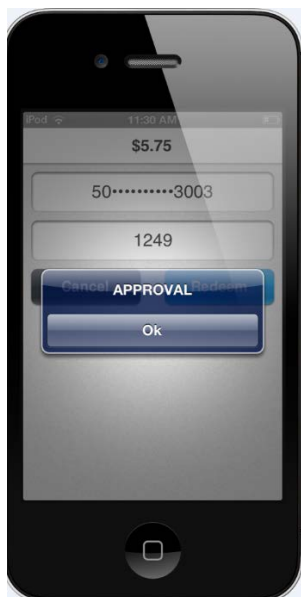
10. Tap **Next**.

The card details display.



11. Tap **Redeem**.

12. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **Ok**.



The standard **Thank You** screen displays.

13. Tap **Print Receipt** if you wish to print the receipt. Refer to the *Printing Receipts* section for how the cash receipt would print.



**Note:**

- The **Print Receipt** button displays only if printing is enabled.
- If email is captured and the account is setup for email receipt, the consumer receives a receipt via email. VirtualMerchant is responsible for sending the email receipt.
- Only available in version 2.2 or higher.


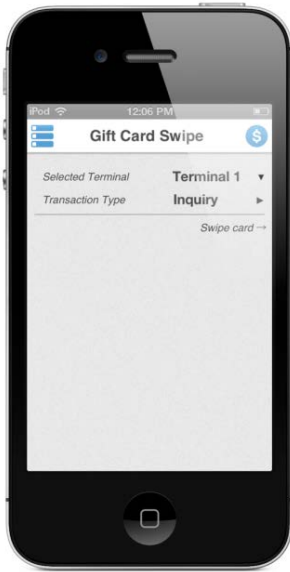
14. Tap **Done**.

## Gift Card Balance Inquiry

VirtualMerchant Mobile allows you to view the balance on your gift card.

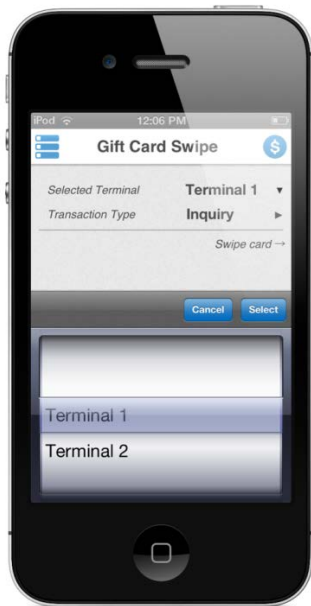
### To Perform Gift Card Swipe Balance Inquiry

When you select **Gift Card Swipe** from the **Payment Type** screen, the following screen displays:

<ul style="list-style-type: none"> <li>• If the device is not configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>• Proceed to Step 4.</li> </ul>	<ul style="list-style-type: none"> <li>• If the device is configured for more than one terminal, the following screen displays:</li> </ul>  <ul style="list-style-type: none"> <li>• Proceed to Step 1.</li> </ul>
--	---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field and return to the transaction screen.

---

**Note:**

- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Tap **Inquiry** on transaction screen.
5. Swipe the gift card.

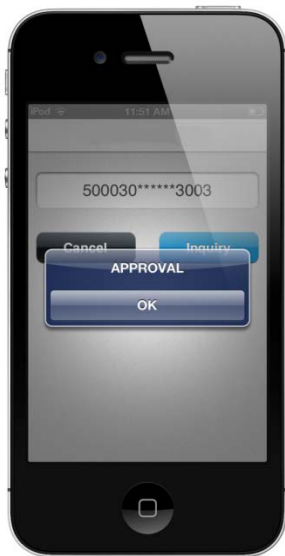
The card details display.



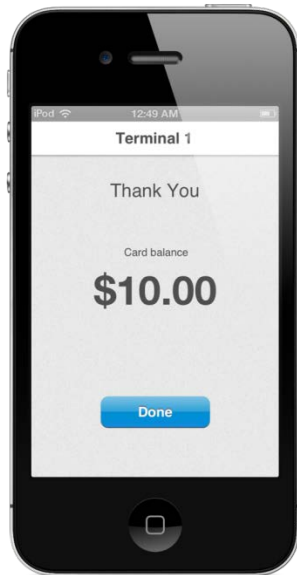
6. Tap **Inquiry**.

Tap **Cancel** to exit the screen and not process the transaction.

7. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The standard **Thank You** screen displays the card balance.



8. Tap **Done**.

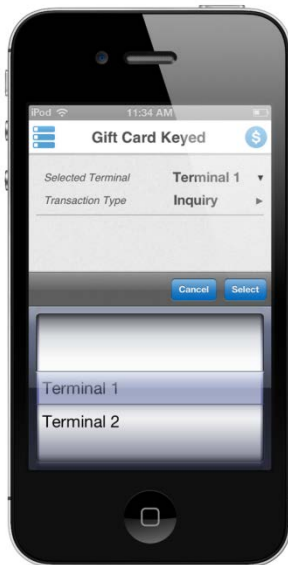
### To Perform Gift Card Keyed Balance Inquiry

When you select **Gift Card Keyed** from the **Payment Type** screen, the following screen displays:

<ul style="list-style-type: none"><li>If the device is not configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 4.</li></ul>	<ul style="list-style-type: none"><li>If the device is configured for more than one terminal, the following screen displays:</li></ul>  <ul style="list-style-type: none"><li>Proceed to Step 1.</li></ul>
---	--

**Note:** The selected terminal field displays only if you have two or more terminals configured.

1. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names



Tap **Cancel** if you wish to abandon at any time.

2. Scroll down the list and tap on the terminal you want to select.
3. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field and return to the transaction screen.

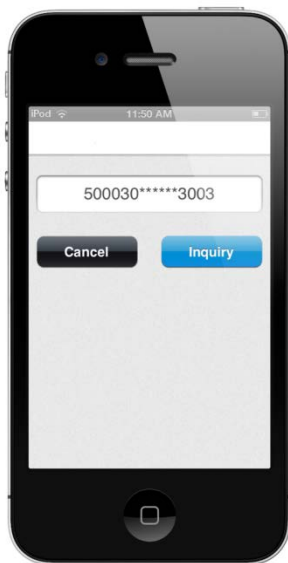
---

**Note:**

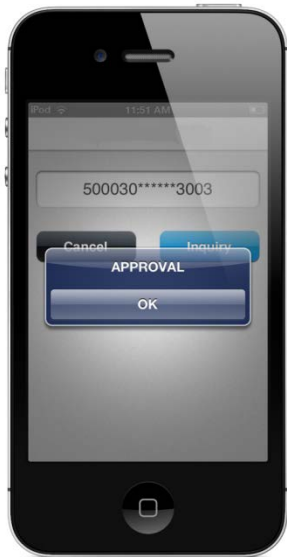
- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

4. Tap on the **Card Number** field and enter the gift card number.
5. Tap **Inquiry**.

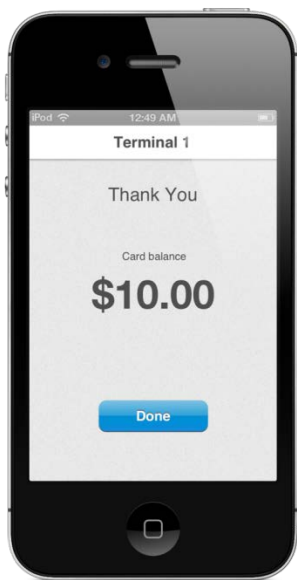
The card details display.



6. If the transaction is approved, the **APPROVAL** pop-up displays. Tap **OK**.



The standard **Thank You** screen displays the card balance.



7. Tap **Done**.

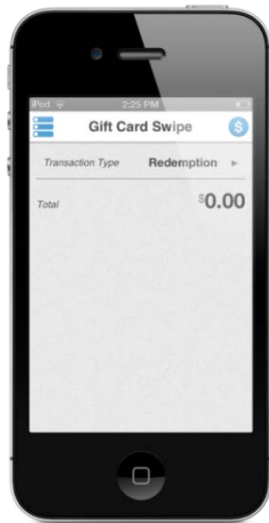
## Gift Card Reload

VirtualMerchant Mobile allows you to reload additional dollar value to an existing gift card.

### To Perform Gift Card Swipe – Reload Transactions

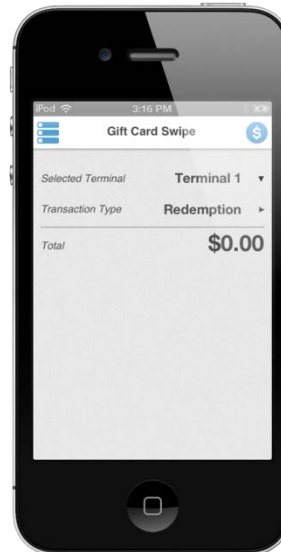
1. Tap **Gift Card Swipe** on the **Payment Type** screen to display one of the following screens display:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 5.

- If the device is configured for more than one terminal, the following screen displays:

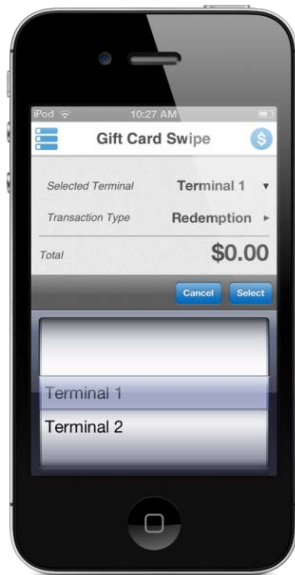


- Proceed to Step 2.

**Note:** The **Selected Terminal** field displays only if you have two or more terminals configured.

2. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.





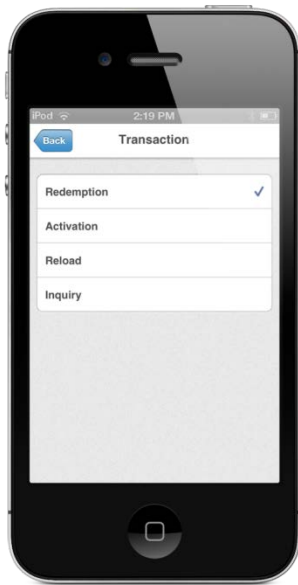
- Tap **Cancel** if you wish to abandon at any time.
3. Scroll down the list and tap on the terminal you want to select.
  4. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

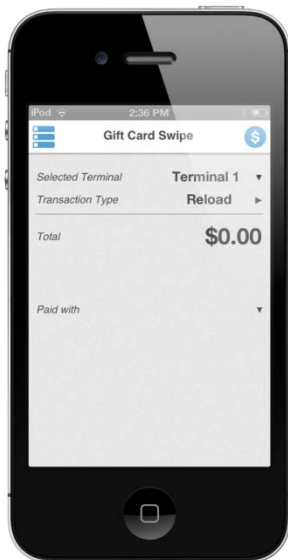
- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

5. Tap **Redemption** to display the **Transaction** screen.



6. Tap **Reload**, then the **Back** button to go back to the **Gift Card Swipe** screen.

Transaction type **Reload** displays.

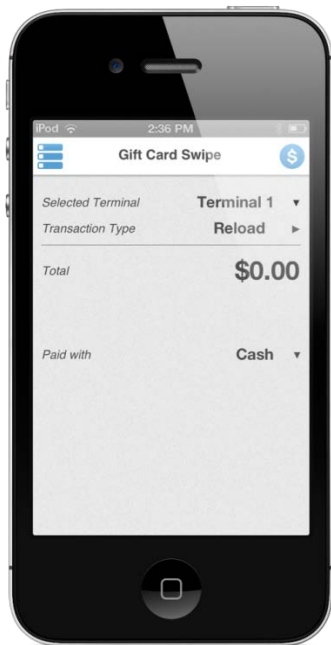


**Note:** If the device is configured for only one terminal, the **Selected Terminal** field would not display.

7. Tap **Paid with** and scroll through the list and select the method of payment used to reload the gift card from the following options:

- Cash
- Credit
- Debit
- Check

The selected payment method displays.



8. Swipe the gift card.
9. Tap **Done**.

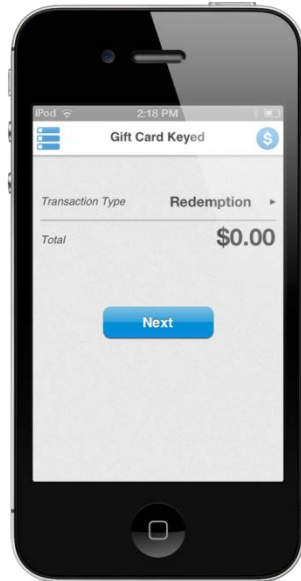
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**To Perform Gift Card Keyed - Reload Transactions**

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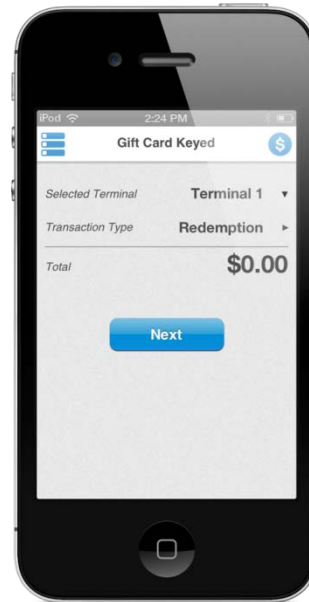
1. Tap **Gift Card Keyed** on the **Payment Type** screen to display one of the following screens display:

- If the device is not configured for more than one terminal, the following screen displays:



- Proceed to Step 5.

- If the device is configured for more than one terminal, the following screen displays:



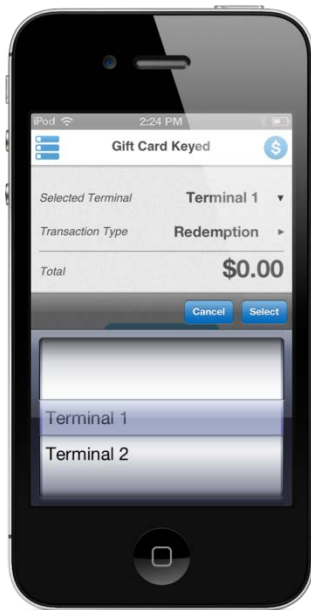
- Proceed to Step 2.

---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

---

2. Tap the down arrow to the right of the **Selected Terminal** field to display a list that contains all of the configured terminal names.



Tap **Cancel** if you wish to abandon at any time.

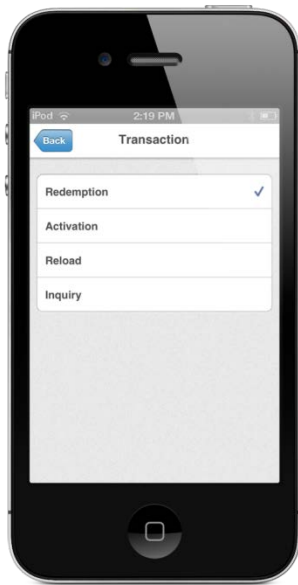
3. Scroll down the list and tap on the terminal you want to select.
4. Tap the **Select** button to display the terminal that you selected in the **Selected Terminal** field.

---

**Note:**

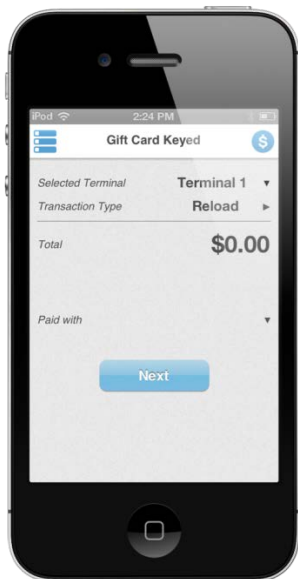
- If the terminal is not configured for the particular transaction, that terminal name would not appear in the list.
  - Once you select the terminal name, the transaction screen reflects the settings for that particular terminal and the transaction processes as normal for that terminal you selected.
- 

5. Tap **Redemption** to display the **Transaction** screen.



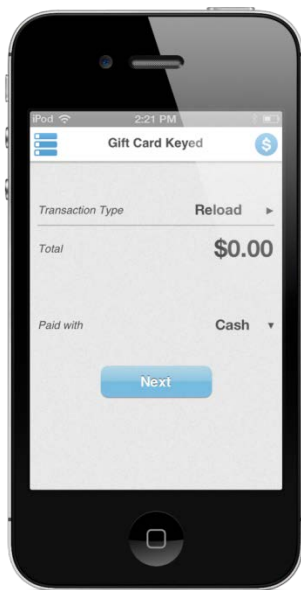
6. Tap **Reload**, then the **Back** button to go back to the **Gift Card Keyed** screen.

Transaction type **Reload** displays.



7. Tap **Total** and enter the amount.

8. Tap **Paid with** and scroll through the list and select the method of payment used to reload the gift card from the following options:
  - Credit
  - Debit
  - Cash
  - Check
9. Enter any additional information displayed on the screen, based on options turned on in your settings.
10. Tap **Next**.

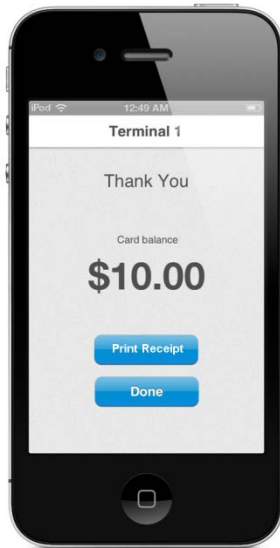


11. Tap **Done**.

## Printing Receipts (version 2.2 or higher)

---

VirtualMerchant Mobile allows you to print receipts if the MID/terminal that you are processing transactions on is configured for printers. You can print receipts for all payment types (cash, credit card, and gift card).



## Supported Operating Systems

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VirtualMerchant Mobile supports Android and iOS operating systems.

### Android

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1. Tap **Print Receipt** to go to the **Printer Options** screen.  
Tap **Cancel** to return to the thank you screen.
2. Tap **+** to increase the number of copies or **-** to decrease the number of copies (defaults to one).
3. Tap **Print** to send the receipt to the printer selected.



## iOS

---

1. If you have the Star and Airplay selected, tap **Print Receipt** to go to the **Select Printer** screen.

Tap **Cancel** to return to the thank you screen.

2. Select one of the following options:
  - AirPrint
  - Star Printer
3. If you selected the **Star** printer, proceed to Step 4. If you selected the **AirPrint**, proceed to Step 6.
4. On the **Printer Options** screen, tap **+** to increase the number of copies or **-** to decrease the number of copies (defaults to one).



5. Tap **Print** to send the receipt to the printer selected.

6. If you selected the **AirPrint** printer, the Apple standard **AirPrint** screen displays.



7. Select any AirPrint printer available and the number of copies (defaults to 1).
8. Tap **Print** button to send the receipt to the selected printer.

## Supported Payment Types

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VirtualMerchant Mobile supports credit card, cash, and gift card activation, redemption and balance inquiry payment types.

### Credit Card Transactions

---

The receipt prints on either printer selected as defined below. If any of the data elements are not available, the line will not print.

**Company Name**

Date: XX/XX/XXXX

Time: XX:XX AM/PM

Card Number: First 6, last 4

Approval Code: XXXXXXX

Cardholder: XXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX

Invoice Number: XXXXXXXXXXXXXXXXXXXX

Customer Code: XXXXXXXXXXXXXXXXXXXX

Transaction Type: Sale (Credit)

Amount: XXXXXX.00

Tax: XX.00

Tip: XX.00

Total: XXXXX XX.00

X \_\_\_\_\_

Cardholder agrees to pay in total in accordance

### Gift Card Redemption

---

The receipt prints on either printer selected as defined below. If any of the data elements are not available, the line will not print.

Company Name

Date: XX/XX/XXXX

Time: XX:XX AM/PM

Card Number: First 6, last 4

Approval Code: XXXXXXXX

Cardholder: XXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX

Transaction Type: Gift Card Sale

Amount: XXXXXX.00

Tip: XX.00

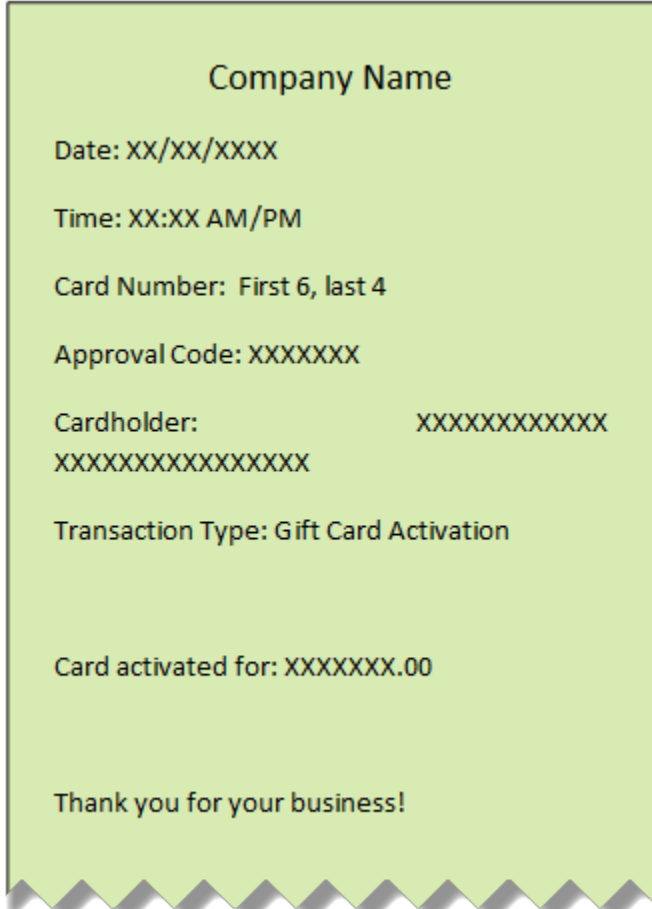
Total: XXXXX XX.00

Card Balance: XXXXXXXX.00

### Gift Card Activation

---

The receipt prints on either printer selected as defined below. If any of the data elements are not available, the line will not print.



Company Name

Date: XX/XX/XXXX

Time: XX:XX AM/PM

Card Number: First 6, last 4

Approval Code: XXXXXXXX

Cardholder: XXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXX

Transaction Type: Gift Card Activation

Card activated for: XXXXXXXX.00

Thank you for your business!

### Gift Card Balance Inquiry

---

The receipt prints on either printer selected as defined below. If any of the data elements are not available, the line will not print.

Company Name

Date: XX/XX/XXXX

Time: XX:XX AM/PM

Card Number: First 6, last 4

Approval Code: XXXXXXXX

Cardholder: XXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXX

Transaction Type: Gift Card Balance Inquiry

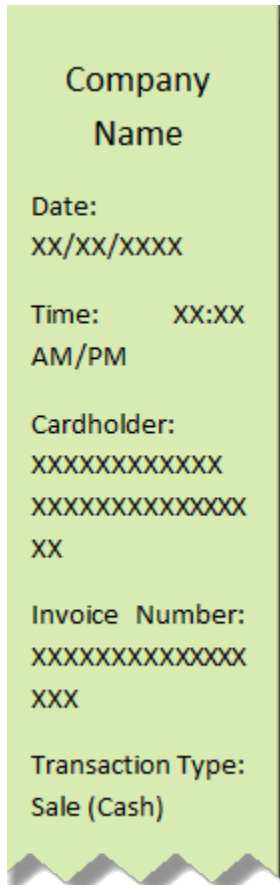
Card balance: XXXXXXXX.00

Thank you for your business!

### Cash (Sales)

---

The receipt prints on either printer selected as defined below. If any of the data elements are not available, the line will not print.



Once printing is completed, the **Thank You** screen displays.

## Processing Refunds

The **Transaction Detail** screen allows you to refund a previously settled transaction and submit it for processing. Refunds must be turned on in the settings.

To refund a transaction, the following conditions must be met:

- Transaction type must be *Credit*
- Response message must be *Approved*
- Status must be *Settled*

1. On the **Transaction Detail** screen, tap the **Refund** button.

A message displays as follows: *Please enter in the amount of the refund.*

2. Enter the dollar amount in the **Totals** field (defaults to the amount shown for the transaction, change if necessary).
3. Tap **OK** to continue or **Cancel** to abandon the refund request and return to the **Transaction Detail** screen.

The application runs an edit to ensure that the amount of the refund you entered is not more than the transaction amount.

If...	Then...
the amount of refund requested is greater than the original transaction amount,	the following error displays: <i>Please enter in a refund amount that is equal or less than the original transaction amount.</i>  Tap <b>OK</b> to return to the <b>Totals</b> field.
the amount of refund requested is left blank or zero,	the following error displays: <i>Please enter in a refund amount that is not \$0.00 or blank.</i>  Tap <b>OK</b> to return to the <b>Totals</b> field.
the refund amount entered is equal or less than the original transaction amount,	a message is sent to VM for processing.

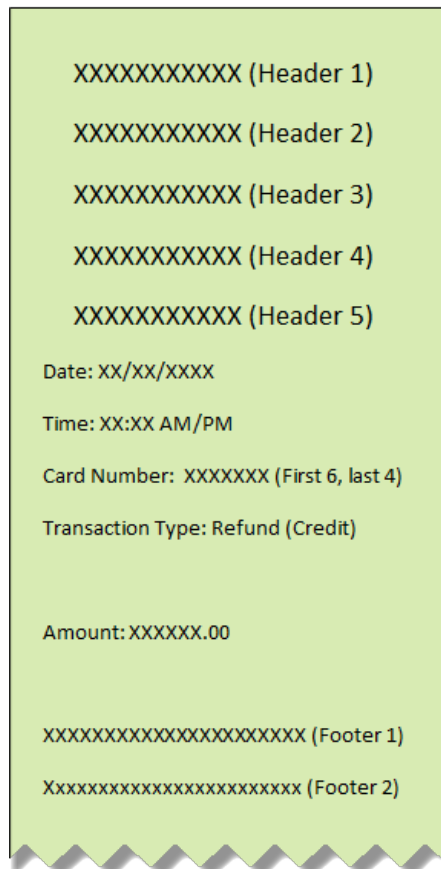
4. If the response from VM is *not Approval*, the following message displays: *Sorry, the refund was not successful. Please re-try.* Tap **OK** button to return to the **Transaction Detail** screen.



5. If the response from VM is **Approval**, do one of the following:

If...	Then...
printing is not enabled,	<i>Approval</i> displays. Tap <b>OK</b> to return to the <b>Transaction Detail</b> screen.
printing is enabled,	the following message displays: <i>Refund Approved. Would you like to print a receipt?</i> <ul style="list-style-type: none"> <li>Tap <b>No</b>, to return to the <b>Transaction Detail</b> screen.</li> <li>Tap <b>Yes</b> to go to the standard printer options/selection screen. Proceed to Step 6.</li> <li>Tap <b>Cancel</b> on the printer options/selection screen if you wish to abandon the action and return to the <b>Transaction Detail</b> screen.</li> </ul>

6. Tap **Print** on the printer options/selection screen to print the refund receipt.



After the receipt is printed you will return to the **Transaction Detail** screen.

## Voiding Transactions

The **Transaction Detail** screen allows you to void a transaction that has been previously authorized and is still pending settlement. Voiding a transaction cancels the authorization and prevents the transaction from being settled. Voids must be turned on in the settings.

To void a transaction, the following conditions must be met:

- Transaction type must be *Credit*
- Response message must be *Approved*
- Status must be *Open*

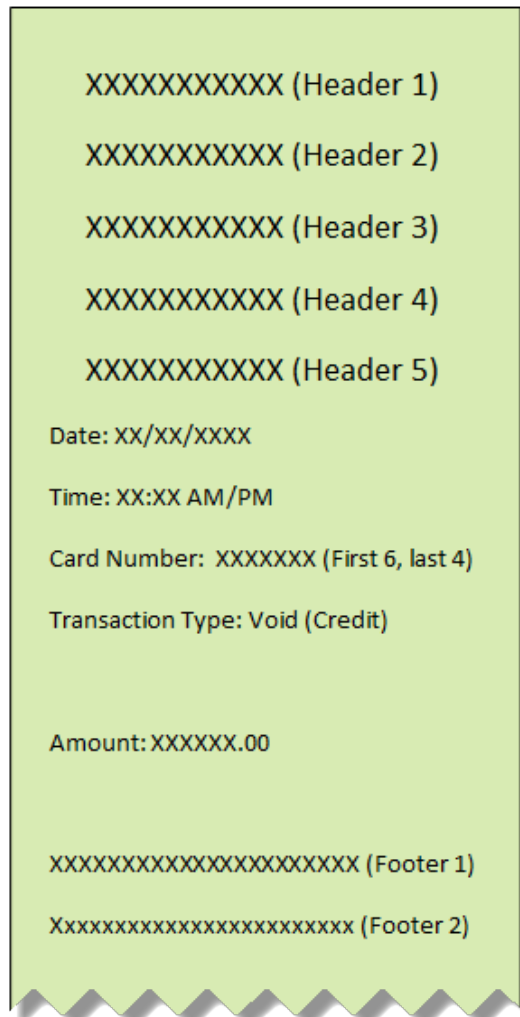
1. On the **Transaction Detail** screen, tap the **Void** button.

A message displays as follows: *Are you sure you wish to void this transaction?*

2. Tap **Yes** to send the proper message to VM for void processing or **No** to abandon the void transaction and return to the **Transaction Detail** screen.
3. If the response from VM is *not Approval*, the following message displays: *Sorry, the void was not successful. Please re-try.* Tap **OK** button to return to the **Transaction Detail** screen.
4. If the response from VM is **Approval**, do one of the following:

If...	Then...
printing is not enabled,	<p><i>Approval</i> displays.</p> <p>Tap <b>OK</b> to return to the <b>Transaction Detail</b> screen.</p>
printing is enabled,	<p>the following message displays: <i>Void Approved. Would you like to print a receipt?</i></p> <ul style="list-style-type: none"> <li>• Tap <b>No</b>, to return to the <b>Transaction Detail</b> screen.</li> <li>• Tap <b>Yes</b> to go to the standard printer options/selection screen. Proceed to Step 6.</li> <li>• Tap <b>Cancel</b> on the printer options/selection screen if you wish to abandon the action and return to the <b>Transaction Detail</b> screen.</li> </ul>

5. Tap **Print** on the printer options/selection screen to print the refund receipt.



After the receipt is printed you will return to the **Transaction Detail** screen.

## Chapter 6: Managing Transaction Reports

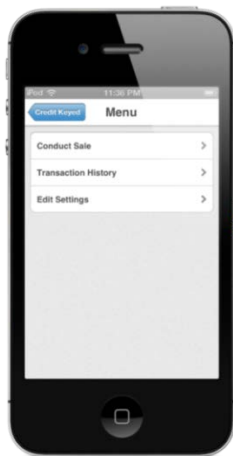
---

Use the **Transaction History** option to view transactions that have been processed for the terminal. This option returns all transactions that have been attempted, including approved, declined, settled and pending items.

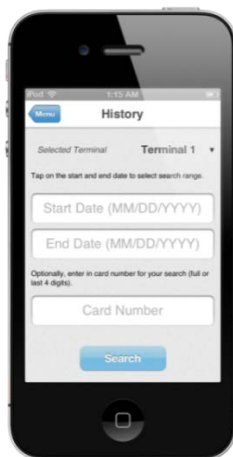
### Viewing Transaction Details

---

1. Tap the settings icon to display the **Menu** screen.



2. Tap **Transaction History** to display the **History** search screen.



3. If the device is configured for more than one terminal, tap the down arrow to the right of the **Selected Terminal** field. If not, proceed to Step 6.

---

**Note:** The selected terminal field displays only if you have two or more terminals configured.

---

4. Select a terminal from the list that contains all of the configured terminal names.
5. Tap **Select** to return to the transaction screen and to display the terminal that you selected.
6. Tap **Start Date** and select the start date using the calendar control.



---

**Note:** The calendar control defaults to today's date (current). You cannot choose a date in the future or a day greater than 1 year in the past).

---

7. Tap **Done**.

The selected date displays in the start date field in the MM/DD/YYYY format.

---

**Note:** If you tap the start date or end date fields and it already contains a date, the calendar control displays the date shown in the field.

---

8. Tap **End Date** and select the end date using the calendar control.
9. Tap **Done**.

The selected date displays in the end date field in the MM/DD/YYYY format. If the end date you selected is prior to the start date, the following message displays: *End date must be greater than start date. Please select again.* Tap **OK**.

The cursor goes to the end date box and the calendar control displays.

---

**Note:** If you do not select an end date, it is assumed to be today's date.

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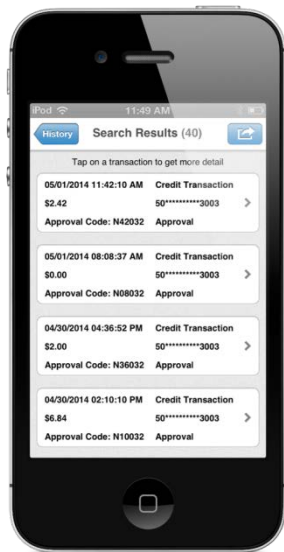
10. Tap **Card Number** and enter a card number (full card number or last 4 digits) on the numeric only keyboard that displays.

The card number is optional and must have a maximum of 16 digits.

11. Tap **Search**.

The results display as follows:

If ...	Then...
No records display	A message displays as follows: <i>No records were found to match your request. Please check your search selections and re-try.</i> Tap <b>OK</b> .
The number of records returned is 1	The transaction detail screen displays.
The number of records returned from the search is greater than 1	The <b>Search Results</b> screen displays.



If you wish to return to the search screen, tap **Back**.

12. Tap a record to view the details of the transaction on the **Transaction Detail** screen.

13. Tap **Back** to return to the search results.

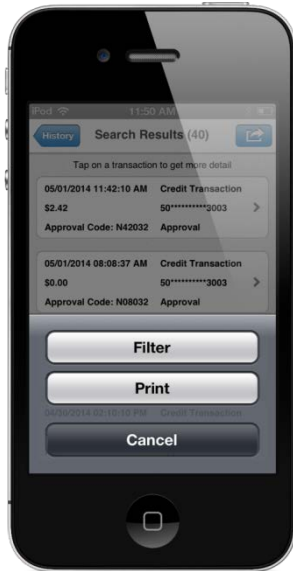
If you tap the Search button and ...	Then...
Did not specify a date range or enter a card number	A message box displays as follows: <i>Please provide a date range, and/or card number to perform search.</i> Tap <b>OK</b> .
Entered a card number that is less than 4 digits	A dialog box displays as follows: <i>The card number must be at least 4 digits. Please re-enter.</i> Tap <b>OK</b> .
Entered the card number information only	No date range is required to be entered or sent to VirtualMerchant.
Entered the date range, with no card number	The maximum number of days for the search is 30 days. If the number of days is greater than 30, a message displays as follows: <i>When searching by date range only, you are limited to 30 days. Please select a new date range.</i> Tap <b>OK</b> .
Entered the date range, with no card number, and the number of days in the range was 30 or less	The request is sent to VirtualMerchant.
Did not enter a start date, but entered an end date	A message displays as follows: <i>An end date has been selected, but no start date has been chosen. Please pick a start date.</i> Tap <b>OK</b> .

## Printing Transaction Details

---

1. If you have at least one printer set up, tap the icon at the upper right in the menu bar on the **Search Results** screen, to display a list of options.

If you tap **Cancel**, the system takes you back to the transaction summary list.



2. Tap **Print** to go to the standard print options screen.
3. Tap **Print** to send the transaction summary records to the selected printer.
4. If more than 100 records are shown on the transaction summary screen, the following message displays: This report contains more than 100 records and would require a lot of paper to print. Are you sure you still want to print the records? Tap **Yes** to go to the printer selection/options screen.

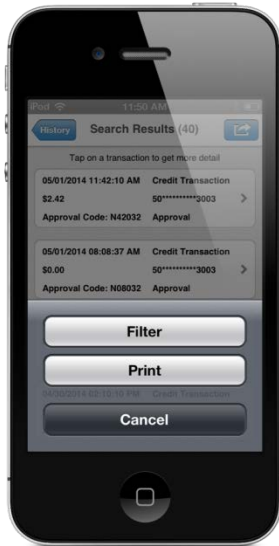
If you tap **No**, the system returns you to the transaction summary report.



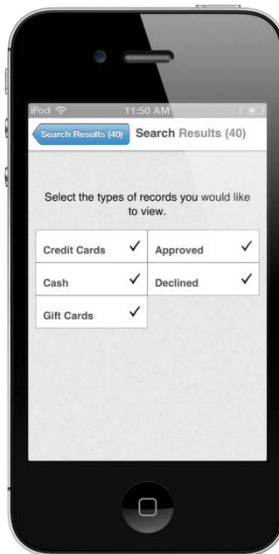
## Viewing Transaction Records

1. On the **Search Results** screen, tap **Filter**.

Alternatively, you can tap the icon on the upper right in the menu bar.



The following screen displays:



2. Tap the type of records you would like to view (**Credit Cards**, **Cash** or **Gift Cards**).
3. Tap the desired response message type (**Approved** or **Declined**).

---

**Note:** The payment type and response message must be turned on for these options to display. You can tap to deselect (uncheck), but you must select at least one of these payment type and response message options.

---

Records shown on the transaction summary when returning from the filter would reflect the options they may have turned on / off.

4. Tap **Back** to return to the transaction summary screen.

## Chapter 7: Response Codes (version 2.2 and higher)

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The tables below describe the response messages (found in the transaction history functionality) that you may see for the following:

- CVV
- Status
- Message codes for credit and debit cards
- Credit card
- AVS
- Payment type
- Transaction type

### CVV Response Codes

---

CVV response codes include:

Code	Description
M	CVV2 Match
N	CVV2 No match
P	Not Processed
S	Issuer indicates that CVV2 data should be present on the card, but the merchant has indicated that the CVV2 data is not present on the card
U	Issuer has not certified for CVV2 or Issuer has not provided Visa with the CVV2 encryption keys

## Status Response Codes

---

Status response codes include:

Code	Description
OPN	Open
PEN	Pended
REV	Set to Review
STL	Settled

## Response Message Codes - Credit Cards

---

Response message codes for credit cards include:

Code	Description
AA	Approval
AP	Partial Approval
ND	Declined
N7	Declined CVV2
NC	Pick up Card
NR	Call Auth Center

## Response Message Codes - Gift Cards

---

Response message codes for gift cards include:

Code	Description
AA	Show Approval
ND	Service Not Allowed
01	Declined
02	Invalid Card
03	Invalid Term ID
04	Amount Error
05	Already Active
06	Exceeds Balance
07	Max Reached
08	Non Reloadable
09	Tran Not Allowed
10	Invalid Tran Type
11	Expired Card
12	Card Not Active
13	Duplicate Tran
14	Error Please Call
15	Error Please Cal
16	Invalid Batch
17	Invalid Tender
99	Declined 9999

## Credit Card Response Codes

Credit card response codes include:

Code	Description
APPROVAL	Approved
DECLINE CVV2	Do not honor
DECLINE CVV2	Declined due to CVV2 mismatch \ failure
PICK UP CARD	Pick up card (merchant takes possession of card)
AMT OVER SVC LMT	Amount is more than established service limit
APPL TYPE ERROR	Call for assistance
DECLINED	Do not honor
DECLINED-HELP 9999	System error
EXPIRED CARD	Expired card
INVALID CARD	Invalid card
INVALID CAVV	Invalid cardholder authentication verification value
INVALID TERM ID	Invalid terminal ID
INVLD R/T NBR	Invalid routing/transit number
INVLD TERM ID 1	Invalid merchant number
INVLD TERM ID 2	Invalid service establishment (SE) number <b>Note:</b> Amex Only
MAX MONTHLY VOL	The maximum monthly volume has been reached
MUST SETTLE MMDD	Must settle, open batch is over 7 days old <b>Note:</b> Best practice is to settle within 24 hours; Batch will be Auto Settled after 10 days
NETWORK ERROR	General system error
PLEASE RETRY	Please retry / reenter transaction
REQ. EXCEEDS BAL.	Request exceeds balance
SEQ ERR PLS CALL	Call for assistance
SERV NOT ALLOWED	Invalid request
CALL AUTH. CENTER	Refer to issuer

## AVS Response Codes

---

AVS response codes include:

Code	Description
A	Address matches - ZIP Code does not match
B	Street address match, Postal code in wrong format (International issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS Error
F	Address does compare and five-digit ZIP code does compare (UK only)
G	Service not supported by non-US issuer
I	Address information not verified by international issuer
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or ZIP
O	No Response sent
P	Postal codes match, Street address not verified due to incompatible formats
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable
W	9-digit ZIP matches, Address (Street) does not match
X	Exact AVS Match
Y	Address (Street) and 5-digit ZIP match
Z	5-digit ZIP matches, Address (Street) does not match

## Payment Type Response Codes

---

Payment type response codes include:

Payment Type	Description
Cash	Cash transaction
Credit Card	Credit transaction
Gift Card	Gift Card transaction

## Transaction Type Response Codes

---

Transaction type response codes include:

Transaction Type	Description
Cash	<ul style="list-style-type: none"><li>• Credit</li><li>• Sale</li></ul>
Credit	<ul style="list-style-type: none"><li>• AuthOnly</li><li>• AVSOnly</li><li>• CardVerification</li><li>• Force</li><li>• Inquiry</li><li>• PartialReversal</li><li>• Recurring</li><li>• Return</li><li>• Sale</li><li>• Void</li></ul>
Gift Card	<ul style="list-style-type: none"><li>• Activation</li><li>• Card Return</li><li>• Credit</li><li>• Inquiry</li><li>• Redemption</li><li>• Reload</li></ul>