Payfirma

Mobile App Guide

Contents

1. Introduction

This manual covers the operation of the Payfirma Mobile Payment app for the Apple iPhone, iPad, iPad mini and iPod Touch and the use of the optional card reader.

2. Security

The Payfirma Mobile Payment app is designed to meet PCI-DSS specifications. The app does not store any sensitive customer data and transmits all transactions using industry standard encryption methods. All processing occurs in PCI compliant high security gateways and data centers.

To ensure maximum security for you and your customers, always use a passcode lock on your mobile device and choose a code that is not easy to guess. It is also recommended that you do not '*jailbreak'* your device as this significantly increases risk to hacking and phishing attacks. Payfirma cannot be held liable for security breaches due to flaws introduced by jail breaking your device.

3. Signing In

All you need to do to access your account is to sign in using your Payfirma username (your email address) and your password. Once you've done that, you can go ahead and start taking payments.

4. Settings

Tapping the gear icon on the top right hand corner of your screens brings you to your Settings. Here you can do the following:

4.1 My Transactions

Provides a log of all sale, pre-authorization and refund transactions made on the device.

4.2 Quick Summary

Provides an overview of total daily, weekly, and monthly sales, number of transactions and average transaction volumes.

4.3 Tipping

Enabling the tip screen gives your customers a chance to enter a tip value, in either dollar or percent amount, during the transaction process. If turned 'On', the tip screen will appear after the main transaction screen and before the signature screen.

4.4 Tax Settings

If you do all of your sales with a set rate of sales tax, you can enable the tax rate feature and enter the appropriate tax value here. If turned 'On', the app will automatically calculate the tax of each transaction.

4.5 Receipt Settings

This is where you go to update the "BCC Receipts To;" field. That email you enter will receive a copy of every receipt you send out. You can customize the way your receipts look and the information on them such as company address and links to your social networks by singing into PayHQ and going to "Settings".

4.5 Currency

You can toggle between taking payments in US or Canadian dollars. If you account is set to accept only 1 currency, that currency will be set as your default and you won't have the option to switch to another currency type. If you wish to add a currency to your account, simply call us at 1-800-747-6883 or email support@payfirma.com.

4.6 Printer Settings

If you have a wireless printer, you can connect it here to be able to print out any transaction receipt.

4.7 Help

This is where to go to find Payfirma contact information. You can phone us, email us or reach us through social media at any time.

4.8 Refer A Friend

If you have a friend who you think would benefit from using Payfirma, give us a shout. Fill out the form with your friend's information and we'll reach out to them.

5.   Transactions

Processing transactions is a really simple. The transaction screen comes in two forms, one for manually keying in credit card information and one for swipe. If a card reader isn't attached, only manual mode will be available.

If a card reader is detected, you'll see the card reader icon display on the screen saying "Swipe to Charge Card".

5.1 Manual mode

To process a transaction, you will need to enter all the relevant data for the transaction type you are performing. You can toggle between transaction types by selecting the transaction type you want from the menu near the top of the screen; *sale*, *pre-authorization*, *refund*.

5.1.1 Sale

By default, the app is in Sale mode. To process a sale you will need to enter the credit card number, expiration date, amount, and the security code. The security code is a 3-digit number found on the back credit cards. For American Express, it is a 4-digit number found that is on the front of the card.

5.1.2 Pre-Authorization

To process a pre-authorization, select 'Auth' from the top menu. A Pre-Authorization works the same way as a Sale except that funds are not deducted from the customer's credit card until the Pre-Authorization is captured.

Pre-Authorization captures are done through the transaction log entry for the original Pre-Authorization.

5.1.3 Refund

To process a refund select, 'Refund' from the top menu. You can either search for the transaction you want to refund by tapping the Search Icon (magnifying glass) or manually enter the transaction ID from the original sale. The credit card used for the refund must be the same card used for the original purchase.

The transaction ID can be obtained from the original transaction receipt, a search in the app transaction log, or from accessing your Payfirma account online.

Enter the amount to be refunded. You may refund any amount up to the original transaction amount. Note that the total value of all refunds cannot exceed the original sale amount. If you search a Transaction ID from within the app's transactions log, the transaction details will automatically update.

Once you the transaction details have been captured either manually or through the log search, tap the submit button to proceed to the next step. If you have the tip screen enabled you will be taken to the tip entry screen, otherwise you will be taken to the signature screen for digital signature capture.

5.2 Swipe Mode
If you have a card reader attached, you will capture the credit card transaction by swiping the customer's card.

Swipe Mode will immediately be enabled if a swiper is attached to the phone's headphone jack. You can easily transfer over to manual mode by tapping the "Manual Mode" button.

5.2.1 Sale
To process a sale in swipe mode select 'Sale' from top menu. Enter the transaction amount and a description. The description is optional – you don't need it to complete the sale. Once the fields are completed, swipe the credit card with the magnetic strip facing away from you. You can do this from either direction – right to left, left to right.

On a successful swipe, you will see an "authorization" screen and be taken to the next step.

5.2.2 Pre-Authorization
To process a pre-authorization, select 'Auth' from the top menu. A Pre-Authorization works the same way as a Sale except that funds are not actually deducted from the customer's credit card until the Pre-Authorization is captured.

Pre-Authorization captures are done through the transaction log entry for the original Pre-Authorization.

5.2.3 Refund
To process a refund, select 'Refund' from top menu. The transaction ID can be obtained from the original transaction receipt, a search in the app transaction log, or from the online merchant gateway interface.

Enter the amount to be refunded. You may refund any amount up to the original transaction amount. Note that the total value of all refunds cannot exceed the original sale amount. If you search a Transaction ID from within the app's transactions log, the transaction sale details will automatically update.

Now tap the 'Swipe' button and follow the prompts that appear to capture the card swipe. On a successful swipe you will automatically be taken to the next step.

The credit card used for the refund must be the same card used for the original purchase.

5.3 Tips

The Payfirma Mobile Payment app gives you the option to prompt your customers for a tip. This feature can be enabled from the Settings tab by adjusting the 'Tipping' option. When the tipping is enabled the app will display a tip entry option after the transaction screen.

The customer has the option of entering the tip as either a dollar amount or as a percentage of the transaction value. Note that if the app is configured to add tax automatically (feature enabled through the Settings tab) and the tip is set to a percentage of the transaction, the tip value will be calculated on the total transaction including tax.

Once the Tip is entered tap 'Submit' to move to the Signature Capture screen.

5.4 Signature Capture & Transaction Recap

The Signature Capture & Transaction Recap screen allows the customer to digitally acknowledge sale details and agree to the transaction by sign the receipt on the screen with their finger.

You will be shown the transaction total as well as any tax or tip amounts. Tapping 'Clear will clear any signature on the screen but not the transaction. If you reach this screen, the transaction has already been processed.

Tapping 'Clear' wipes the screen clean and allows for another try. You can also shake your phone to wipe the screen clean. Tapping 'Submit' will capture the signature and move you to the next step.

Note that the signature is not stored in the application. The signature is attached to the digital receipt that is optionally emailed to both merchant and customer at the

end of the transaction. If you choose not to email a receipt then the signature will not be kept.

5.5 Email Receipt

The email receipt option allows you to send your customer an electronic copy of their transaction information which include the transaction ID, status, date, description and the transaction amount including any entered tax and tip values. A map showing the location of where the transaction took place is also attached, as well as the digital signature captured. If a customer doesn't want a receipt emailed to them, simply tap "Skip" to be taken to the next step.

As a merchant, you can enter a BCC address in the Receipt Settings within the Settings Tab or fully customize your receipt by signing into your Payfirma account onlne. If you enter a BCC address, all email receipts sent out will be sent to this address as well.

5.6 Transaction Recap

This provides a summary of all transaction details including the transaction ID, status, date, description and the transaction amount including any entered tax and tip values. A map showing the location of the transaction is also included in the bottom half of the screen. All recap elements shown are included in the eReceipt that is sent out to your and your customers including the digital signature captured earlier.

6.   Transaction Logs

The Transaction log contains a record of all transactions processed through the Payfirma mobile payment application. The transaction log is also where you can initiate returns and capture pre-authorized payments.

6.1 Receipts and Refunds

To begin processing a refund from the transaction screen, find and select the transaction you wish to modify. You will arrive at a recap page that summarizes those transactions' details and gives you the option to "Send Receipt" or "Issue Refund".

To refund, tap the 'Issue Refund button. You will be redirected to the Transaction screen in Refund mode and with the transaction ID and details populated for you.

7.   Frequently Asked Questions

Payfirma is dedicated to meeting or exceeding all industry-standard security practices to protect both our merchants and their customers.

7.1 What is PCI compliance?

The PCI (Payment Card Industry) standards are a set of security best practices created by the major credit card issuers that all payment card industry (financial institutions, credit card companies and merchants) member must comply with in order to process credit card transactions. Failure to meet the requirements of the guidelines can result in fines or even the loss of the ability to process credit card transactions.

PCI requirements include elements such as:

· All systems involved in transaction processing must have security patches installed in a timely fashion.

· Security settings must be configured according to industry best practices.

· Firewalls must be installed and properly configured.

· Any stored credit card numbers must be strongly encrypted.

· Access to credit card numbers and other restricted data must be limited to approved personnel only.

7.2 How does Payfirma help me meet PCI requirements?

Payfirma Mobile Payments takes most of the burden of PCI compliance off the shoulders of the merchant.

• Card numbers and magnetic stripe and other sensitive data are not stored in the app or on the optional swipe units.

• Communication to the backend gateways is always done using industry standard encryption methods and secured connections.

• All Payfirma applications are designed to comply with PCI Data Security Standard (PCI-DSS), Level 1.

• The backend gateways and data centers are fully PCI compliant.

• Payfirma employees follow strict security policies and access to sensitive data is controlled on a need-to-know basis.

7.3 What do I need to do to be PCI compliant?

Choosing the Payfirma Mobile Payment is a great first step toward being a PCI compliant merchant. While the Payfirma system removes most of the burden of PCI compliance there are still some important steps you should take.

• Password protects your mobile device using a password that isn't easy to guess.

- Do not jailbreak your iPhone. Doing so significantly reduces the security of your mobile.
- Keep your mobile OS and apps up to date with the latest patches and versions.

To get more information on becoming PCI compliant please visit review the information at the website for the PCI Security Standards Council.

8. Call or e-mail support

Phone Support

1.800.747.6883

E-mail Support

support@payfirma.com