MERCURY®

Mercury VirtualTerminal™ iOS Application

Quick Reference Guide v2.1

Contents

Introduction

The Mercury VirtualTerminal iPhone application is available via download from the iTunes store. In order to process transactions, the application requires an iDynamo secure card reader, manufactured by Magtek. Due to Mercury's unique end-to-end encryption key, the iDynamo **must be purchased through Mercury Payment Systems** for $99 plus tax and shipping, or rented for $12 per month. By combining the two, the iPhone becomes an encrypted hand-held payment processing device and allows you to process transactions anywhere and email transaction receipts. Other features include signature capture, automatic end-of-day batch processing and admin functionality to configure email settings and greeting. The Mercury VirtualTerminal application is also available for the iPad and iPod Touch.

Downloading the application from iTunes:
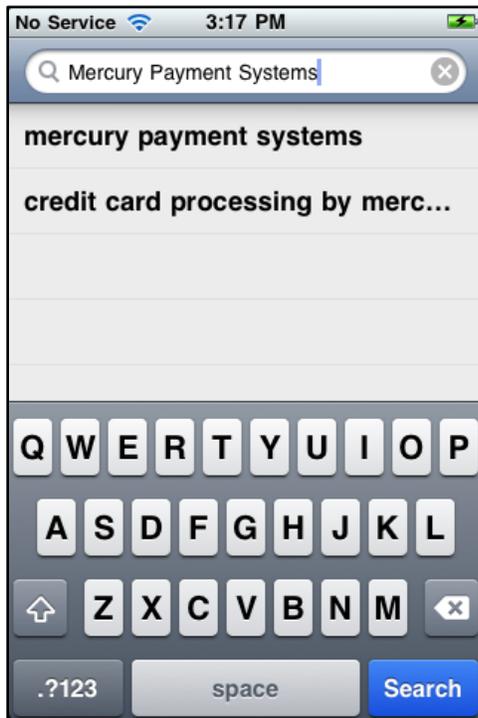
To download the application, visit the App Store from your iPhone, iPod Touch or iPad. In the search field, type "Mercury Payment Systems." Your search results will yield the app entitled "Credit and Gift Card Processing by Mercury Payment Systems."

Touch the app to select it. You will note that the app is free. Touch the Free button, and then touch the Install button to download the app. Enter your Apple ID Password to complete the download.
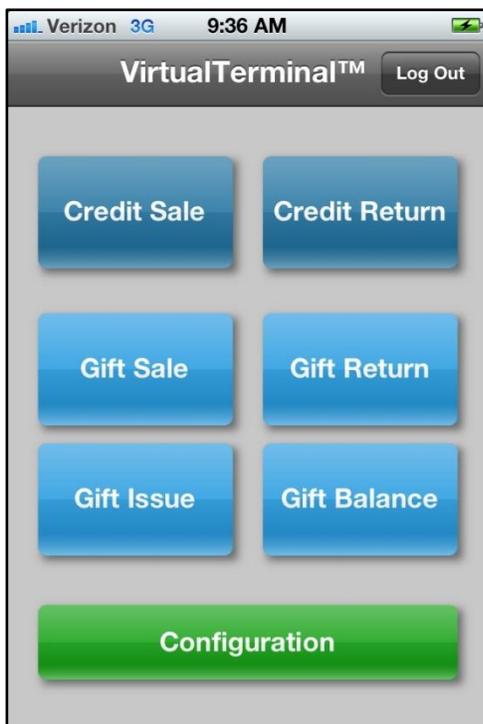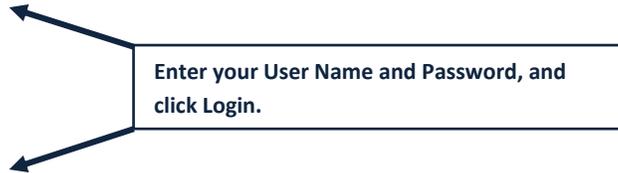
Launching the application:
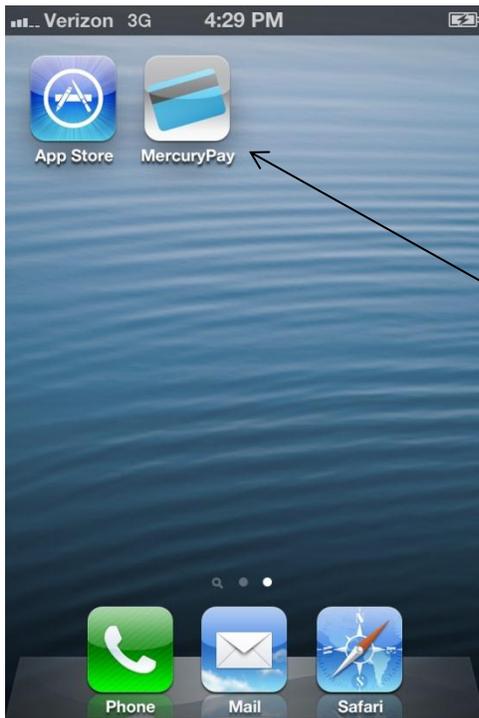
Once you have downloaded the application, you are ready to configure your phone for transaction processing. To launch the application, touch the MercuryPay icon on your iPhone screen.

Launch the application by touching the MercuryPay icon on your iPhone screen.

Login and configuration:

To login, enter your MercuryView® User Name and Password. If you don't know your MercuryView User Name and Password, contact Mercury support at 800-846-4472.

Enter your User Name and Password, and click Login.

If this is your first time using the application, you must configure your account and email settings. First, select the Configuration button.
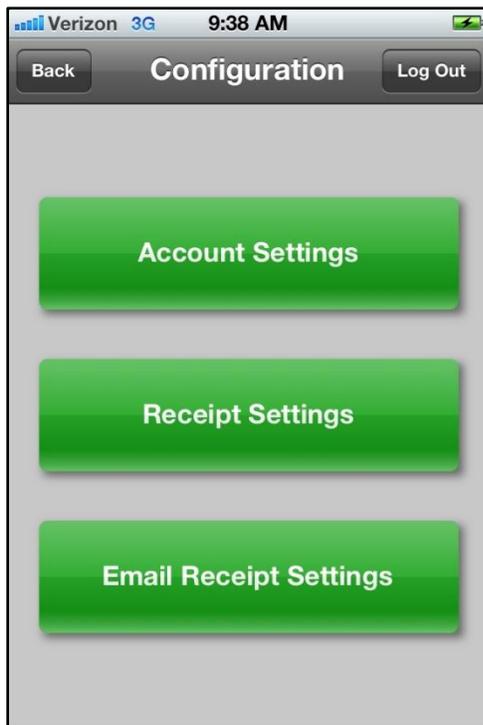
On the Configuration screen, you have the option of setting or editing your "Account Settings," "Receipt Settings" and "Email Receipt Settings."

To set or edit your Account Settings, select "Account Settings."
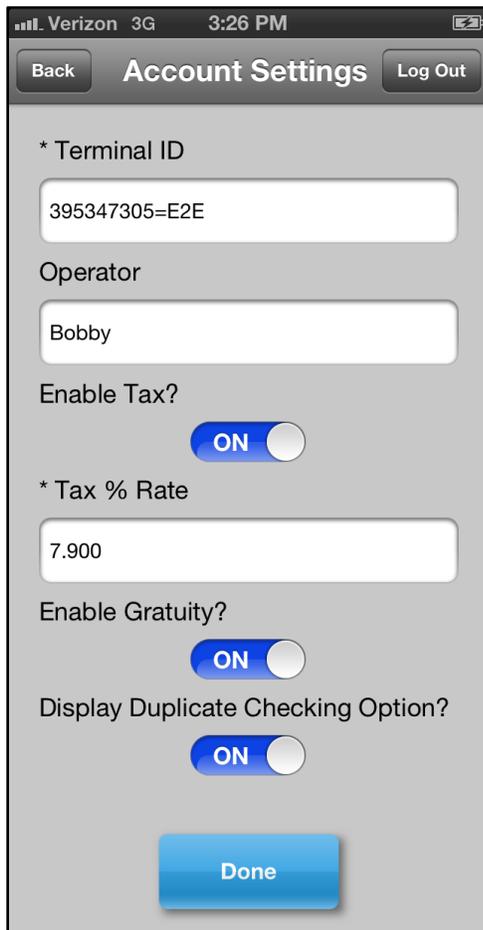
On the **Account Settings** screen, enter your Terminal ID and Operator name (optional). In order to process, you must enter your Merchant ID which is provided to you by Mercury Support at 800-846-4472.

You may also wish to include the terminal Operator's name, but this field is optional.

If you would like to auto calculate Tax, then turn the "Enable Tax" field to on. Then, enter your local tax rate and it will be automatically calculated on Credit Sale transactions.

By default, the gratuity feature is turned off. To enable this feature, move the button to "on."

Once you have configured the account, press "Done."
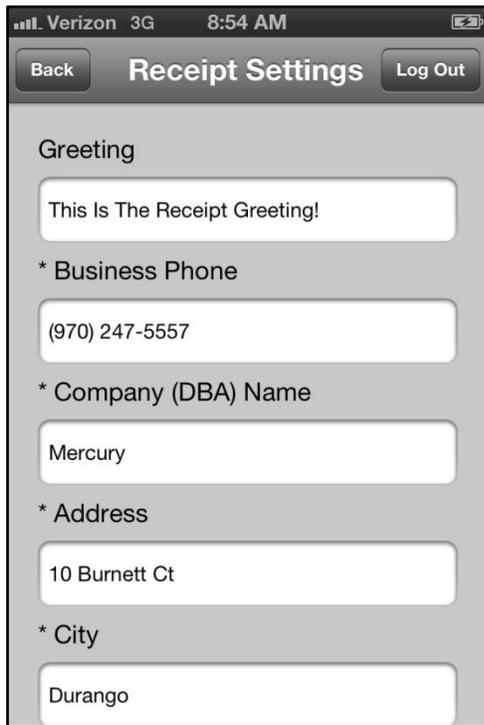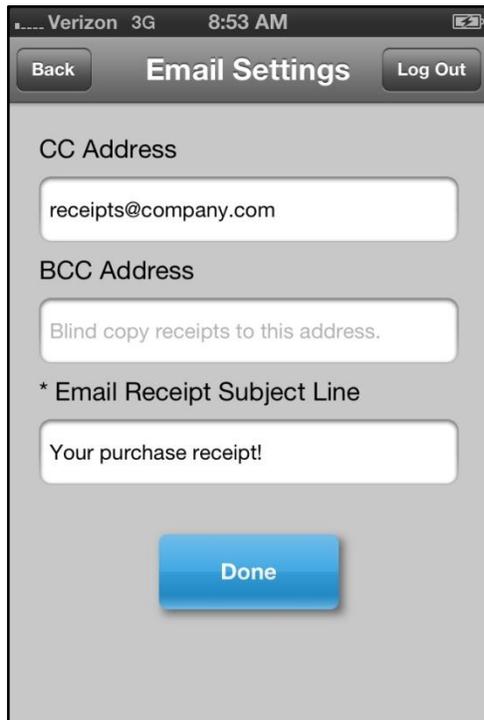
Once you have saved your Account settings, you can access and set your **Receipt Settings** by selecting the Receipt Settings button.

You can edit your receipt greeting (optional), Business Phone, Company Name, Address, City, State and Zip.

Once you have configured your Receipt Settings, press "Done."


Once you have saved your Receipt settings, you can access and set your **Email Settings** by selecting the Email Settings button.

From the Email Settings screen, confirm your CC Address (optional), BCC Address (optional) and Email Receipt Subject Line. When you are finished, press "Done."

Please note, once you configure your email settings, when you send an emailed receipt for a credit card transaction, the credit email subject will automatically populate. When you send an emailed receipt for a gift transaction, the gift email subject will automatically populate.
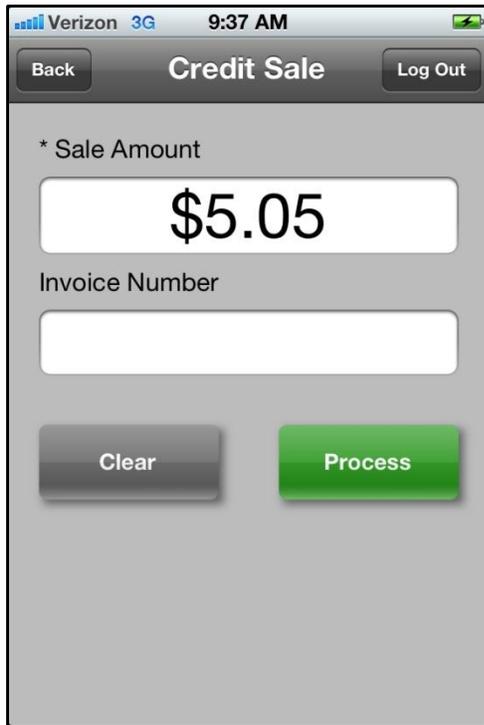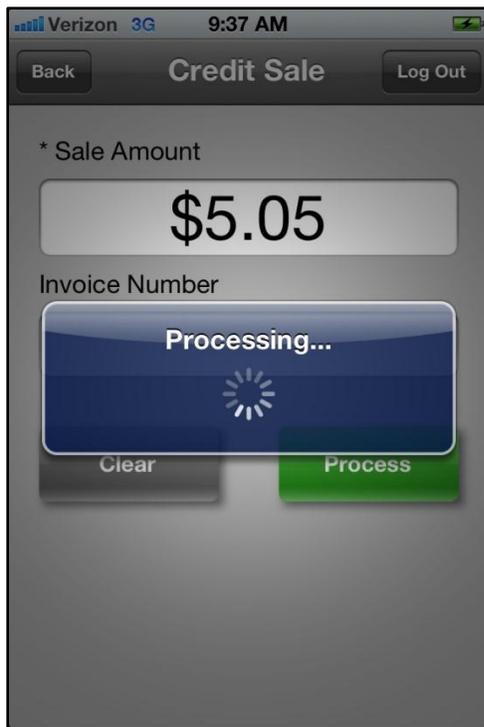
Processing transactions: Credit

Once you configured your account, you will return to the main transaction screen. Eligible transaction categories are "Credit Sale," "Credit Return," "Gift Sale," "Gift Return," "Gift Issue," and "Gift Balance."

Select "Credit Sale" to make a credit sale transaction. (Make sure the iDynamo card reader is connected to the iPhone.)
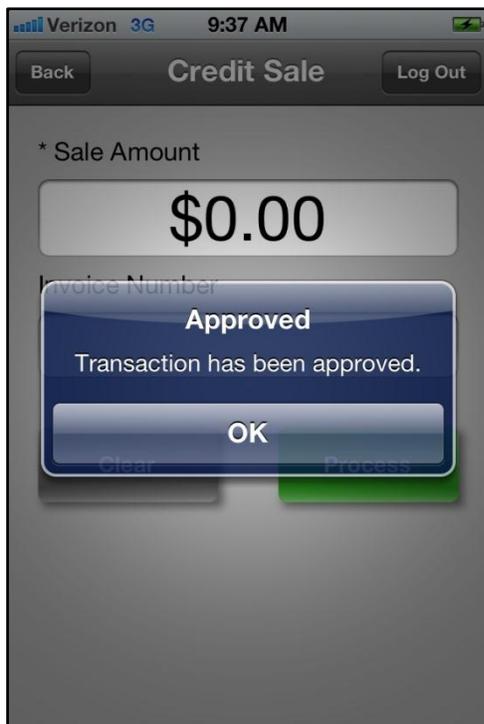
Enter the Sale Amount in order to process the transaction, and then press "Process."

**Swipe the customer's card through the iDynamo card reader.**

While the transaction is processing, a "Processing" message will appear across the screen.

Once the transaction has been accepted, an "Approved" message will appear across the screen.

Once the transaction has been approved, a Signature Capture screen will appear, asking the customer to please sign. Using their finger, the customer will sign the screen and select "Done."
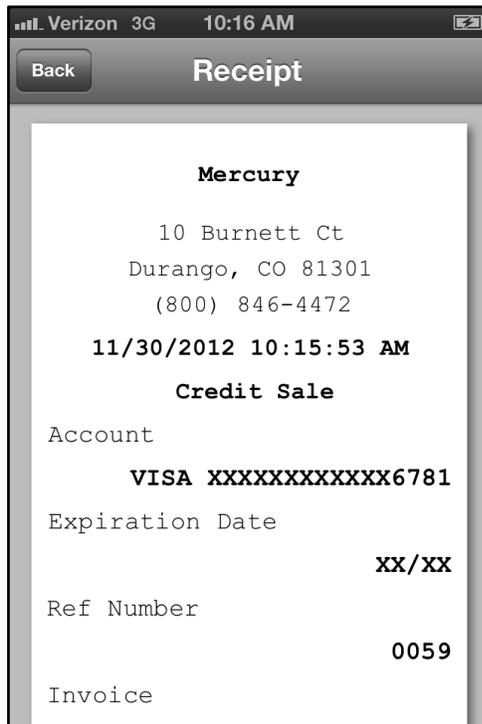
From there, a Receipt screen will appear.
**Important note: The application itself does not store the receipts or the customer's signature. In order to retain receipts and customer signatures (which could be used in chargeback disputes), you must ensure that the VirtualTerminal operator either cc's or bcc's a copy of the receipt to him/herself. If the receipt is cc'd or bcc'd to the operator, then he or she will receive a copy of the receipt, attached to the receipt will be the file with the customer's signature.
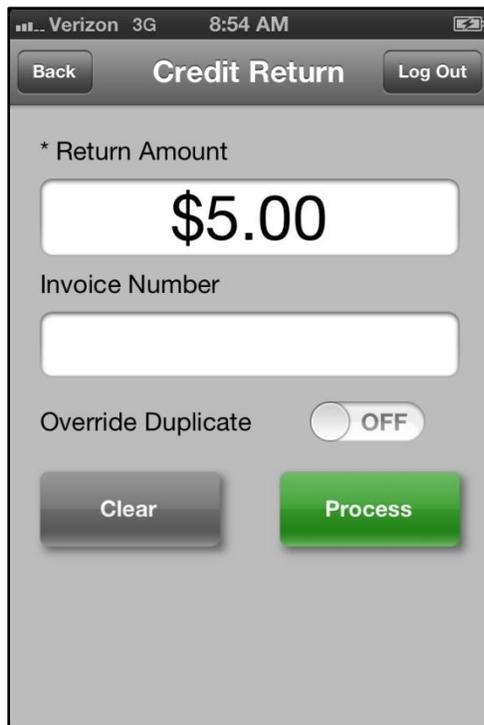
To process a **Credit Return**, return to the main transaction screen and select "Credit Return" to make a credit return transaction. Enter the Return Amount and select "Process. From here, follow the same steps as outlined for Credit Sale.
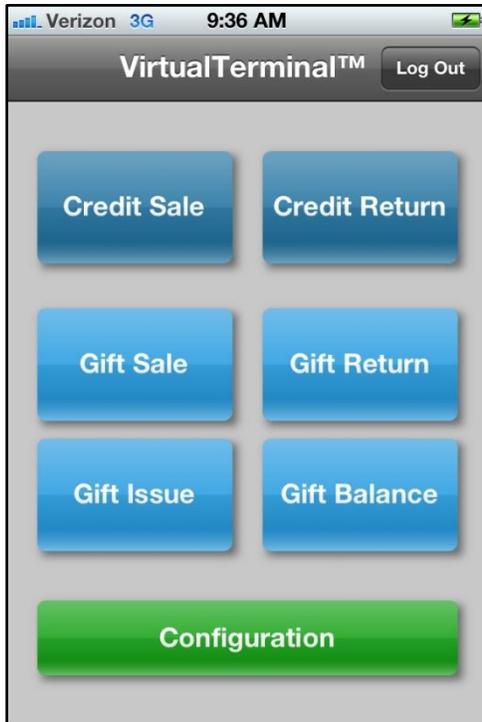
Processing transactions: Gift

To run a Gift Sale card transaction, select "Gift Sale." **Gift card sale transactions** follow the same process as Credit card transactions.

To run a Gift Return transaction, select "Gift Return." **Gift Return transactions** follow the same process as Credit Return transactions.
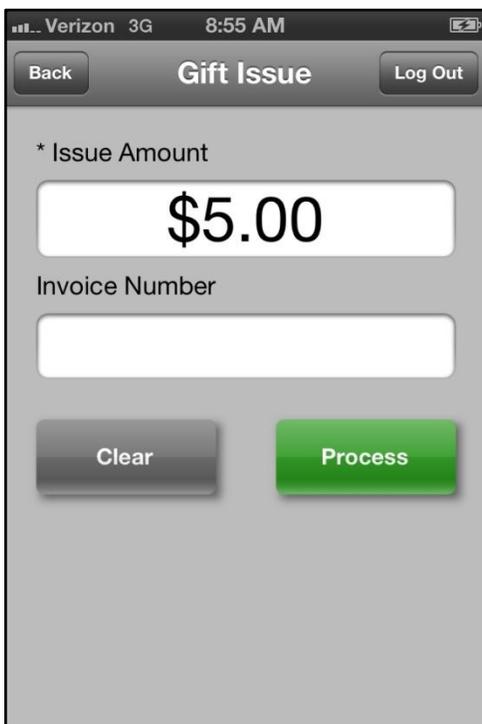
To Issue a Gift Card, select "Gift Issue." On the Gift Issue screen, enter the amount to be issued onto the gift card, then select process. You will then be prompted to swipe the gift card to complete the transaction.

To check the balance on a Gift Card, select "Gift Balance" from the main menu. You will then be prompted to swipe the gift card.
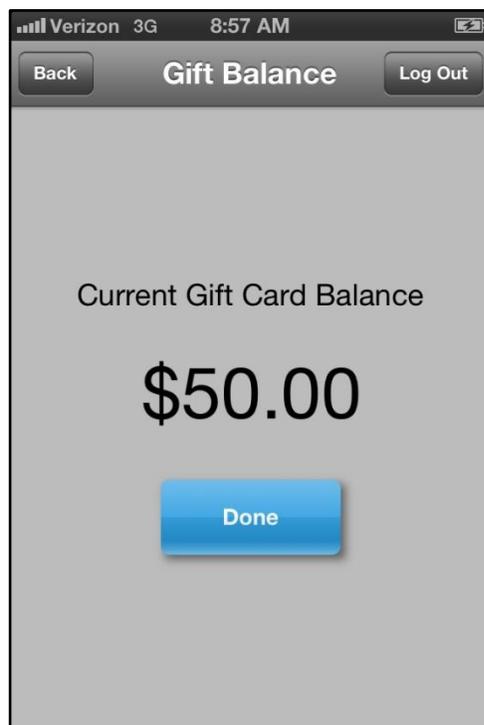
On the next screen, the balance on the gift card will appear. To return to the main menu, select "Done."

Appendix

The iDynamo card reader can be used for the iPhone3, iPhone4, iPod Touch and iPad. Inside the box with your swiper are unique adapters that enable the fit to any of these devices. The iDynamo card reader is not currently compatible with the iPhone5.

The iDynamo device should be attached to the appropriate adapter in order to be connected to either the iPhone or iPod Touch, or iPad. Once attached, the iDynamo can be connected to the iPhone or iPod Touch, or iPad.

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