



# **Forte Mobile Application User Guide v3.1.2**

**Updated 5.25.2017**

# Revision History

Version	Date	Changes
3.1.1	4/6/2016	New Format. Added Merchant Settings Admin Password.
3.1.2	5/25/2017	Added Troubleshooting section.

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# Introduction

## Overview

Forte Payment Systems processes credit card, debit card, and echeck transactions. The Forte Mobile App enables merchants to process transactions in real time and provide instant approve or decline responses with the convenience of a cell phone.

## Purpose

This guide provides detailed instructions for

- configuring the Merchant Settings in your Forte Mobile App,
- processing transactions using the Forte Mobile App, and
- obtaining summary and detail data about transactions processed through the Forte Mobile App.

## Assistance

For Help. . .	Call. . .	At. . .
With the Forte Mobile App	Forte Customer Service	800-337-3060 option 1
With the MagTek® iDynamo or uDynamo	Forte Sales	866-290-5400
	Forte Customer Service	800-337-3060 option 1

## Required Equipment

- MagTek® iDynamo device for iOS products.
- MagTek® uDynamo device for Android products.

## Supported Hardware and Operating System

Use the Forte Mobile App with the following list of supported devices and operating systems: <https://www.magtek.com/content/documentationfiles/d99800115.pdf>.

A device must have SMS capabilities to work with the Forte Mobile App's receipt functionality. WiFi-only devices do not have these capabilities.

# Configuring Merchant Settings

## Setting Up

Before you can begin processing transactions using the Forte Mobile App, you must

- **Obtain your Merchant ID (MID) and password from Forte.** This information can be found in the Welcome Letter the primary contact received from Forte when the merchant account was set up or by calling Forte Customer Service.
- **Download the App from [iTunes](#) (for Apple devices) or the [Google Play Store](#) (for Android devices).**
- **Enable Location Settings.** When you first open the Forte Mobile App, a dialog displays asking you to enable Location Services. Click **OK**.

To configure your merchant settings, click **Merchant Settings** on the Menu screen, or, if the App opens in Demo mode, click the **Menu** button to display the Menu screen and then select **Merchant Settings**.

## Configuring the App

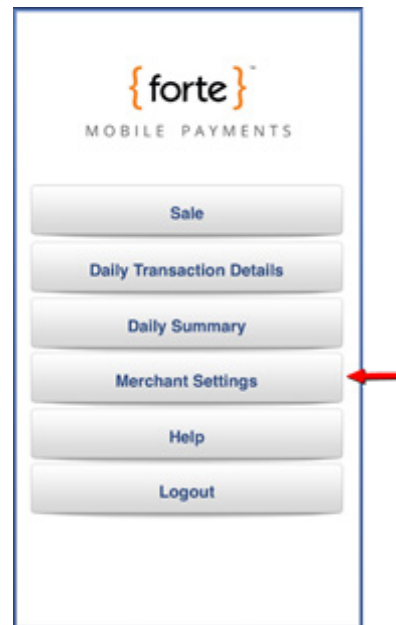


Figure 1: Forte Mobile App Menu - Merchant Settings Option

The Merchant Settings button displays the Default Sale Screen where you'll customize your configuration.

Continued

# Configuring Merchant Settings (Cont'd)

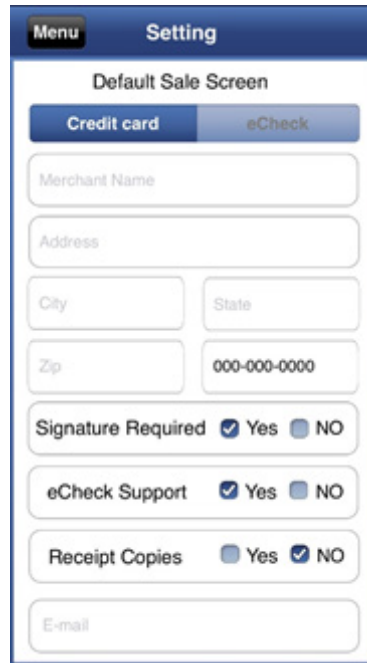


Figure 2: Forte Mobile App Settings Screen

## Configuring the App

Configure the following fields:

Field	Description
Credit Card/ eCheck	Select whether most of your sale transactions will be credit card transactions or echeck transactions.
Merchant Name	Enter name of your business. This information will appear on the transaction receipts.
Address	Enter the street address of your business. This information will appear on the transaction receipts.
City	Enter the city of your business. This information will appear on the transaction receipts.
State	Enter the state of your business. This information will appear on the transaction receipts.
Zip	Enter the zip code of your business. This information will appear on the transaction receipts.
Phone	Enter the phone number of your business. This information will appear on the transaction receipts.
Signature Required	Select whether or not you want to require the customer to sign the receipt. Forte recommends setting this field to <b>Yes</b> .

Continued

# Configuring Merchant Settings (Cont'd)

Configuring the App

Field	Description
eCheck Support	Click <b>Yes</b> if you want to accept echecks and your Forte account has been set up to accept echeck transactions; otherwise, click <b>No</b> . If you wish to accept echecks, but your account has not been set up for echecks, contact your Forte Sales Representative.
Receipt Copies	<p>Click <b>Yes</b> to receive a copy of every receipt and then add your email address to the <b>Email</b> field. Forte recommends setting this field to <b>Yes</b>. Selecting <b>Yes</b> for this field ensures that the application automatically brings up a receipt for every approved transaction with the provided email address. You still must click <b>Send</b>. If you selected a <b>Signature Required</b>, then the signature will also be attached to the receipt.</p> <p>Occasionally, a cardholder may contact his/her bank regarding a charge that appeared on his/her statement because he/she does not recognize or recall the charge. In such cases, the bank may request a copy of the sales receipt. To satisfy the issuer association requirements for providing receipt copies, Forte recommends that the <b>Signature Required</b> and <b>Receipt Required</b> fields are both set to <b>Yes</b>. If the bank requests a receipt copy, Forte's Risk Department will contact you for a copy of a sales receipt and you will be able to provide them with a receipt. You may be subject to a chargeback if you are not able to provide a receipt when requested.</p>
Email	The email address where you will be receiving receipt copies.
Disable Voids	Select whether or not you want to disable the ability to void a transaction.
Enter User Defined Field Name(s)	Select how many user-defined fields you want to capture, if any. Examples of user-defined fields include <b>Customer Number</b> or <b>Policy Number</b> . This information, when entered during the sale process, will be available on reports and exports from Forte to help in reconciliation.
Name 1	If you want user-defined fields, enter the name of the field as you want it to appear on the Sale screen.
Name 2	
Credit/eCheck Conv Fee	Select whether you want convenience fees added to your credit card and/or echeck transactions. Convenience fees must be set up on your Forte account prior to assessing them. Convenience fees must be clearly disclosed to the customer in advance.

Continued

# Configuring Merchant Settings (Cont'd)

## Configuring the App

Field	Description
Fixed/Percent	If you are assessing convenience fees, you may select a fixed fee (e.g., \$1.00) or a percentage of the sale (e.g., 2%).  <b>NOTE:</b> When using a percentage convenience fee, the convenience fee cannot be lower than the minimum convenience fee set on your account.
Additional Amount	If you'd like to collect an amount over and above your calculated convenience fee, enter that amount here.
Minimum Amount	Enter a minimum convenience fee amount that the customer should pay. Customers pay this amount if the calculated percentage of a convenience fee is too small.
Auto Add Sales Tax	Select whether or not you want the Forte Mobile App to automatically calculate and add sales tax to all transactions.
Enter Sales Tax Rates	If you selected <b>Yes</b> for the <b>Auto Add Sales Tax</b> , enter the sales tax rate in this field (e.g., 8.34%).
Production	Toggle the <b>Production</b> field to <b>On</b> so that you can begin processing live transactions.
MID	Enter the Merchant ID ( <b>MID</b> ) Forte assigned you when your account was set up. If you do not know your Merchant ID, contact Forte Customer Service.
Password	Enter the Processing Password that Forte assigned you when your account was set up. The Processing Password is different than the password that you use to log into Virtual Terminal. If you do not know your Processing Password, contact Forte Customer Service.
Local Password	Choose a local password you can remember. The local password must be at least six characters and is case sensitive. The local password will be used for all subsequent logins to the Forte Mobile App.
Set Time Out	Select a timeout value in hours. After this amount of time, the app requires that you re-enter your local password when bringing up the application. Valid values are 0–99.
Merchant Settings Password	Select whether or not to enable a Merchant Settings password to protect non-administrator users from changing the settings of the Forte Mobile App. Enter the password in the blank text password field. Your Merchant Settings Password must be at least six alpha-numeric characters long.
Allow Tip	Select whether or not you want to enable customers to add a tip to a transaction and then use the slider to define the tip percentage.

After completing the required fields, click **Submit**. The Forte Mobile App saves the information and returns you to the Menu screen.



# Processing Transactions

From the Forte Mobile App Menu screen, click **Sale**.

## Performing a Credit Card Sale

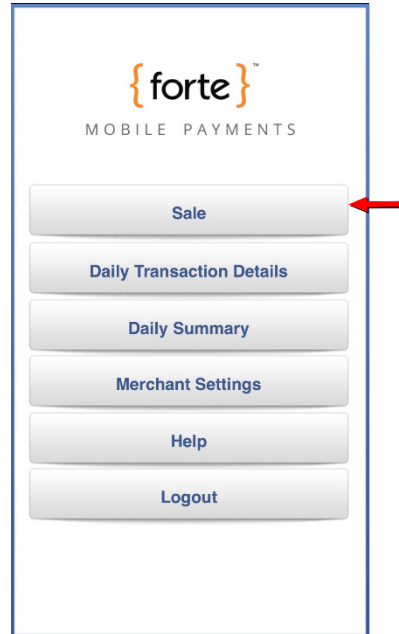


Figure 3: Forte Mobile App Menu - Sale Option

The Default Sale screen displays (i.e., Credit Card or eCheck). Ensure the Credit Card Sale screen is displayed (i.e., the **Swipe Card** button displays). To switch sale screens, click the **Credit** button in the upper right of the screen.

Continued

# Processing Transactions (Cont'd)

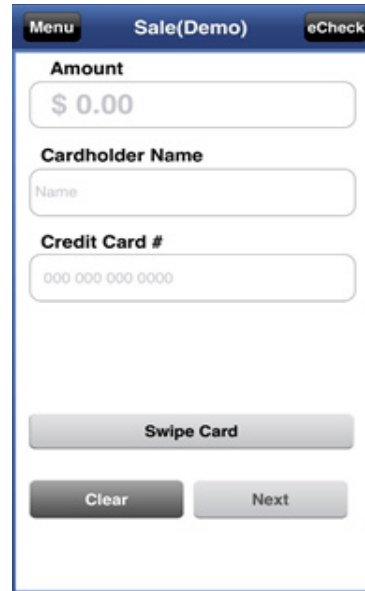


Figure 4: Credit Card Sale Screen

## Performing a Credit Card Sale

Complete the following steps to process a credit card transaction:

Step	Description
1	Enter the total amount of the transaction in the <b>Amount</b> field.
2	Using your MagTek® iDynamo or uDynamo device, swipe the credit card from right to left when the <b>Swipe Card</b> button changes to red.
3	Ensure the customer's name displays in the <b>Cardholder Name</b> field and the truncated card number displays in the <b>Credit Card #</b> field.
4	Click <b>Next</b> . If your Merchant Settings are configured to capture a customer signature, the Signature screen displays; otherwise, the Authorization screen displays. If your Merchant Settings are configured to capture sales tax and convenience fees data, the app will automatically calculate the amounts and display them on the Authorization or Signature screen.
5	If your Merchant Settings are configured to require a signature and/or capture tips, hand your device to the customer who can add a tip and/or sign the receipt with his/her fingertip. After signing or entering a tip amount, instruct the customer to click <b>Accept</b> .
6	The phone dings if the transaction was approved and displays the Approved/Declined screen.

Continued

# Processing Transactions (Cont'd)

Step	Description
7	From the Approved screen, you can send the customer a receipt via email or SMS by clicking the respective <b>email</b> or <b>SMS</b> buttons. Collect the customer's preferred email address or phone number and click <b>Send</b> to send the receipt. You can only send receipts for approved transactions.
8	After sending the receipt, the app returns to the Approved/Declined screen. Click <b>Done</b> to return to the Sales screen.

Performing a Credit Card Sale

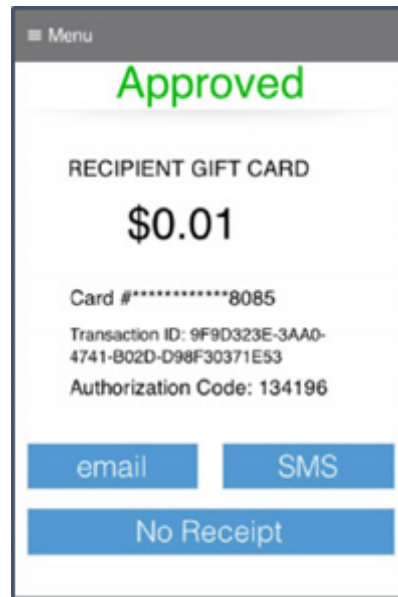


Figure 5: A Credit Card Sale Approved Screen

Continued

# Processing Transactions (Cont'd)

From the Forte Mobile App Menu screen, click **Sale**.

Performing an eCheck  
Sale

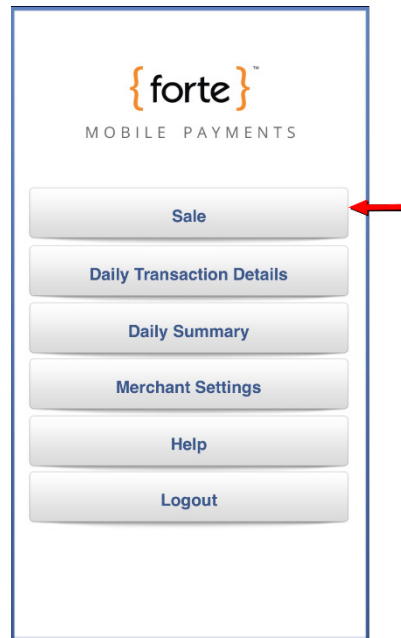


Figure 6: Forte Mobile App Menu - Sale Option

The Default Sale screen displays (i.e., Credit Card or eCheck). Ensure the eCheck Sale screen is displayed (i.e., no **Swipe Card** button displays). To switch sale screens, click the **eCheck** button in the upper right of the screen.

Continued

# Processing Transactions (Cont'd)

## Performing an eCheck Sale

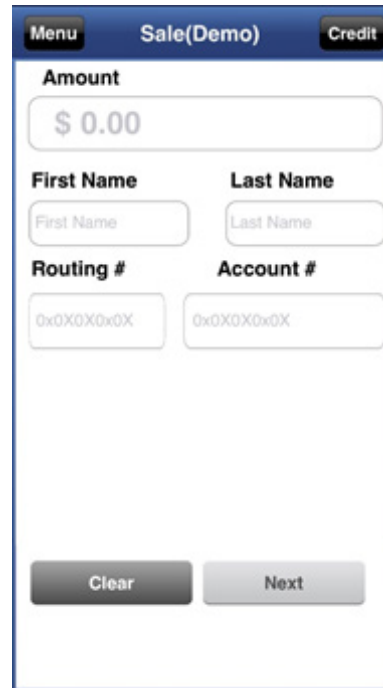


Figure 7: Echeck Sale Screen

Complete the following steps to process an echeck transaction:

Step	Description
1	Enter the total amount of the transaction in the <b>Amount</b> field.
2	Enter the first and last name of the customer in the respective <b>First Name</b> and <b>Last Name</b> fields.
3	Enter the nine-digit bank routing number in the <b>Routing #</b> field.
4	Enter the customer's account number in the <b>Account #</b> field. Enter the account number exactly as it appears on the check, including any leading zeros.
5	If your Merchant Settings are configured to capture any user-defined fields, enter values for them.
6	Click <b>Next</b> . If your Merchant Settings are configured to capture a customer signature, the Signature screen displays; otherwise, the Authorization screen displays. If your Merchant Settings are configured to capture sales tax and convenience fees data, the app will automatically calculate the amounts and display them on the Authorization or Signature screen.

Continued

# Processing Transactions (Cont'd)

Step	Description
7	If your Merchant Settings are configured to require a signature and/or capture tips, hand your device to the customer who can add a tip and/or sign the receipt with his/her fingertip. After signing or entering a tip amount, instruct the customer to click <b>Accept</b> .
8	The phone dings if the transaction was approved and displays the Approved/Declined screen. If you have Forte Verify turned on for your Merchant ID, the Forte Mobile App will perform a Forte Verify transaction when you submit it.
9	From the Approved screen, you can send the customer a receipt via email or SMS by clicking the respective <b>email</b> or <b>SMS</b> buttons. Collect the customer's preferred email address or phone number and click <b>Send</b> to send the receipt. You can only send receipts for approved transactions.
10	After sending the receipt, the app returns to the Approved/Declined screen. Click <b>Done</b> to return to the Sales screen.

## Performing an eCheck Sale

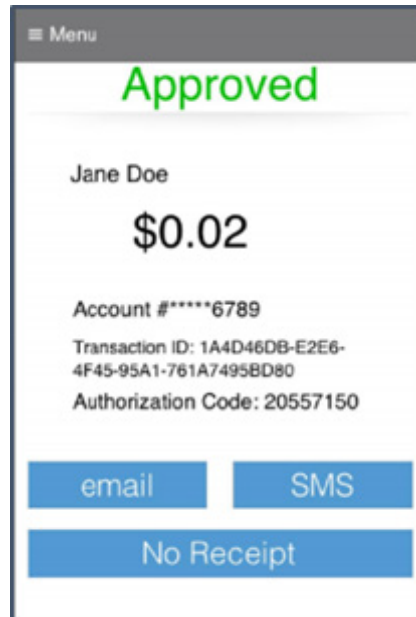


Figure 8: An Echeck Sale Approved Screen

Continued

# Using the Daily Transaction Detail

The Daily Transaction Detail functionality lists all the transactions for the current calendar day and includes the following information about each transaction:

- The transaction amount
- The transaction result (i.e., approved or declined)
- The transaction's authorization number
- The date and time of the transaction
- The last four digits of the account number
- The type of transaction (i.e., echeck or credit card transaction)
- The customer's name

## Overview

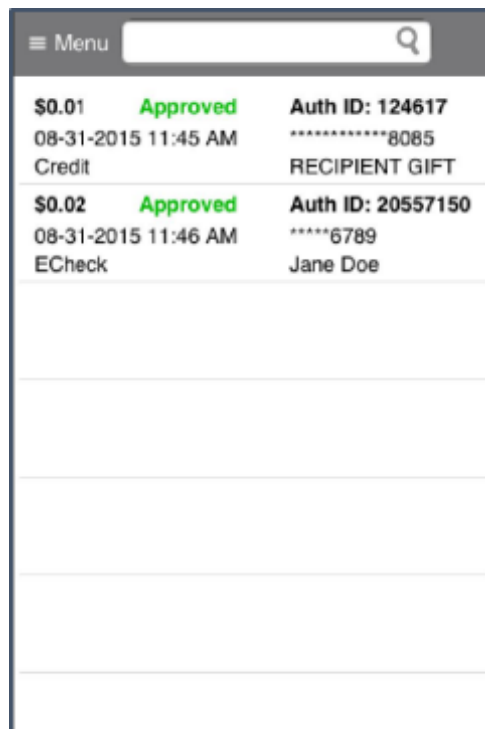


Figure 9: Daily Transaction Detail Screen

The Daily Transaction Detail screen also enables you to void specific transactions or re-send the receipt of a transaction.

Continued

# Using the Daily Transaction Detail (Cont'd)

**NOTE:** The ability to void a transaction is configured in Merchant Settings.

To void a transaction, access the Daily Transaction Detail screen and click on the transaction you wish to void. The individual transaction's detail screen displays.

## Voiding a Transaction

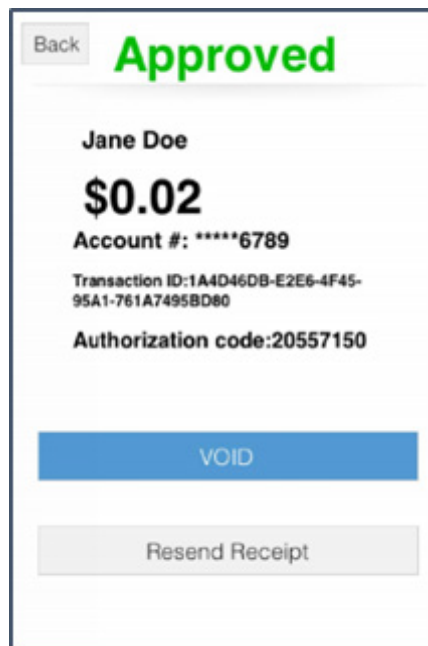


Figure 10: Individual Transaction Detail Screen

Click the **Void** button. **NOTE:** Only approved transactions can be voided.

To process a refund for a transaction, log into the Virtual Terminal.

## Resending a Receipt

To resend a receipt for an individual transaction, access the Daily Transaction Detail screen and click on the desired transaction. The individual transaction's detail screen displays.

Click the **Resend Receipt** button. **NOTE:** You can only resend receipts for approved transactions.



# Using the Daily Summary

The Daily Summary functionality displays all the credit card sales, echeck sales, and total sales for the calendar day. The Forte Mobile App only includes approved transactions in the Daily Summary totals.

## Overview

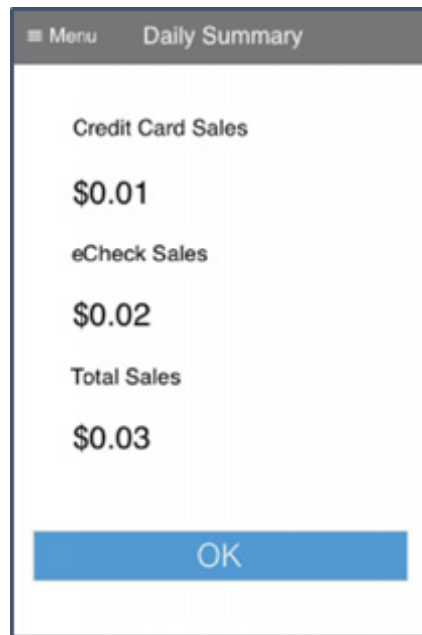


Figure 11: Daily Summary Screen

If you need additional reporting, log into the Virtual Terminal.

# Using the Help Menu

Use the Help menu to quickly contact Forte Customer Service.

Overview

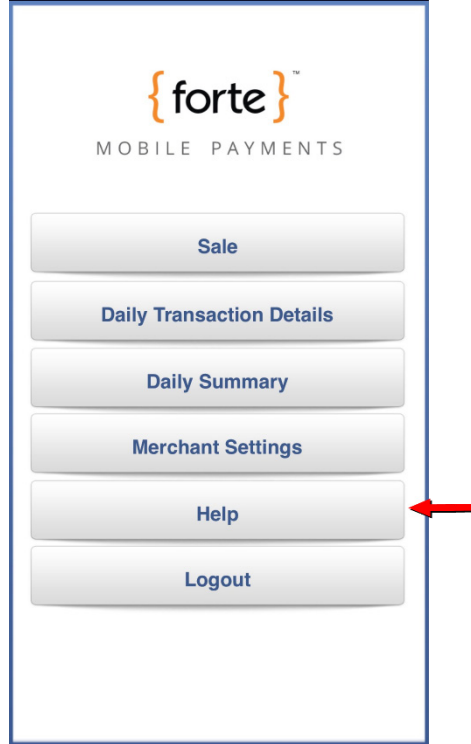


Figure 12: Forte Mobile App Menu Screen - Help

Before calling or emailing Forte Customer Service, have your Merchant ID available for reference.

Continued

# Using the Help Menu (Cont'd)

## Overview

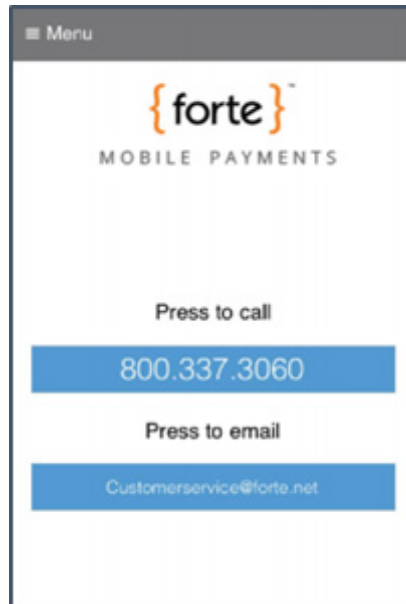


Figure 13: Help Screen

# Troubleshooting

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## The Swipe Card Button Doesn't Change to Red

If the **Swipe Card** button does not change to red for a credit card swipe, check the following:

- Is the reader out of battery? If so, using the cable that came with your device to plug the reader into a power source for charging.
  - Is the reader plugged into your mobile device all the way? If not, remove any protective cases from the device and attempt to plug in the reader again.  
**NOTE:** You might also use an extender cable to connect the card reader to your mobile device.
- 

## The Swipe Card Button Changes to Red but is not Reading the Card

If the **Swipe Card** button changes to red for a credit card swipe, but the reader doesn't seem to be reading the card, try one of the following solutions:

- Swipe the card faster or slower
  - Swipe the card in a different direction
  - If the card is invalid, ask the customer for a different credit card
  - Try a new card reader. Readers can be damaged if exposed to dusty or humid environments.
-

# Glossary

<b>Approval</b>	An approval is a transaction approved by the credit provider or the check writer's bank. Approvals are granted after an authorization has been requested by a merchant.
<b>Authorization</b>	Only used for credit card transactions, an authorization is a request from a merchant to charge a cardholder. If approved, the authorization will decrease the customer's available credit, but will not actually capture any funds. An authorization is the first step in the delayed settlement process. This occurs when the merchant obtains an approval, but it is not settled within a specific period of time, causing the authorization to expire. The credit provider determines the delay period.
<b>Authorization Code</b>	Numeric or alphanumeric code issued by the credit provider and used to reference the authorization.
<b>Decline</b>	A transaction which is not approved by the credit provider/issuer. No authorization is issued.
<b>Echeck</b>	An electronic version or representation of a paper check.
<b>Merchant ID (MID)</b>	This is the identification number for your organization, used by Forte to identify you in all communications. It is critical that anyone contacting Forte for assistance know this ID number.
<b>Partial Refund</b>	A partial refund is a transaction that electronically reverses part of a payment from a customer. A partial refund would generally be performed if the customer returns some, but not all, of the goods that they purchased.
<b>Refund</b>	A refund is a transaction that electronically reverses a payment from a customer. A refund would generally be performed if the customer returns the goods that were purchased.
<b>Routing and Transit</b>	The routing and transit number is located on the bottom of the check and identifies the bank that the check is drawn upon. U.S. routing and transits are nine digit numbers that begin with 01-39.

Continued

# Glossary (Cont'd)

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**Settlement**

In this process, authorized transactions are sent to the processor for payment to the merchant. This process finalizes the transaction and allows funds due to the merchant to be “captured” and routed to the merchant's bank for deposit. In other words, the merchant cannot be paid until the transaction is settled. It can take several days for funds to reach settlement. Credit card settlement may be within one day, while settlement for checks may take up to 90 days.

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**SSL**

SSL is an acronym for Secure Sockets Layer, a communications protocol used to transmit private documents or information via the Internet. SSL encrypts data using a private key that is transferred over the SSL connection. Websites that require an SSL connection have an address that begins with https:// rather than http://.

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**Void**

To void a transaction is to cancel one that has been authorized, but not yet settled. Settled transactions may not be voided. Instead, they must be reversed.

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