iPhone Mobile Application Guide
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For the latest update, please visit our website:

www.forte.net/mobile

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Chapter 1

Introduction

Thank you for selecting Forte Mobile Payments to process your mobile payment transactions. We at Forte appreciate your business.

Forte processes transactions for merchants, including credit card, debit card and eChecks. Once your Merchant Settings are properly configured, you can begin using the Forte mobile app to accept credit card, debit card and eCheck payments from your customers. The Forte mobile app will process the transactions in real time and approve or decline the transaction.

This guide is intended for users of the Forte iPhone mobile app. Please see Appendix A for a list of supported devices and Operating Systems.

If you want to process credit card transactions with the Forte mobile app, you must have a MagTek® iDynamo device. If you don't have an iDynamo, please call your sales representative or Customer Service.

If you need assistance with the Forte mobile app and you can't find what you need in this manual, please email customerservice@forte.net or call Customer Service at 800-337-3060, option 1.

**Chapter 2**

Merchant Settings

Before you begin, make sure that you have your Merchant ID (MID) and password from Forte. This information is listed in the welcome letter the primary contact received from Forte when the merchant account was set up. If you do not know your Merchant ID and password, please call Forte Customer Service at 800-337-3060, option 1.

First time users will need to:

- To download the app go to iTunes.com or forte.net and choose our iPhone app. You can download the Forte mobile app for the iPhone free of charge. Once the app is installed, click on the Forte Mobile Payments icon.

- When you initially open the Forte Mobile Payments app, you will be prompted to allow your location information to be used. Select "OK."

- The app will start in Demo Mode. The app will read "Demo Mode" at the top.

- Configure the app to work for your Merchant ID (MID):

  o Select the "Menu" button from the upper left-hand corner of the app.

  o Select "Merchant Settings" from the Menu and you will be taken to Settings:
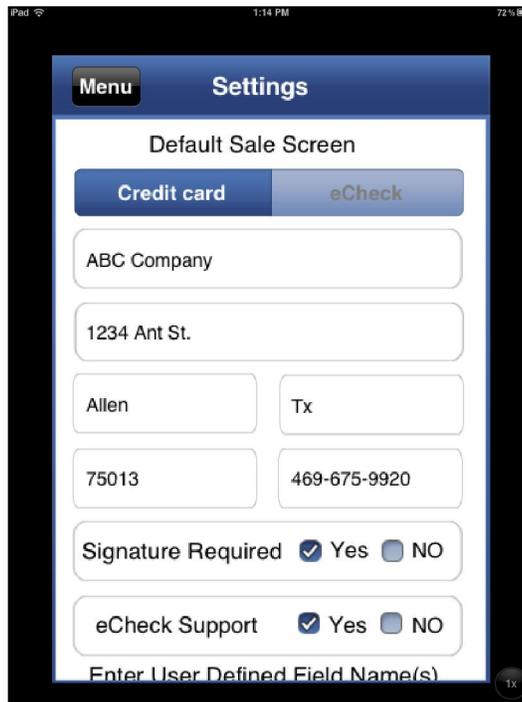
- o You must enter the following information before you can begin processing payments:

- o Default Sale Screen

  If most of your sales are credit card transactions, then select "Credit Card" at the top of the Merchant Settings screen. If most of your transactions will be eChecks, then select "eCheck" as your default sale screen.

- o Receipt Information

  Enter your Business Name, Address, City, State, Zip and Phone Number. The information that you enter here will appear on the transaction receipts.

- o Signature Required (Recommended Setting: Yes)

  Select whether or not you require the consumer to sign the receipt.

- o eCheck Support

  Select whether or not you want eCheck support. If you want to accept eChecks and your Forte account is set up to accept eChecks, select "Yes" (check mark). Otherwise, select "No" (X). If you want to accept eChecks but your account isn't set up for eChecks, please call your Sales Representative to request eCheck processing.

- o Receipt Required (Recommended Setting: Yes)

  If you need a copy of every receipt, select yes and then put the email address that you want the receipt sent to in the box underneath. If you check yes, then the application will automatically bring up a receipt for every approved transaction with the email address that you entered in the "To" field. You still have to press "Send". If

you selected Signature Required, then the Signature will also be attached to the receipt.

Sometimes, a cardholder may contact their bank regarding a charge that appeared on their statement because they do not recognize or recall the charge. In those cases, the bank may request a copy of the sales receipt. In order to satisfy the association requirements for providing a copy of the receipt, it is recommended that you set Signature Required to "Yes" and Receipts Required to "Yes". If the bank requests a copy of the receipt, our 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 the receipt when requested.

o   User Defined Fields

Select whether you want any user defined fields. You may have none, one or two. Examples of user defined fields would be "Customer Number" or "Policy Number." This information, when entered during the sale process, will be available on reports and exports from Forte to aid in reconciliation. If you want user defined fields, enter the name(s) of the fields as you want them to appear on the Sale screen. Example: Customer Number.

o   Credit Card/eCheck Convenience Fees

Select whether you want convenience fees added to your transactions for credit card transactions and/or eCheck transactions. If you wish to assess convenience fees, they must also be set up on your Forte account. Convenience fees must be clearly disclosed to the consumer in advance. If you are assessing convenience fees, you may select a fixed fee (i.e. $1.00) or a percentage of the sale (i.e. 2%). Note: When

using a percentage convenience fee, the convenience fee cannot be lower than the minimum convenience fee set on your account.

o Sales Tax

Select whether or not you want the app to automatically add sales tax to all transactions. If you do, you will need to enter the sales tax rate you want automatically added to all transactions.

o Production Settings

▪ Set Production to "On."

▪ You must enter the Merchant ID (MID) and Processing Password that were assigned by Forte when the merchant account was set up. The Processing Password is different than the password that you use to log in to Virtual Terminal. If you do not know your Merchant ID and/or Transaction Processing Password, please call Forte Customer Service at 800-337-3060, option 1.

▪ Choose a local password that you will remember. The local password should be something secure that would not be easily guessed. 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.

▪ Select the timeout value, in hours, after which you will be required to re-enter your local password when bringing up the application. Valid values are 0 to 99.

- o Tips

  Select whether you want customers to be allowed to add a tip to a transaction.

- o Press "Save" to save your Merchant Settings.

- o You will be taken to the Main Menu.

- o You are now ready to begin using the Forte mobile app for processing transactions.
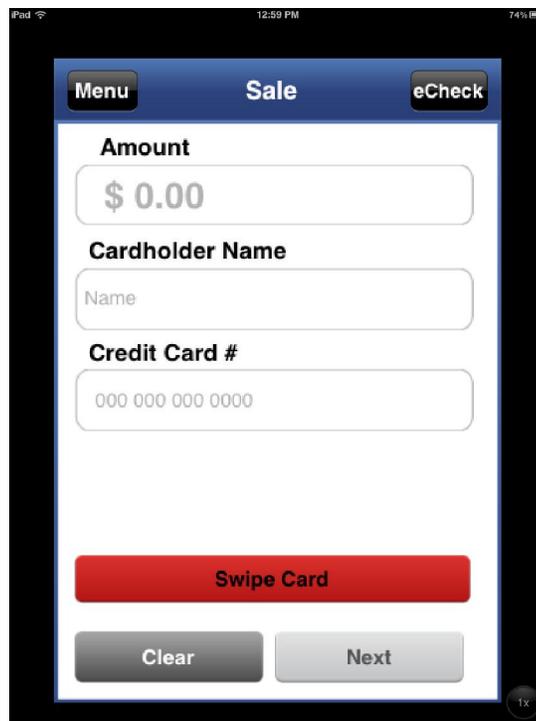
Chapter 3

Processing Transactions

Once you have set up your Merchant Settings the way that you want, you may begin processing transactions. To process a transaction, select "Sale" from the main menu.

Credit Card Sale

To process a credit card transaction, make sure "Credit Card" is selected at the top of the "Sale" screen.


- Enter the amount of the transaction.

- Swipe the credit card from right to left. Make sure that the customer's name appears in the name field and a truncated card number appears in the card number field.

- Press "Next."

- If you set your Merchant Settings for sales tax and/or convenience fees, those fields will appear on the signature screen and will be automatically populated, so you don't need to enter any data.

- If you require a signature or if you allow tips, hand the phone to the customer. The customer can add a tip and/or sign. The customer will need sign the receipt with a fingertip. Next, the consumer will need to press "Accept."
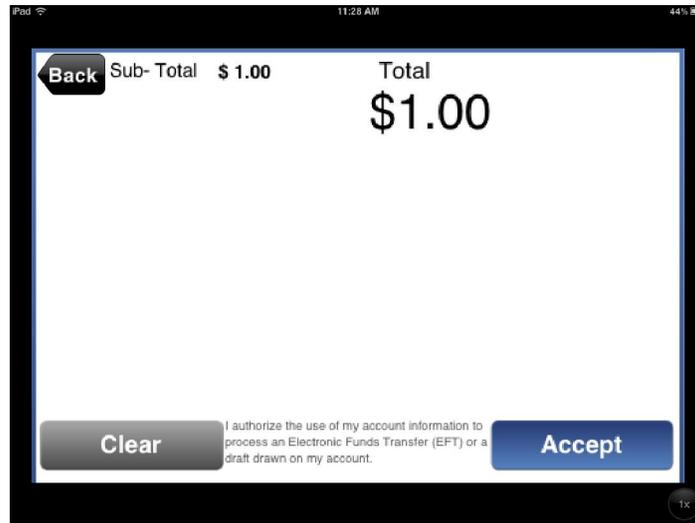
- The phone will ding if the transaction is approved.

- The next screen will tell you whether the transaction was approved or declined. You have the option to send the customer a receipt. You can only send receipts for approved transactions.
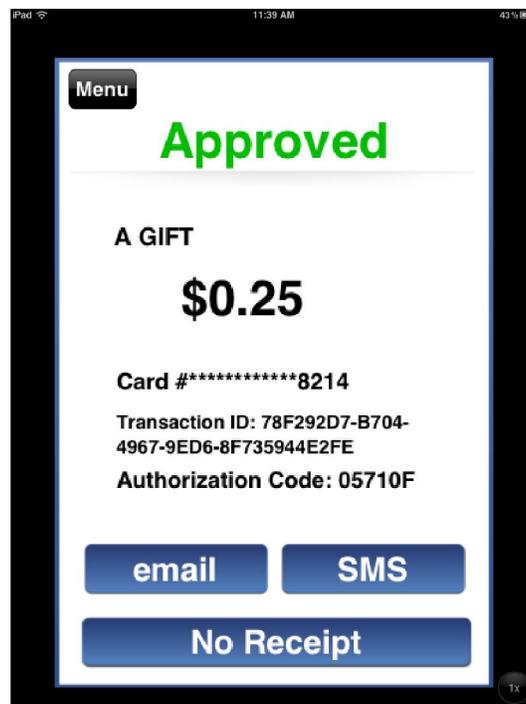
- You may send a receipt via email or SMS. The SMS functionality does not work on iPods. You or the customer can enter the customer's phone number or email address.

- You must press "Send" to send the receipt.

- After you press "Send," you will go back to the screen that tells you whether the transaction was approved or declined. Press "Done."

- This will take you back to the Sale screen.

eCheck Sale

To process an eCheck transaction, make sure that "eCheck" is selected at the top of the "Sale" screen.


- Enter the amount of the transaction.

- Enter the first and last name of the customer.

- Enter the bank routing and transit number in the field "Routing #." The routing and transit number is usually the left-most field on the bottom of the check and is nine digits long. You must enter all nine digits.

- Enter the checking account number from the bottom of the check. You must enter the checking account number exactly as it appears on the bottom of the check, including leading zeros.

  - Example: If the checking account number is 0001234567 you must enter exactly that in the checking account number field: 0001234567.

- If you selected any user defined fields, enter them.

- Press "Next."

- If you selected tax or convenience fees, they will automatically be added to the transaction.

- Hand the phone to the customer to add a tip and/or sign if required.
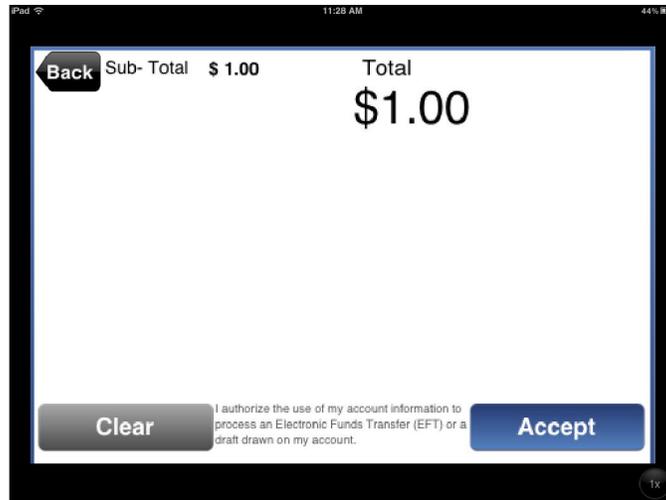
- Next, the customer will need to press "Accept."

- If you have ATMVerify® turned on for your Merchant ID, an ATMVerify transaction will be performed when you submit the transaction.

- The phone will ding if the transaction is approved.
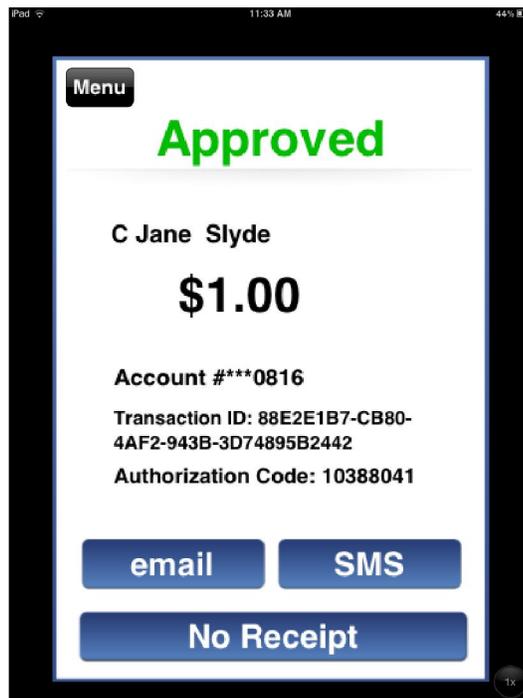
- On the screen that tells you whether the transaction was approved or declined, you have the option to send the customer a receipt. You can only send receipts for approved transactions.

- You may send a receipt via email or SMS. The SMS function is only available on devices that have texting capability. See Appendix A for SMS capability by device.
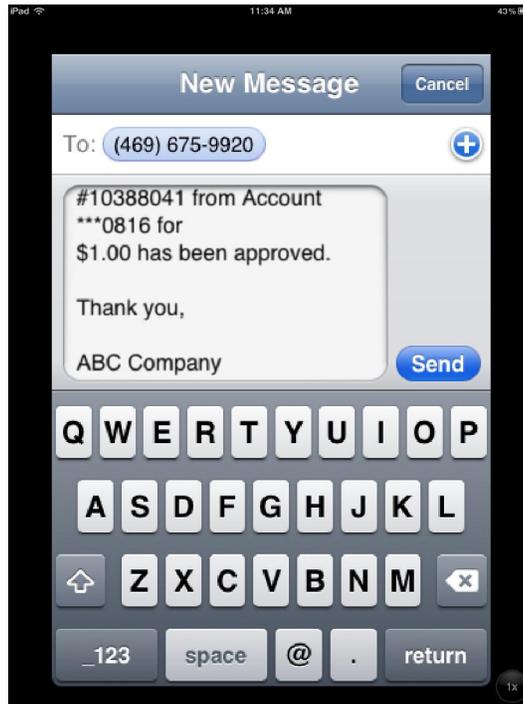

- Either you or the customer can enter the customer's phone number or email address.

- Press "Send" to send the receipt.

- After you press "Send," you will go back to the screen that tells you whether the transaction was approved or declined.

- Press "Done."

- This will take you back to the Sale screen.

Chapter 4

Daily Transaction Detail

The Daily Transaction Detail lists all the transactions for the current calendar day. It shows you:
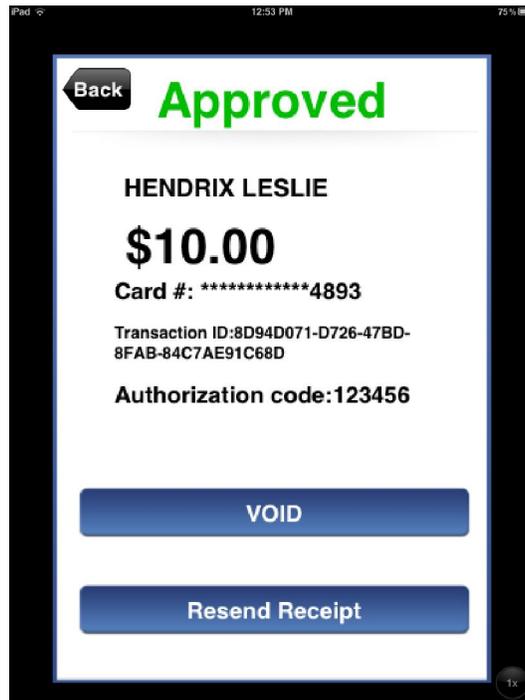
- The transaction amount.

- Whether the transaction was approved or declined.

- The authorization number for the transaction.

- The date and time of the transaction.

- The last four digits of the account number.

- Whether it was a Credit Card sale or an eCheck sale.
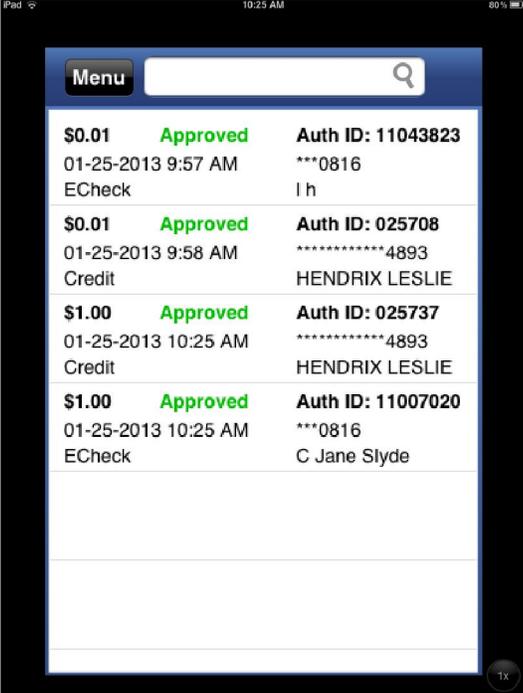
- The customer's name.

You can select any transaction by clicking on it. From the individual transaction detail screen, when applicable, you can:

- Void the transaction, or

- Resend a receipt for the transaction.

You cannot void or resend the receipt for a declined transaction. Only the buttons for allowable functions for the transaction in question are available. If they are not available, the buttons will be grayed out.

If you need to process a refund for a transaction, you can log in to our Virtual Terminal from any computer at www.paymentsgateway.net.

Chapter 5

Daily Summary

The Daily Summary shows you the credit card sales, eCheck sales and total sales for the calendar day. Only approved transactions are included in the totals on the Daily Summary.
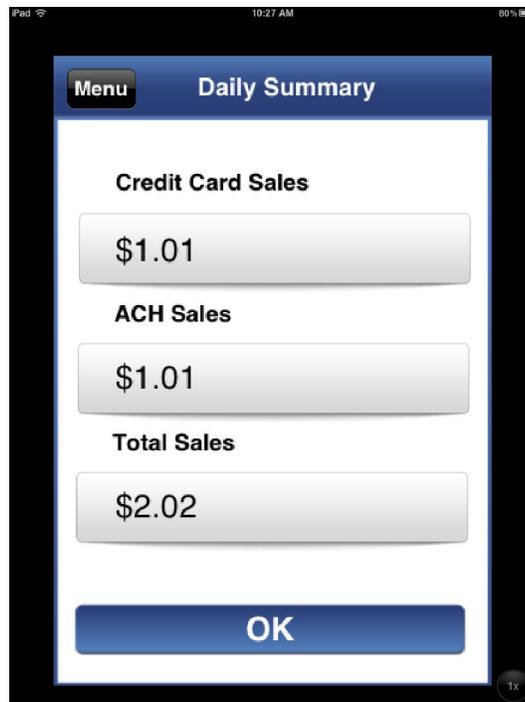
If you need additional reporting, you can log in to our Virtual Terminal at www.paymentsgateway.net.

Chapter 6

Help

From the Help Menu, you can call or email Forte Customer Service. You will need to know your Merchant ID.

Glossary

Approval

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.

Authorization

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.

Authorization Code

Numeric or alphanumeric code issued by the credit provider and used to reference the authorization.

Decline

A transaction which is not approved by the credit provider/issuer. No authorization is issued.

eCheck

An electronic version or representation of a paper check.

Merchant ID (MID)

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.

Partial Refund

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.

Refund

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.

Routing and Transit

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.

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.

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://*.

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.

Appendix A

Supported Hardware

iPhone 5S, 5, 4S, 4, 3GS, 3G

New iPad (iPad 3) (Will support SMS receipt capability if device supports SMS)

iPad 2, 1 (WiFi only iPads don't have SMS capability)

iPod Touch 4G, 3G (no SMS receipt capability)

Supported Operating Systems

iOS 3.0 and up