ROAMpay powered by ROAM

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Welcome to ROAMpay powered by ROAM! This exciting application is something that will add tremendous value to your traditional merchant solutions by empowering your customers to use their new merchant accounts on the run, without having to purchase additional expensive hardware.

ROAMpay is an add-on for those merchants who want to have the ability to manage their account and take payment via their compatible mobile phone. You will find a link to a compatibility list at www.roamdata.com/roampay/us. If you have any questions about phone compatibility or how to find a phone model please visit www.roamdata.com/roampay/us or call support at 888.589.5885.

Setting Up Service

To set up service, you simply need to enter the information in the form provided at www.roamdata.com/roampay/us/?=[insert your code here] after the customer's merchant account has been processed. When this is done, your customer will have instant access to their myROAM (http://my.roamdata.com/myroam) account and a provisioning text message will be sent to their phone with a link to download the ROAMpay application.

To use ROAMpay, your customer must first log into their myROAM account, and:

- Accept ROAM Data's Terms and Conditions,
- Change their password and
- Accept the payment information provided

Until this step is complete your Merchant cannot use their ROAMpay account on their mobile device or PC Virtual Terminal.

If there are any issues with the download or login, please call support at 888-589-5885.

Supporting ROAMpay Customers

There is a user's guide included in this document. Use this guide to help your customers with their ROAMpay application.

For all technical ROAMpay support, including errors and reprovisionings, you may forward your customer to ROAM support by forwarding them directly, or by opening a ticket with us including the customer's contact information (name, login info, email, phone) along with a description of the problem they are experiencing. For more information please contact Support at 888-589-5885.

Helpful Links and Contacts

Level 2 Support – 888-589-5885, option 2

support@roamdata.com

ROAMpay – Powered by Roam

User’s Guide

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1. Introduction

The primary purpose of ROAMpay is to turn mobile phones into a payment terminal to accept credit and debit card payment transactions. The application also allows users to both void and refund transactions. To accommodate users who may not always have connectivity on their device, the application can run in "online" or "offline" modes. While in offline mode, credit and cash payment information is stored securely on the device to be uploaded later to the payment server. The user assumes the risk of a credit card decline while operating in offline mode.

The ROAMpay application has 7 major functions:

1. Credit Sale
2. Cash Sale
3. Offline Sale
4. Void
5. Refund
6. Inquiry
7. Change Password

2. Purpose

This User's Guide describes how to use the ROAMpay application powered by Roam. It provides information and details on the functionalities, and simple steps to use each function of the ROAMpay application, and the Virtual Terminal (Desktop/Notebook version).

Note: Illustrations depict the application as shown on a mobile device and Virtual Terminal but all screens and functions are the same in both platforms.

3. Key Features

- Process all major credit and debit cards – ROAMpay enables you to accept every major credit card with your mobile phone. This includes MasterCard, VISA, American Express, and Discover.
- Record cash and card transactions - All transactions are recorded and can be exported for better management and organization.
- Record customer contact details and build up customer base for targeted marketing.
- Offline transactions – When cellular signal is not available, transactions can be stored securely and uploaded at a later time when your network is accessible.
- Issue receipts to customer email – Receipts can be sent to customers' email addresses when making both cash and card sales – quick, effortless and professional.
- Completely secure transactions – All payment activities are DES3 encrypted to ensure protection for you and your customers.
- Process and record transactions such as voids and refunds for credit and cash transactions.

4. Installation

Minutes from the completion of your registration for the ROAMpay application, you'll receive a welcome e-mail and a provisioning text message (SMS) on your mobile phone. Click on the hyperlink within the message to begin the download of the ROAMpay application in the ROAMplayer.

When the download is completed, the ROAMpay application in the ROAMplayer most likely will be stored in the Application folder under the Main Menu.

You will need to log into myROAM (http://my.roamdata.com/myroam) and complete the necessary steps before ROAMpay will be ready for use on your mobile phone.

For those with an iPhone, Android phone, or Verizon Brew phone, you will need to go to your respective store or marketplace and purchase the ROAMpay application. Once it is loaded to your phone you will need to input the activation code you received in your welcome e-mail.

If you are unsure of the kind of phone you have, please contact ROAM Customer Support at 888-589-5885.

5. Using the System

Login

Note: All users must be authenticated using a username and password before gaining access to any functionality provided by the application.

Note to Blackberry users: the Blackberry button is used heavily in our application. To enter data, press the Blackberry button and choose the appropriate action.

Launch the ROAMplayer by selecting or double clicking it in the Application folder. The application Chooser screen will display the applications you are entitled to. Highlight and then click on Select, or double click on ROAMpay to launch the application.

Highlight the window under Username, and select or click to enter username. A full screen is displayed for Username entry. Enter the username you selected during registration. When entry is complete, select OK to return to the login screen.

Navigate to the window under Password, and select or click to enter password. A full screen is displayed for Password entry. Enter the password you selected during registration. When entry is complete, select OK to return to the login screen.

Select Login to enter into application.

Figure 1

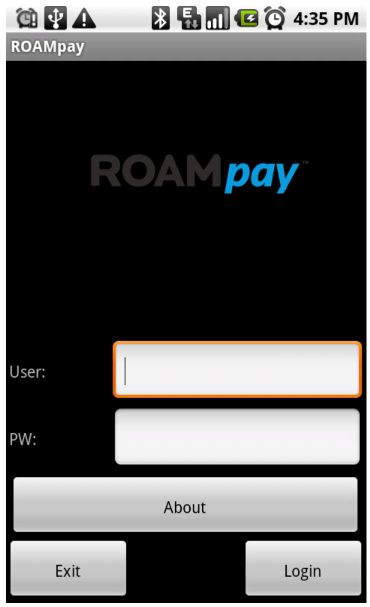


Figure 2

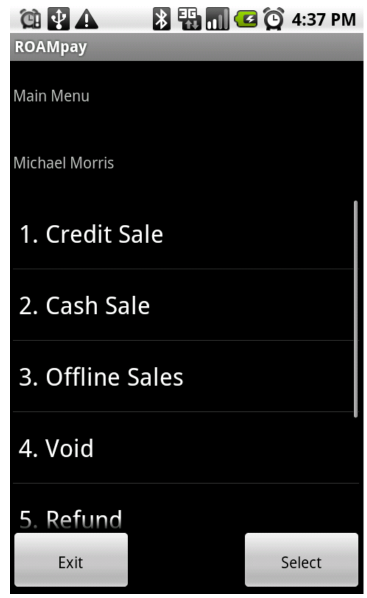
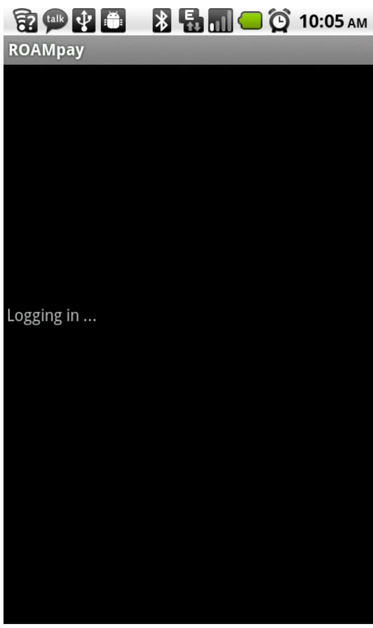
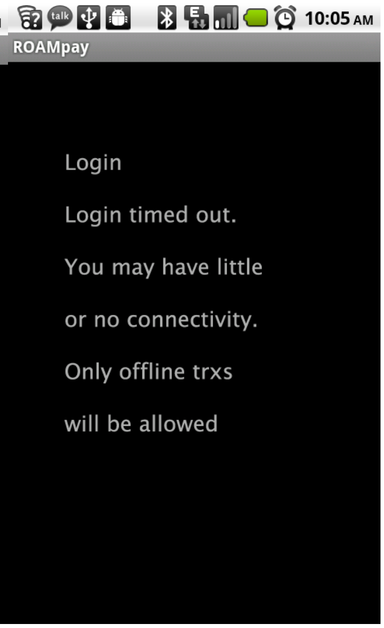


Figure 3

Offline Login

When Network Service is not available, the login times out. The application stores the username and password and allows the user to conduct offline transactions. The screen below is displayed, informing the user of this situation.





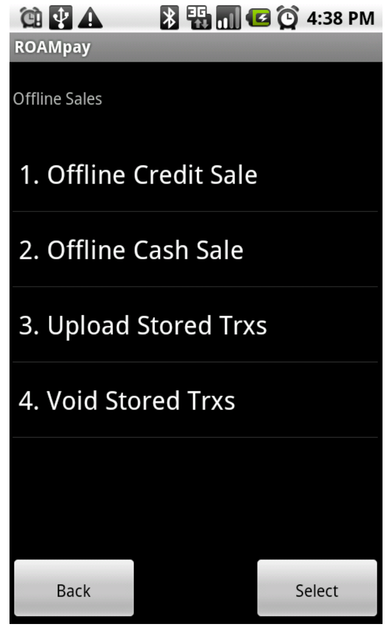


Figure 4 Figure 5 Figure 6

Using the Application

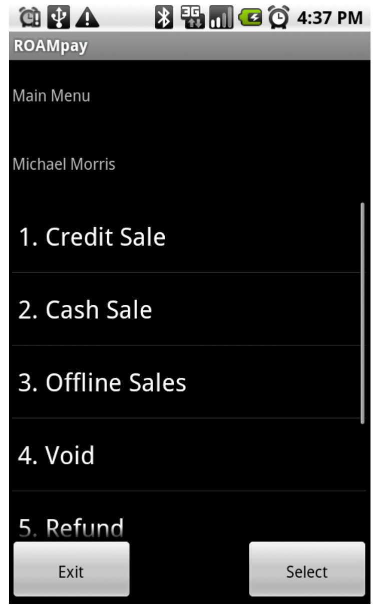


Figure 7

Main Menu

The 7 major functions are:

1. Credit Sale
2. Cash Sale
3. Offline Sales
4. Void
5. Refund
6. Inquiry
7. Change Password

Making a Credit Sale

Making a credit sale allows you to authorize credit and debit card transactions using the ROAMpay application in real time via their mobile phone or the Virtual Terminal.

In the Main Menu screen, select "1. Credit Sale" by double clicking or highlighting and pressing the "Select" button.

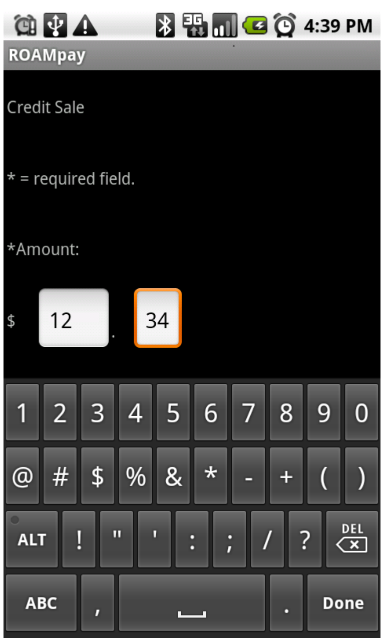


Figure 8

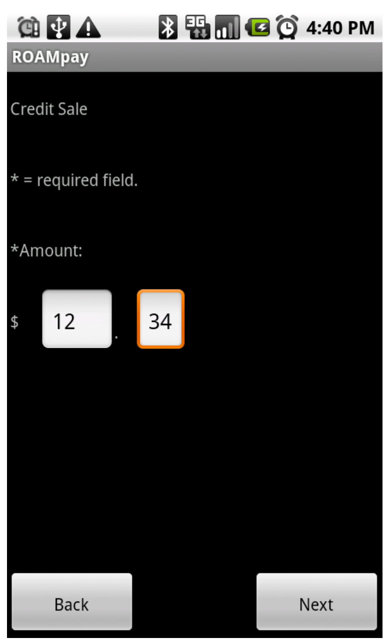


Figure 9

Enter the amount of the transaction in USD by selecting the text boxes immediately following the "$." When the box has been selected, a full screen will display for data entry. Select OK when the amount of the transaction has been entered. The box to the left of the decimal point is for whole dollar values and the right is in cents. The maximum dollar amount per single transaction is $999,999.99. If the amount behind the decimal point is not entered, the system will default to 00. Select the "Next" button to move on to the next page.

Entering the card information

There are two ways to enter the credit or debit card number into the "Credit Card Num" field, keying it in yourself, or, if you've purchased one of our compatible card swipe devices, you can use that.

Figure 10

Figure 11

Swipe Entry of card data

Make sure your swipe device is ready for swiping. If you have a ROAMpay swiper that plugs into your phone's headphone jack, make sure it is plugged in and the media volume on the phone is turned to maximum. The swiper will not work unless the volume is turned to maximum. If you have a Bluetooth swiper, please make sure it is paired to the device before proceeding.

Choose "Swipe." The application will tell you when it is ready to by displaying a "swipe card now" message.

Figure 12

Tips

- Swipe the card through the reader in a slow deliberate manner.
- Make sure the magnetic strip is facing the mag strip reader on the swipe device.
- Make sure volume it turned to maximum before attempting a swipe

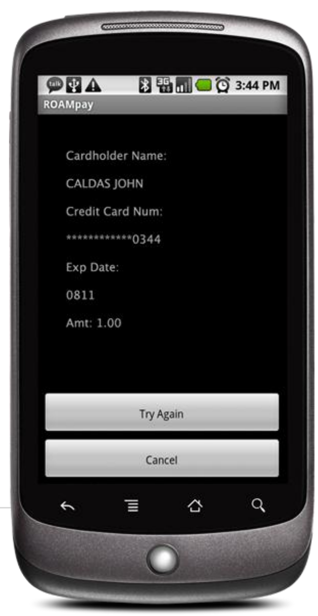


Figure 13

To collect customer address and contact information choose "address", otherwise, choose "next."

Keyed Entry

Enter the credit or debit card number into the "Credit Card Num" field. Enter the expiration date of the credit or debit card in the format of month (two digits) and year (two digits) immediately after each other. Enter CVV2 number in the correct field.

CVV2: Card Verification Value.

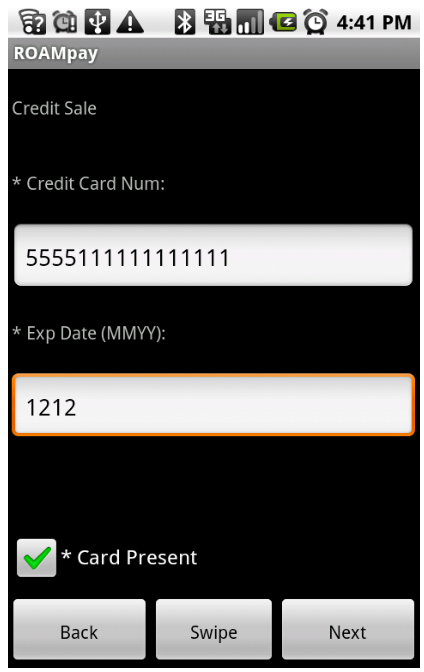


Figure 14

The CVV2 is a 3- or 4-digit value printed on the card or signature strip, but not encoded on the magnetic strip. The number is generated when the card is issued, by hashing the card number and expiration date under a key known only to the issuing bank. Supplying this code in a transaction is intended to verify that the customer has the card in their possession. Knowledge of the code proves that the customer has seen the card, or has seen a record made by somebody who saw the card.

* MasterCard, Visa, Diners Club, Discover, and JCB credit and debit cards have a 3-digit code, called the "CVC2" (card validation code), "CVV2" (card verification value), "CVV", and "CID" (card identification number), respectively. It is not embossed like the card number, and is always the final group of numbers printed on the back signature panel of the card. New North American MasterCard and Visa cards feature the "CVC2" in a separate panel to the right of the signature strip. [2] This has been done to prevent overwriting of the numbers by signing the card.

* American Express cards have a 4-digit code printed on the front side of the card above the number, referred to as the CID (or Unique Card Code). It is printed flat, not embossed like the card number.

The Card Present box is checked by default for your convenience. When a credit or debit card is not present for the transaction, uncheck the box to indicate.

Select the Next button to move forward.

Entering a customer's address information

To facilitate entering a customer's address information, we have included an optional reverse phone lookup field. Select the text box under Enter Home Ph.# to record the customer's contact information. If the customer has a published landline for their phone number, then the ROAMpay application will automatically retrieve the home address corresponding to the phone number in the public telephone listing through the Reverse Phone Number Lookup feature. If the customer does not have a published landline, the phone number entered will be recorded in the customer database, and the address details can be filled out in the following screens. Select Next to move forward.

If the address fields are auto-populated, please verify with the customer that it is correct. Adjustment can be easily made by selecting the text box to add or delete letters and numbers. Select the Continue button to move forward.

If the address fields are not auto-populated through reverse phone number look up, data can be easily entered by selecting the text box and through manual entry process with the keypad on your phone.

The V2T (Voice to text) feature may also be utilized to ease the data entry process. To utilize the V2T feature, a valid zip code must be entered first for automatic look up of City and State. It may take up to 10 seconds for the City and State to appear in their text box.

Select the V2T button to enter your voice command. Speak your voice command into the microphone on your mobile device while holding down the V2T button. While giving the voice command, the V2T button should display REC. When your command is completed, stop holding the button, and text should appear momentarily. The wait may vary depending on the speed of your mobile carrier. Verify the text entry from your voice command, and make adjustments if necessary. The Voice to Text feature is available for multiple fields for data entry such as Customer Name, Transaction Notes in addition to the address field.

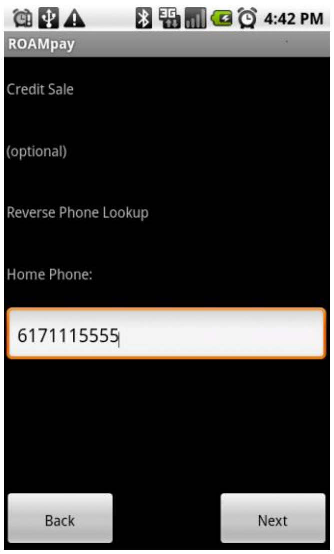


Figure 15

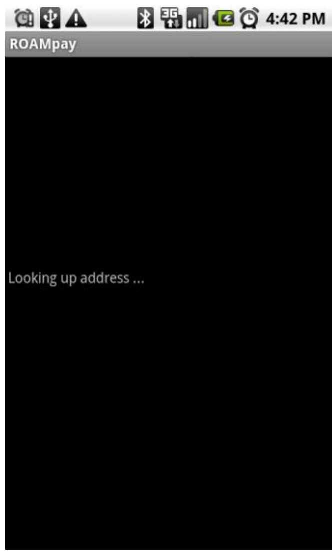


Figure 16

Figure 17

Sending Receipts, Submitting the Sale

Check the Send Receipt box if the customer would like to receive a receipt via email. The email address on file for the merchant account will be copied on the receipt. If customer email address is not entered, the receipt will be sent to merchant account only.

Enter the customer email address for receipt and/or record.

Select Submit to move forward or Back to return to the previous screen.

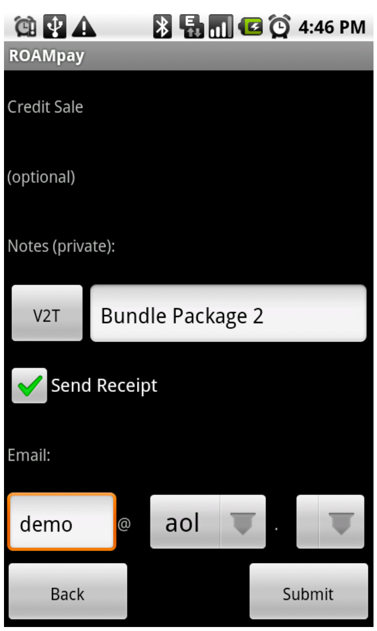


Figure 18

If the Transaction is processed successfully, Payment approved! shall display on the next screen. If not, Payment declined! will display instead. In some very special cases, an error message may appear. The error message could indicate a "time out" which may mean the transaction was not completed. One simple way to confirm whether a transaction has gone through is to check the Current Batch under the Inquiry menu. The latest transaction should show at the very top of the Current Batch list. If the latest transaction is the one just processed, it means the transaction was successful. If the latest transaction isn't in the Current Batch list, then the transaction needs to be re-entered and submitted. If you are unsure or encounter other errors, please contact customer care at 888-589-5885 x 2 for assistance.

Please note all fields without * are optional only, and can be skipped by selecting the Next button. If a required field (all fields indicated with *) is not filled out, the page will remain when the Next button has been selected, and the top of the screen will note the field to be filled out.

Making a Cash Sale

Making a cash sale allows you to record cash transactions using the ROAMpay application in real time via their mobile phone or the Virtual Terminal.

In the Main Menu screen, select "2. Cash Sale" by double click or highlight and press the "Select" button.

Figure 19

Figure 20

Enter the amount of the transaction in USD by selecting the text box immediately right of the $. When the box has been selected, a full screen will display for data entry. Select OK when the amount of the transaction has been entered. The box to the left of the decimal point is for whole dollar values, and right are in unit of cents. The maximum dollar amount per single transaction is $999,999.99. If the amount behind the decimal point is not entered, the system will default to 00. Select the "Next" button to move on to the next page.

Enter Transaction notes using the keypad or V2T. Transaction notes is an optional field only for the merchant. Data entered into this field will display only in the receipt the merchant receives if a receipt is requested by selecting the Send Receipt box. If the email address is left empty, the receipt will only be delivered to the merchant.

Figure 21

If customer data is not desired for a transaction, then select Next to submit the transaction.

Enter the customer's phone number if data collection is desired. When a published landline number is entered, the ROAMpay application will reverse look up the address, and automatically fill out the address fields. If the customer does not have a published landline, the phone number entered will be recorded in the customer database, and the address details can be filled out in the following screens. Select Next to move forward. (see figures 15-17)

Select the Collect Cust. Data box to record customer details. If the Collect Cust. Data box is not selected, the customer address entry screen will be skipped for immediate transaction submission. (see figure 17)

If the address fields are auto-populated, please verify with the customer that it is correct. Adjustments can be easily made by selecting the text box to add or delete letters and numbers. Select the Continue button to move forward.

If the address fields are not auto-populated through reverse phone number look up, data can be easily entered by selecting the text box and through manual entry process with the keypad on your phone.

The V2T (Voice to text) feature may also be utilized to ease the data entry process. To utilize the V2T feature, a valid zip code must be entered first for automatic look up of City and State. It may take up to 10 seconds for the City and State to appear in their text box.

Select the V2T button to enter your voice command. Speak your voice command into the microphone on your mobile device while holding down the V2T button. While giving the voice command, the V2T button should display REC. Once the command is completed, release the button, and text should appear momentarily. The wait may vary depending on the speed of your mobile carrier. Verify the text entry from your voice command, and make adjustments if necessary. The Voice to Text feature is available for the Customer Name field in addition to the Address field. Select Continue to move forward or Back to return to the previous screen.

When the Transaction is processed successfully, Payment Submitted! shall display on the next screen. In some very special cases, an error message may appear. The errors message could indicate a "time out" which may not mean the transaction has failed. One simple way to confirm whether a transaction has gone through is to check the Current Batch under the Inquiry menu. The latest transaction should show at the very top of the Current Batch list, and if that is the transaction just processed, it means the transaction was submitted successfully. If the latest transaction isn't in the Current Batch list, then the transaction needs to be re-entered and submitted. If you are unsure or encounter other errors, please contact customer care at 888-589-5885 Ext 2 for assistance.

Please note all fields without * are optional only, and can be skipped by selecting the Next button. If a required field (all fields indicated with *) is not filled out, the page will remain when the Next button has been selected, and the top of the screen will note the field to be filled out.

Offline Sales

Offline Sales feature allows you to store a transaction in a secure, encrypted format while Network Service is NOT available. The stored transactions can be uploaded, when Network Service becomes available.

To use Offline Credit Sale and Offline Cash Sale features, follow the instructions for Credit Sale and Cash Sale. Please note network service features such as Reverse Phone Number Look Up, Zip Code Look Up, Voice to Text will not be available in Offline mode.

Figure 22

Void Stored Trxs

Allows the merchant to void a stored transaction before it is uploaded for processing.

Select Void Stored Trxs from the Offline Sales menu. Once in Void Offline screen, select the transaction to be voided from the list of stored transactions. Select the Details button to view the transaction detail such as, Type, Amount, Notes, Name, Voided. These details should help the merchant to identify the stored transaction to be voided. Select the Back button to get back to the Void Offline screen.

Select the stored transaction to be void, and Select the Void button. Void screen will be prompted with transaction details for confirmation, once the merchant confirms this is the transaction to be voided, Select the Void button to complete the process. Once a transaction has been voided, Void Offline screen will be displayed, and the voided transaction should no longer be in the list of stored transactions.

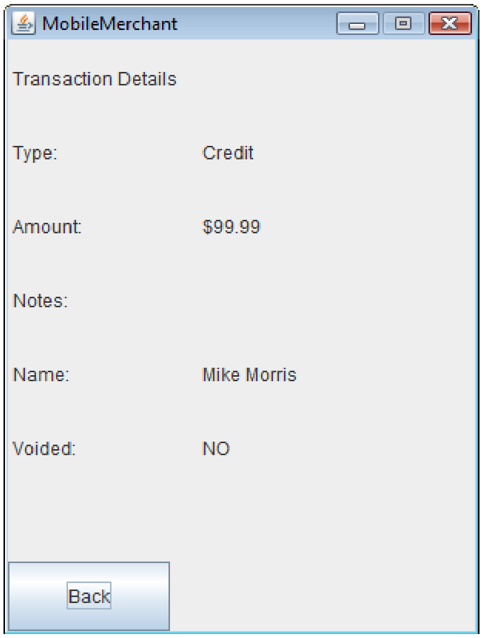


Figure 23

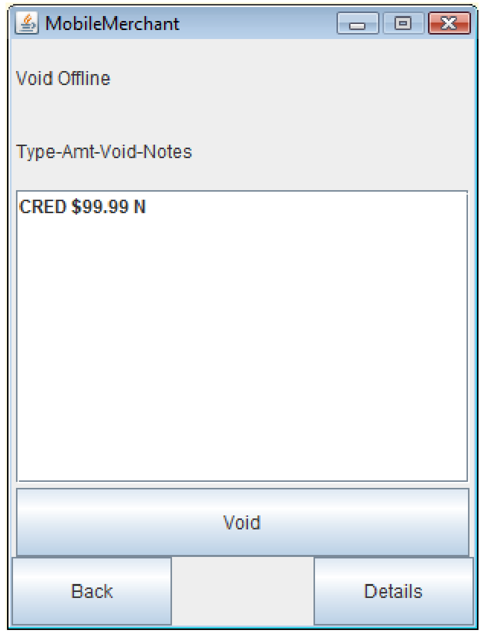


Figure 24

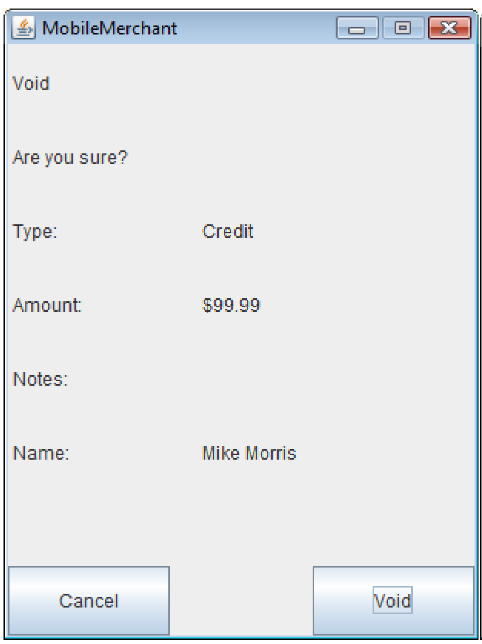


Figure 25

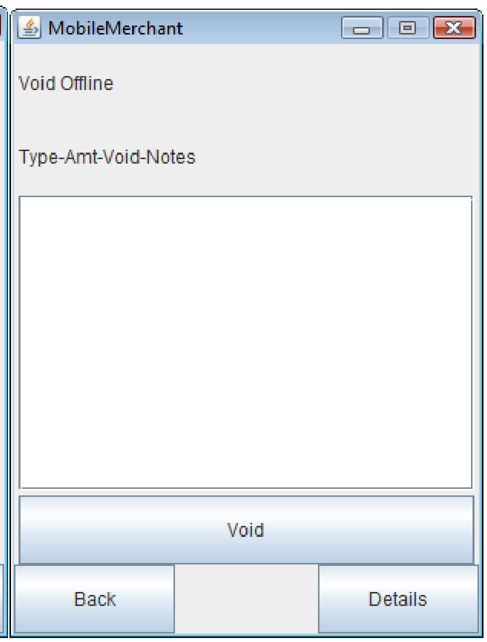


Figure 26

Upload Stored Trxs

When sales are made in offline mode, they are saved on the device itself, and need to be uploaded to the payment server. Until transactions are uploaded, they are in a limbo state. They will not appear in the “Transaction List.” Once uploaded, they will be added to the Transaction List and will become a part of the current batch.

When there are stored transactions on the device, the application will try to upload these transactions at the earliest opportunity, such as the next login where Network

Service is available. The merchant will be asked to upload stored transactions before entering the main menu. Voided transaction will be uploaded as well for record keeping purposes.

To manually update transactions, when Network Service becomes available select Upload Stored Transactions from the Offline Sales menu. Select the Upload All button to upload transactions.

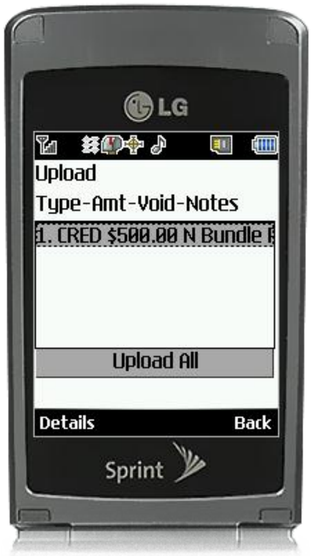


Figure 27

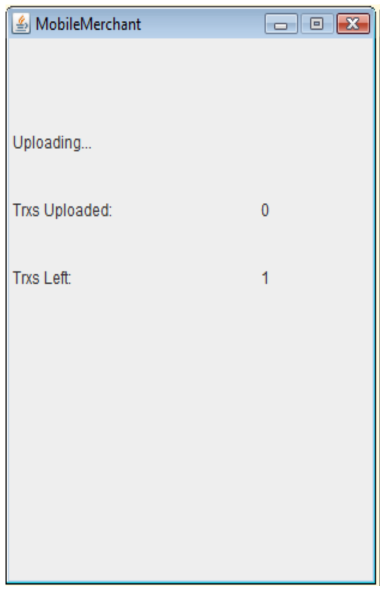


Figure 28

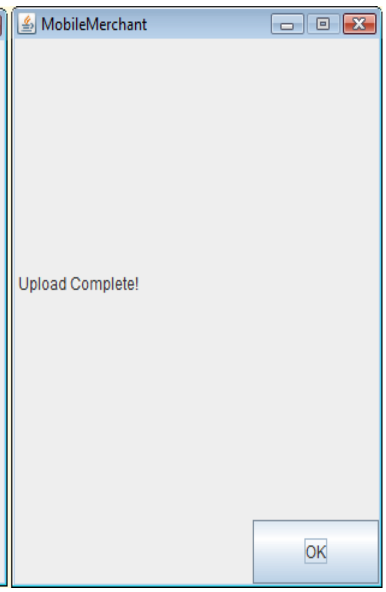


Figure 29

Voids

Void Transactions in Current Batch

All credit and/or debit transactions that have NOT been settled (in Current Batch) can be void without incurring a fee. Current Batch is settled at 4am EST daily. All void-eligible transactions will be listed in the Void screen.

Select Void from Main Menu to see all eligible transactions listed in Void Screen. Highlight the transaction, and Select Details button to view Transaction Type, Transaction ID, Transaction submission Date and Time, Transaction amount, Notes and Name of customer. Once the transaction to be voided has been identified, highlight the transaction, and select the Void button. The void confirmation screen shall display with all details as the Void button can be selected to complete the Void. If the details of the transaction are not a match to the transaction to be voided, select the Cancel button to return to the Void screen.

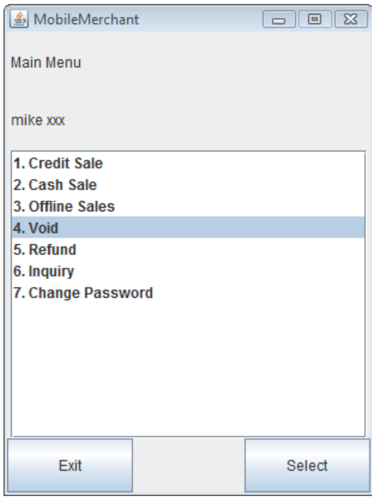


Figure 30

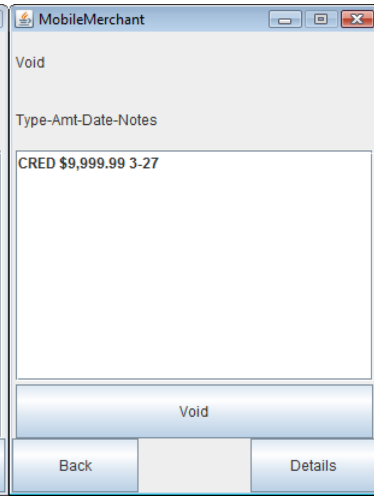


Figure 31

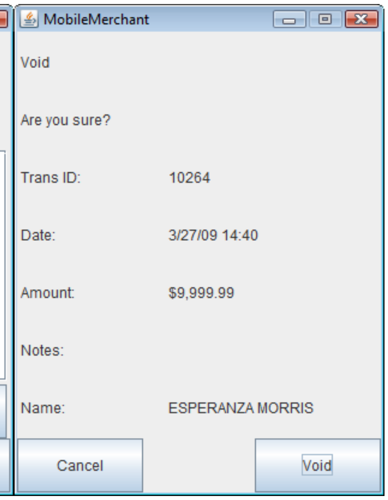


Figure 32

Refund

Allows you to refund cash, credit and/or debit payments that have already been settled.

Select Refund from Main Menu. Select Credit or Cash based on the type of transaction to be refunded.

To refund a credit or debit transaction, select Credit in the Refund screen. Enter the credit card number and expiration date where the refund shall be deposited. Enter the exact amount of the refund, and select the Refund button to complete the transaction.

To refund a cash transaction, select Cash in the Refund screen. Enter the exact amount of the refund, and select the Refund button to complete the transaction.

Figure 33

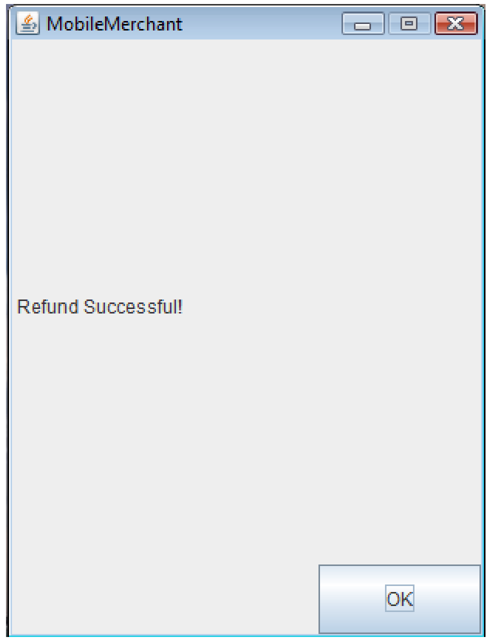


Figure 34

Inquiry

In the Inquiry section under the Main Menu, the following options are shown.

1. Last 30 Days
2. Current Batch
3. Transaction Errors
4. Email Transactions

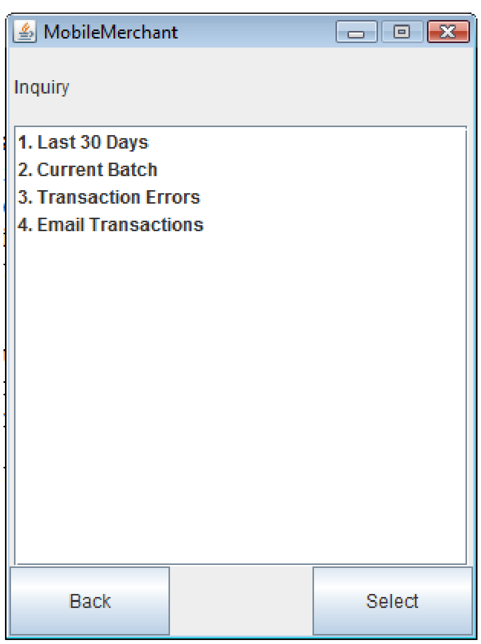


Figure 35

1. Last 30 Days: Displays all successful transactions in the past 30 days. The top of the list shows the total number and amount of transactions in the past 30 days. Then the transaction list displays transaction summary in the format of "transaction type transaction amount date of transaction notes" with the newest transaction at the top. When there are more transactions than one page allow, users can use the arrow buttons on top of the Back and Select buttons to flip between pages.

Highlight a transaction, and use the Select button to see details of that transaction. In the Transaction Details screen, a receipt can be send to the merchant and/or the customer. Use the Back button to navigate between screens.

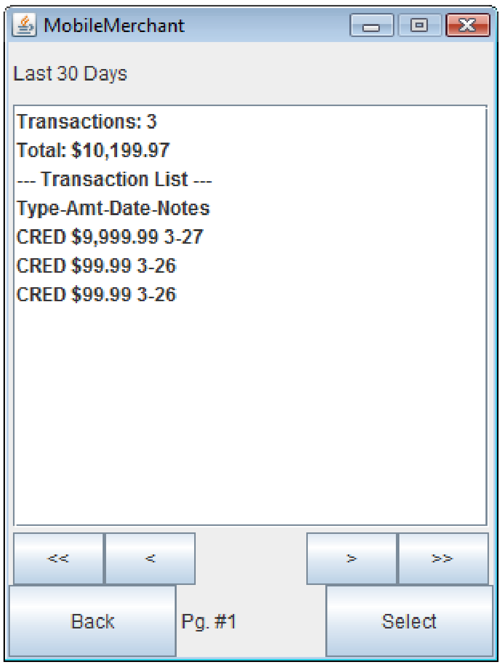


Figure 36

2. Current Batch: Displays all successful transactions in a 24 hours period between 4am EST each day.

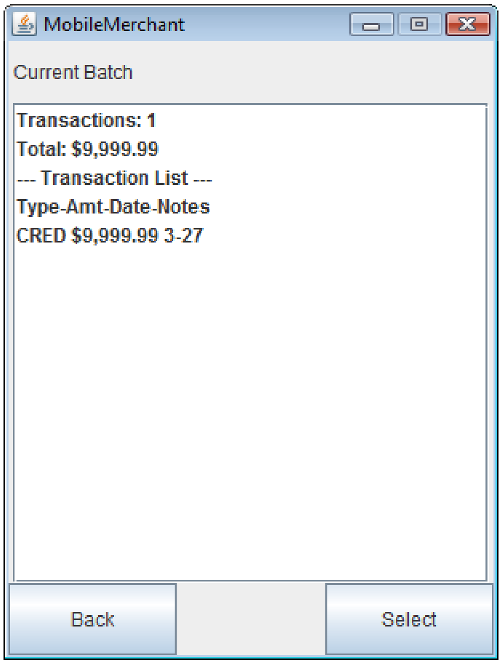


Figure 37

3. Transaction Errors: Displays all erroneous transactions. Transactions that are declined, timed out, etc., will be displayed in this screen. Transactions that are transmitted successfully, but had experienced a time out issue will also be listed in this screen.

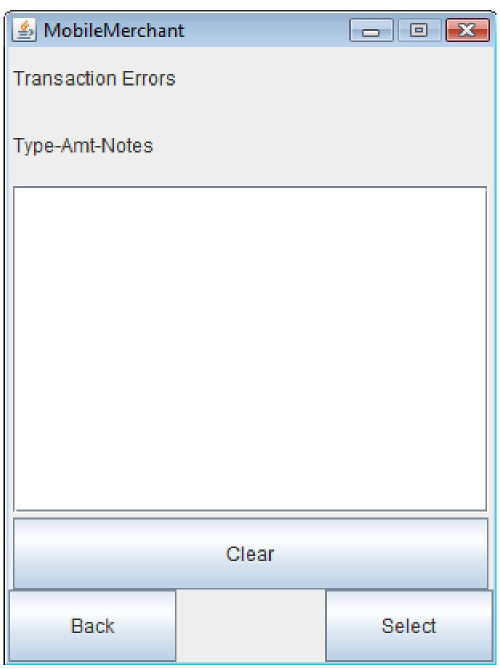


Figure 38

4. Email Transactions: In the Email Transactions screen, the user can email transactions in the last 30 days as well as the Current Batch to the default email address of the account in CSV format.

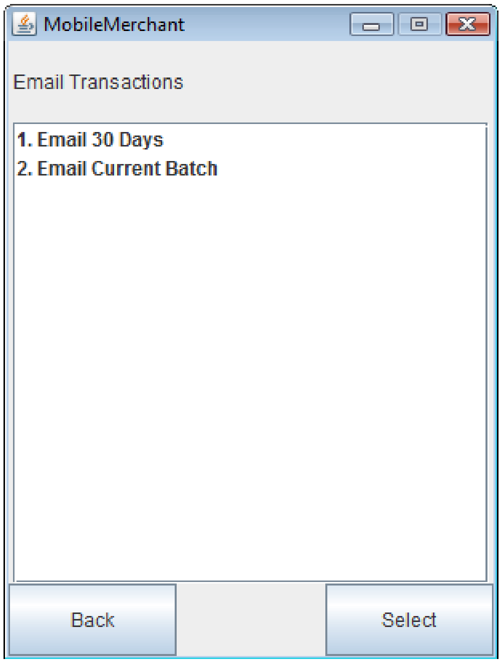


Figure 39

Change Password

Select Change Password option in the Main Menu. The password needs to be minimum 5 and maximum 8 characters and can be alpha, numeric or alpha numeric. The password is also case sensitive.

To change the password: Enter the current password into the box next to OLD PW. Then enter the new password into the box next to NEW PW. Repeat the same password in the box next to Confirm. Select OK button to make the change.

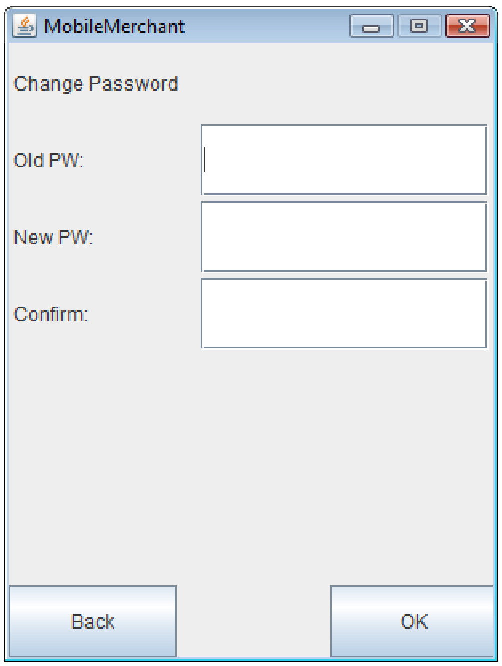


Figure 40