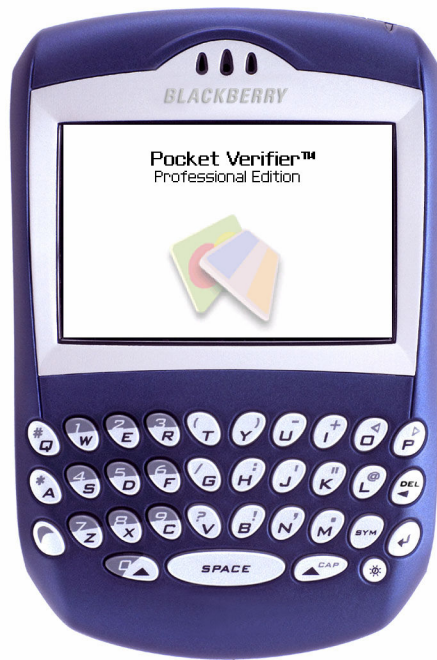


Pocket Verifier™

Professional Blackberry Edition

Release Version 1.10 for RIM Blackberry 7290 OS 4.02 or Greater
User Guide and Tutorial



Copyright © 2006, Advanced Merchant Solutions Inc.
All rights reserved.

Table of Contents

Installation

Introduction.....	1
Verify your Blackberry OS.....	1
Install Pocket Verifier.....	1

Software Activation, Account Logon, and Main Index

Introduction.....	2
Account Activation.....	3
Account Logon	4
Main Menu.....	4

Program Options

Introduction.....	5
Rep ID	6
Default Menu / Bypass Logon	7
Sales Tax	7
Pocket Spectrum	8
Other Features	8

Pairing the Pocket Spectrum

Reset the Pocket Spectrum	10
Setup a Bluetooth Connection with your Blackberry.....	10

Credit Card Sales

Introduction.....	11
Tutorial • Swiped Credit Card Sale.....	12
Tutorial • Voids and Credits.....	15

ACH Account Transfers

Introduction.....	17
Tutorial • ACH/Checking	18

Cash Sales

Introduction.....	20
Tutorial • Cash Sales.....	20

Transaction Manager

Introduction.....	21
Sales Type	22
Approval Status	22
Menu Items.....	22

Hints and Tips

Introduction.....	24
Entering Data	24
The Escape Button.....	24

Installation

Introduction

Before using **Pocket Verifier** with your Blackberry you will need to meet the following conditions:

1. Ensure that you are using Blackberry OS 4.02 or greater
2. Install Pocket Verifier

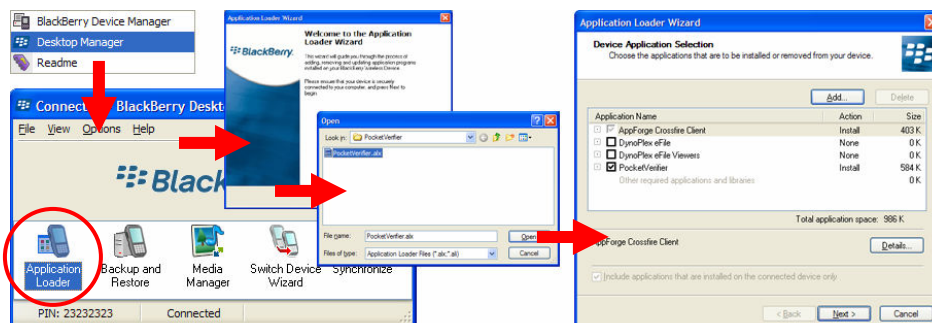
Verify your Blackberry OS

In order to use the Pocket Spectrum Credit Card Reader and Printer, your Blackberry 7290 must have OS version 4.02 or greater. To verify the OS version select the *Options* icon, choose **About** from the list of items, and note the third line. This is the version number. If you have v4.02.32 (*Platform 1.8.0.137*) or greater, then Pocket Verifier can be used with the Pocket Spectrum. If your version number is older than 4.02, you must upgrade the Blackberry OS. Visit the Blackberry WEB Site or read though the *Blackberry User Guide* for more details on how to do this.

Install Pocket Verifier

There are two methods for installing Pocket Verifier. One method involves downloading and installing the software over the air (OTA). The second method involves downloading the file from the internet and installing it to the device though your computer using the *Blackberry Desktop Manager*. For more details follow the directions below or see the *Blackberry User Guide*.

1. Download Pocket Verifier.
2. Unzip or uncompress the file to a directory on your desktop.
3. Connect your Blackberry to your computer and start the desktop manager
4. Click on the *Application Loader*.
5. Follow the instructions on go to the directory on your desktop.
6. Install the software.



Software Activation, Account Logon, and Main Index

Introduction

Before you can use Pocket Verifier you will need to setup a merchant account. This is done through software activation. To activate an account, you must have your Blackberry setup with your service provider to work with secured data transmissions. Your APN (Options > TCP) must also be setup correctly. For example, the USA T-Mobile APN can be *internet2.voicestream.com*, *internet3.voicestream.com*, or *wap.voicestream.com* depending on the data service plan you signed up with. See your local cellular dealer or Pocket Verifier representative about this service for details



Note:

A lowercase **gps** indicates that your current service cannot work with a secure data connection. The gps indicator must in all uppercase: **GPRS**. A strength stronger than 1 bar is also recommended to process transactions.

This *User Guide and Tutorial* uses a merchant account called *DEMO ACCOUNT* for demonstrating how to process sales, print receipts, and issue refunds. Demo accounts do not need a *Key Serial #* and will not actually process transactions. The *Account Activation* tutorial provides information for setting up a Demo Account called *MAC TOOLS DEMO*. You are encouraged to use this account until you become familiar with the software (See the *Hints and Tips* section for additional quick steps on using Pocket Verifier).

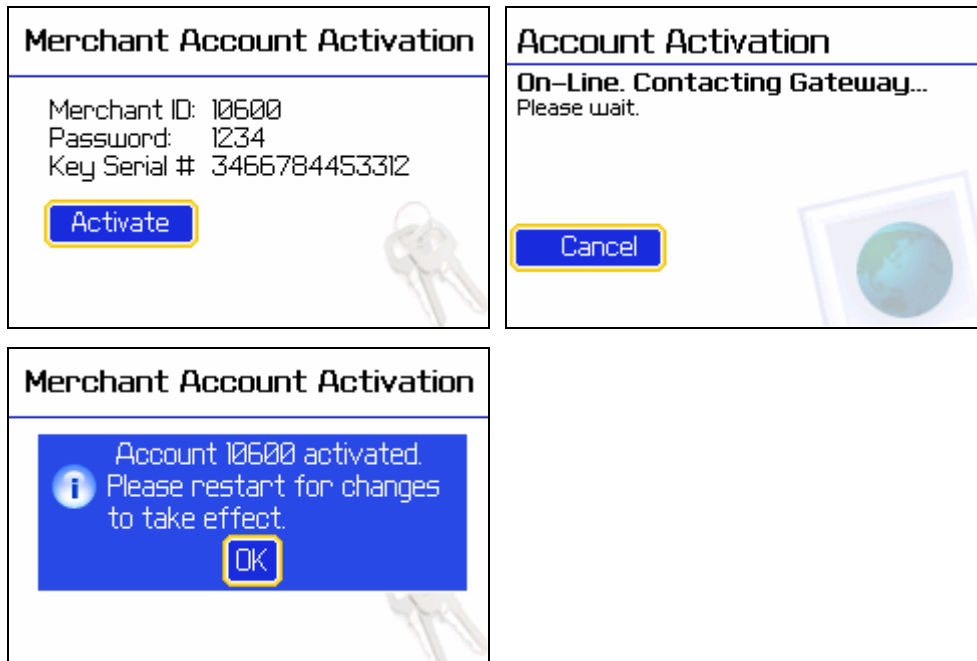
If you want to activate your merchant account, you will need to use the *Key Serial #* that came with your software. If you did not get a key, please contact your Pocket Verifier representative.

Once an account is added to Pocket Verifier you will automatically be taken to the *Merchant Account Log On* screen each time you start the software (Note: You can setup your options to bypass the log on screen). From the *Merchant Account Log On* screen you go to the *Main Menu* screen – this is where you will do most of your actions.

Account Activation

1. Turn Wireless On.
This can be done selecting the *Antenna* icon.
2. Make sure you have a GPRS connection.
3. Start Pocket Verifier.
If this is the first time you are using the software, the *Merchant Account Activation* screen will appear. If you have already activated one account, you can activate another by selecting [Other Options > Add Merchant...](#) from the *Options* screen.
4. Enter your *Merchant Account*, *Account Password*, and *Serial #*.
If you are setting up the *MAC TOOLS DEMO* account enter the following:
 - a. Merchant Account: 10600
 - b. Account Password: 1234
 - c. Activation Key: 123456789 (or any other number)
5. Scroll to [Activate](#).
A connection to your phone service is started and the activation information is encrypted and sent to the processing gateway for validation. If your merchant account and password are correct, your company information will be retrieved and used for processing transactions and printing receipts. Once activation completes you will be asked to restart Pocket Verifier.

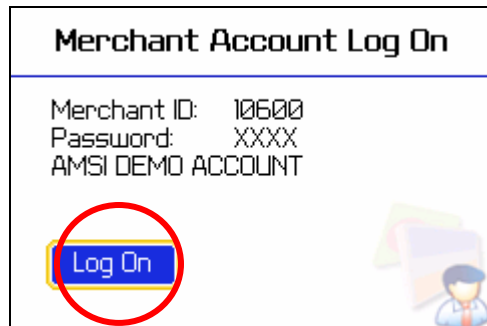
To exit the *Merchant Account Activation* screen, press the [Escape](#) button. In most cases the [Escape](#) button will return you to the previous screen.



Account Logon

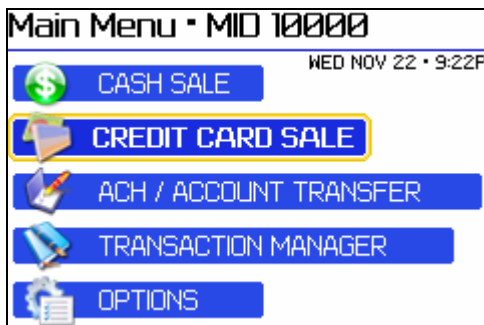
If you setup an account and restart Pocket Verifier, you will automatically be taken to the *Merchant Account Log On* screen each time your start the program. If you have more than one account for Pocket Verifier, you can switch between them on this screen. You can also change the Log On password from this screen. The password must match the password for your Transaction Central Logon. Both passwords must also be in UPPERCASE. To bypass this screen at start up, set *Bypass Logon* to **YES** under the *Options* screen (See the *Default Menu / Bypass Logon* section for more information).

1. Select **Log On** to go to the *Main Menu* screen.



Main Menu

The *Main Menu* is where you will start most of your transactions. From here you can enter credit card transactions, cash sales, and account transfers. You can also go to the [Transaction Manager](#) or setup various options.



The Merchant ID appears at the top of the menu. If you have more than one account, this will display the active account.

Sales are based on the device's date and time. If your device is not setup to automatically update the time, it may become out of sync. Thus, the date and time are shown on the screen for your reference.

The default menu is set for a [Credit Card Sale](#). However, this can be changed from the *Options* screen. (See the *Default Menu / Bypass Logon* section).

To log on to a different account, activate new accounts, or to set up the card reader and printer, select [Options](#).

You can also exit the program, from this screen by pressing the [Escape](#) button.

Program Options

Introduction

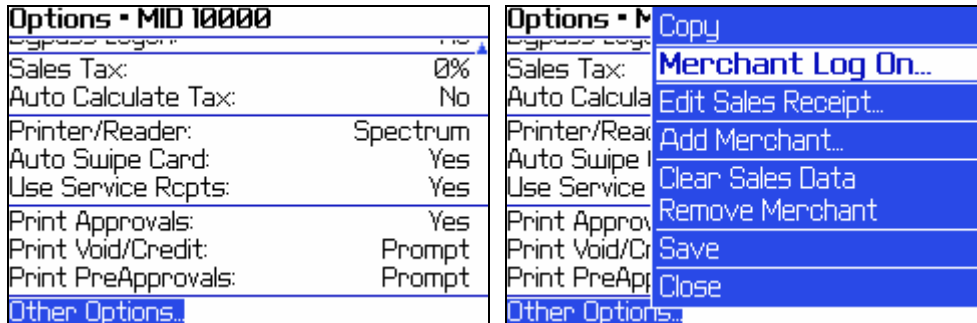
The *Options* menu can be accessed from the *Main Menu* screen of Pocket Verifier. Once you enter the *Options* screen, most features can be turned on or off. The [Other Options](#) list has a menu that contains additional features. Each of these is described below.

Special Considerations:

When you first start Pocket Verifier you will be asked to enter your settings after activating and logging into your first merchant account.

It is important to note that some settings such as the header of footer for receipts are specific to the merchant account that you logged into. To switch merchant accounts from the *Options* page...

1. Select [Other Options](#), press the Trackwheel and select *Merchant Log On...*
2. Change the merchant account and log on.
3. Select the [Options](#) menu to return back to the *Options* screen.
You can now modify your merchant-specific settings as needed.



Rep ID

The *Rep ID* (Representative Identification Number) is a 1 to 4 digit number that can track a sales force using Pocket Verifier with the same merchant account. The default *Rep ID* is zero (0).

Options - MID 10000	
Rep ID:	<input type="text" value="0"/>
Default Menu Item:	Credit Cards
Bypass Logon:	No
Sales Tax:	0%
Auto Calculate Tax:	No
Printer/Reader:	Spectrum
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt

User ID	Trans ID <small>(Click to view details.)</small>	Ref ID	Card Type	Account Name	Account Number	Posted Date	Status	Amount	Action Key	
0	27415807	2006 Online Coronal Polish	other	corbin makim	1*****1111	4/13/2006	IN AN OPEN BATCH	\$175.00	Void	
0	27415549	2006 Online Coronal Polish	other	corbin makim	1*****1111	4/13/2006	IN AN OPEN BATCH	\$175.00	Void	
0	27413394		VISA	bb	4*****1111	4/13/2006	IN AN OPEN BATCH	\$1,000.00	Void	
0	27413026	NEXTEL 0103-0745	VISA	ANTHONY J SALVAGGIO	4*****4793	4/13/2006	IN AN OPEN BATCH	\$101.00	Void	
0	27413018		VISA		4*****1111	4/13/2006	IN AN OPEN BATCH	\$10.00	Void	
0	27412586	2006 Online Coronal Polish	other	corbin makim	1*****1111	4/13/2006	IN AN OPEN BATCH	\$175.00	Void	
0	27412426	Fred's Magnets Order 150011	VISA	Ted Smith	4*****1111	4/13/2006	IN AN OPEN BATCH	\$120.00	Void	
0	27412334	Order 14445	VISA	John Smith	4*****1111	4/13/2006	IN AN OPEN BATCH	\$100.00	Void	
0	27412321		VISA	Joe Sample	4*****1111	4/13/2006	IN AN OPEN BATCH	\$10.00	Void	
0	27411006		VISA		4*****1111	4/13/2006	IN AN OPEN BATCH	\$10.00	Void	
Count:	10								Total Approved Sales:	\$1,876.00

No Credits at this time!

Note: In Transaction Central this appears as the User ID and is located at the left side of a detailed transaction report. This is an additional feature that may or may not be setup with your merchant account.

Default Menu / Bypass Logon

Use these features to change the default selection on the menu screen and to bypass the *Log On* screen when first starting Pocket Verifier.

Options • MID 10000	
Rep ID:	Cash Sale
Default Menu Item:	Credit Cards
Bypass Logon:	ACH Sales
Sales Tax:	Manager
Auto Calculate Tax:	Options
Printer/Reader:	Spectrum
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt

Default Menu Items

Options • MID 10000	
Rep ID:	0
Default Menu Item:	Credit Cards
Bypass Logon:	NC
Sales Tax:	7.125%
Auto Calculate Tax:	No
Printer/Reader:	Spectrum
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt

Bypass Logon

Sales Tax

Pocket Verifier provides a single sales tax feature. If your State or industry needs to charge more than one sales tax, please combine both taxes together.

Options • MID 10000	
Default Menu Item:	Credit Cards
Bypass Logon:	No
Sales Tax:	0%
Auto Calculate Tax:	No
Printer/Reader:	Spectrum
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt
Print PreApprovals:	Prompt

Options • MID 10000	
Default Menu Item:	Credit Cards
Bypass Logon:	No
Sales Tax:	0%
Auto Calculate Tax:	No
Printer/Reader:	Spectrum
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt
Print PreApprovals:	Prompt

By selecting the *Auto Calculate Tax* feature, the tax amount will automatically be calculated after exiting the item cost field. Even if this feature is off, the sales tax for any sale can still be added by selecting [Add/Remove Tax](#) from the menu.

Credit Card \$	
MID 10000 - Ref No: 0	Add/Remove Tax
4111 1111 1111 1111	Copy
Sale Amount:	Swipe Card...
Tax (7.125%):	Reconnect...
Tip/Fee:	Save
Total: \$5.00	Close
Print	Charge...

Pocket Spectrum

If you purchased the Pocket Spectrum with your software then you can select [Spectrum](#) for the *Printer/Reader* option. However, you must first pair the Pocket Spectrum to the Blackberry to use the Printer/Reader. See the section *Pairing the Pocket Spectrum* for more details.

Options - MID 10000	
Rep ID:	0
Default Menu Item:	Credit Cards
Bypass Logon:	No
Sales Tax:	7.125%
Auto Calculate Tax:	No
Printer/Reader:	None
Auto Swipe Card:	Yes
Use Service Rcpts:	Yes
Print Approvals:	Yes
Print Void/Credit:	Prompt

You must first setup a Bluetooth connection between your Blackberry and the Pocket Spectrum BEFORE selecting this feature.

Once a *Printer/Reader* is selected, additional printer-related features can be used. These are described below.

Other Features

1. Auto Swipe Card

When entering the *Credit Card Sale* screen, the software will prompt for a Bluetooth connection and show the *Swipe Credit Card* screen.

2. Use Service Rcpts

This receipt is for the service and food industry. If you require the customer to manually add a tip to a printed receipt, turn this feature on.

3. Print Approvals

After a credit card or ACH sale is approved, the Pocket Verifier software will automatically print a receipt. Since the Pocket Spectrum must be on in order to print this receipt, make sure the unit is turned on while you are processing the transaction.

4. Print Void/Credit

After issuing a void or credit, the software will automatically prompt you to print a refund receipt. If this feature is off, you can still print a refund receipt from the *Sale Summary* screen or transaction manager BEFORE issuing the void or credit. Once a void/credit is issued, it is removed from the [Transaction Manager](#) and you will no longer be able to print a refund using Pocket Verifier.

5. Print PreApprovals

This feature allows you to immediately print a receipt after completing the *Swiped Credit Card* wizard. If *Service Receipts* is set to **YES**, Pocket Verifier will automatically print a receipt which can be handed it to the customer so that they can fill in a tip or fee before you complete the sale.

6. Edit Sales Receipt

With **Other Options** selected, press the Trackwheel to display the *Options* menu and select **Edit Sales Receipt...**

You can edit the *Header* and *Footer* information from this screen..

Initially you will see company contact information, but this can be changed. The company name cannot be changed for receipt printouts due to Visa Regulations. All *Header* and *Footer* information will be automatically centered. The maximum number of characters per line is 32. To change a line, scroll to that line and press the Trackwheel. Enter the information and press the **Escape** button when finished. If changes were made, you will be prompted to save them.

Options • M Copy Merchant Log On... Edit Sales Receipt... Add Merchant... Clear Sales Data Remove Merchant Save Close Other Options...	Sale Receipt DEMO ACCOUNT 123 Main Street New York NY 10001 (212) 555-1212 * Linefeed * Thank you * Linefeed *
---	---

Sale Receipt Layout DEMO ACCOUNT 123 Main Street Footer - Line 3: Have a good day! <input type="button" value="OK"/> <input type="button" value="Cancel"/> * Linefeed *	Sale Receipt Layout DEMO ACCOUNT 123 Main Street New York NY 10001 (212) 555-1212 * Linefeed * Thank you Have a good day! * Linefeed *
---	--

Enter dash '-' for an empty line; or star '*' for a linefeed. Maximum: 32 characters/line.

Pairing the Pocket Spectrum

Before using the Pocket Spectrum with Pocket Verifier you must first pair it to your Blackberry. Once the Pocket Spectrum is paired, you will not need to perform these steps again unless you pair the Pocket Spectrum to another device (for security reasons the Pocket Spectrum can only be paired to one device). If you hard reset your Blackberry or reset the Pocket Spectrum, then you will need to redo the pairing process.

It is recommended that both your Blackberry and Pocket Spectrum are fully charged before performing these steps.

Note: The Pocket Spectrum may be recognized as MPS5B0079 or a similar name.

Reset the Pocket Spectrum

1. If the Pocket Spectrum is on, turn it off.
2. Reset the Pocket Spectrum by pressing and hold the on button for 3 seconds. You will hear a series of beeps and the Pocket Spectrum will print out a diagnostic sheet. Once this is done, the Pocket Spectrum is ready for pairing to a new device.

Setup a Bluetooth Connection with your Blackberry

1. Select the *Options* icon then **Bluetooth** from the list.
If Bluetooth is disabled, select **Enable Bluetooth** from the menu.
2. Turn on the Pocket Spectrum (if it is no longer on)
3. Select **Add Device**.
4. Once *Searching for Devices* is completed, choose the Bluetooth device starting with MPS (i.e., **MPS5B0079**).
5. Enter the passkey: **1000**
6. After a brief pause the pairing will be complete and the Blackberry will connect to the Pocket Spectrum. If the pairing failed, make sure the correct passkey was entered. The pairing will also fail if the Pocket Spectrum was not reset or if the battery is weak on either device.
7. Press the **Escape** button twice to return to the *Main* screen.
8. Turn off the Pocket Spectrum.
The Pocket Spectrum must be turned off and on before the new settings take affect.

Credit Card Sales

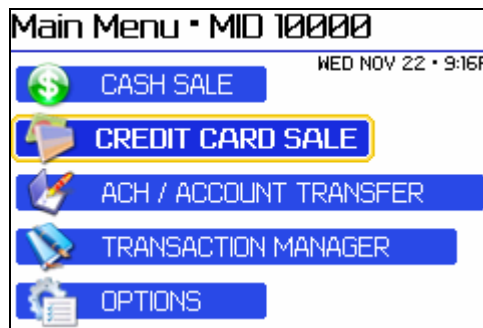
Introduction

Credit Card sales can be performed manually (Keyed) or by using the Pocket Spectrum (Swiped). It is strongly recommended that the Pocket Spectrum be used for all credit card sales as this will reduce the time needed to enter information. Swiped credit cards also provide a better discount rate over Keyed transactions.

By default, the Pocket Verifier options set [Credit Card Sales](#) as the default menu item and will automatically try to connect to the Pocket Spectrum when pressing down on the Trackwheel. By setting up the various items under options, a credit card sale can be well streamlined and automated.

For swiped transactions, changing the customer name, card information or saving an unapproved transaction will change the sale into a *Keyed Transaction*.

Lastly, the reference number is automatically set each time a new sale is created. You can override the default setting by selecting this menu item.



Tutorial • Swiped Credit Card Sale

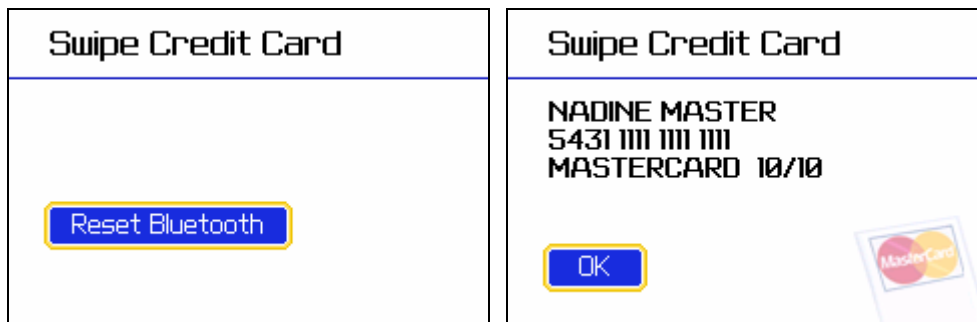
This tutorial will take you through a complete credit card sale using the Pocket Spectrum. It is assumed that you have already setup the Pocket Spectrum to work with Pocket Verifier and that you have successfully activated at least one merchant account or logged on to a demo account.

This tutorial assumes that the following options have been set:

- Default Menu Item: [Credit Cards](#)
- Bypass Logon: [No](#)
- Sales Tax: [7.125%](#)
- Auto Calculate Tax: [No](#)
- Printer/Reader: [Pocket Spectrum](#)
- Auto Swipe Card: [Yes](#)
- Use Service Receipts: [Yes](#)
- Print Approvals: [Yes](#)
- Print Void/Credit: [Prompt](#)
- Print PreApprovals: [Prompt](#)

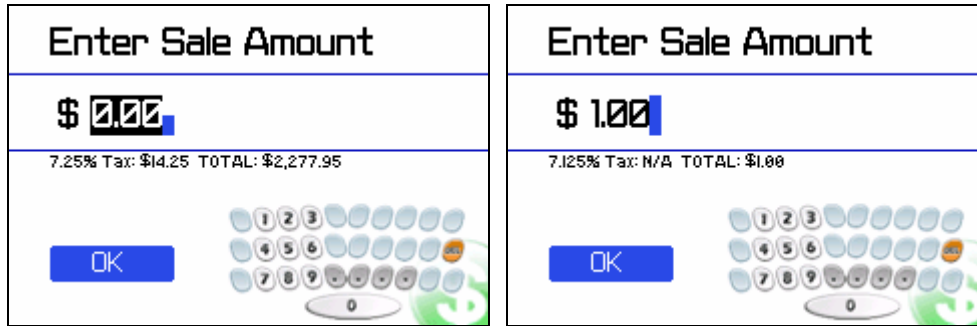
Step-by-Step Tutorial:

1. Logon to your account and go to the *Main Menu*.
2. Turn on the Pocket Spectrum.
3. Press down on the Trackwheel.
The default item selected is [Credit Card Sale](#).
4. Press down on the Trackwheel when prompted to connect to the *Pocket Spectrum (Serial Port)*.
5. Swipe a credit card through the Pocket Spectrum.
In this example we are using a credit card by *Nadine Master*.

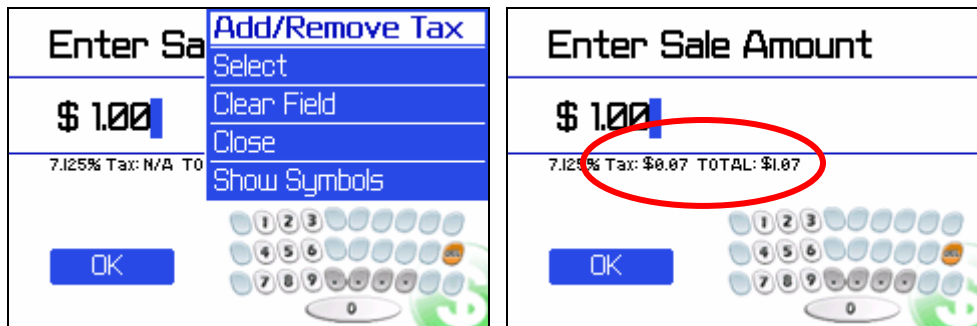


6. Select [OK](#).

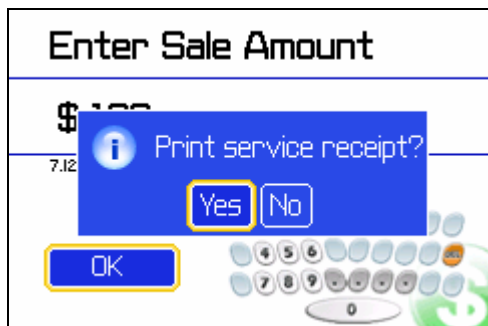
7. Enter an amount (1.00).



8. Press down on the Trackwheel and select [Add/Remove Tax](#).
The *Tax* and *Total* summaries changes from to \$0.07 and \$1.07 respectively.



9. Select [OK](#).
10. When prompted to print a service receipt, select [Yes](#).
At this stage, all the information needed for processing a sales transaction has been added. You have also printed out a service receipt and handed it to the customer to enter a Tip/Fee.



Once the customer fills out the receipt and hands it back, you can enter the amount into the Tip/Fee area. In this example, the customer gives a 50 cent tip.

11. Enter **.50** as the Tip/Fee.

As soon as you leave the field, the total is automatically updated.

Credit Card Sale	
MID 10000 - Ref No: 6325-2123	
5431 1111 1111 1111	Exp: 10/2010
Sale Amount: 1.00	
Tax (7.125%): 0.07	
Tip/Fee: .50	
Total: \$1.07	
Print	Change...

Credit Card Sale	
MID 10000 - Ref No: 6325-2123	
5431 1111 1111 1111	Exp: 10/2010
Sale Amount: 1.00	
Tax (7.125%): 0.07	
Tip/Fee: 0.50	
Total: \$1.57	
Print	Change...

At this point you are ready to verify the information and process the transaction. If you do not want to process the transaction at this time or if you are in a location where a connection is not available, you can press the [Escape](#) button and save the changes. The transaction will be saved as a keyed transaction and you can process the sale at a later date by selecting it from the *Transaction Manager* screen. See the *Transaction Manager* section for details.

Note: If you are using a demo account along with your own credit card, it will not be charged.

12. Select [Charge...](#)

The card information is encrypted and sent to the processing bank for approval. Once an approval is issued, a *Sales Summary* screen will appear with the Authorization (Approval) code and Transaction ID. Also, since the [Print Approvals](#) feature was set to YES in the *Options*, an approved receipt is automatically printed and handed to the customer. Otherwise, you can print a receipt by selecting the [Print](#) button.

13. Select [OK](#) or press the [Escape](#) button for returning back to the *Main Menu*.

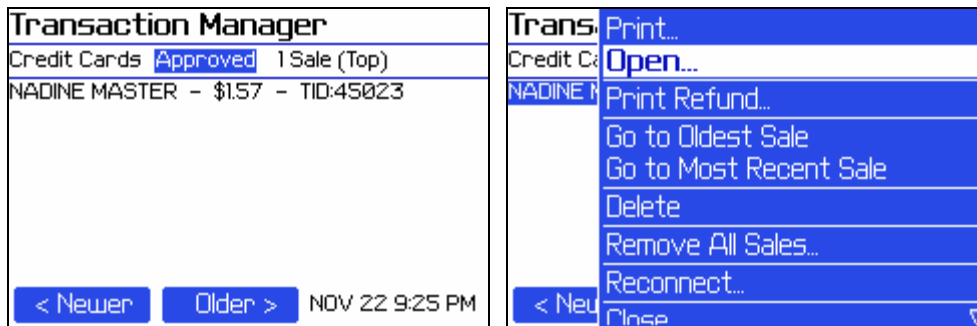
Charging Credit Card	
Contacting gateway and processing... Please wait.	
Cancel	

NADINE MASTER	
REF: 6325-2123	
CARD PRESENT • 99999 MC XXXX1111 011111	
Auth: 29341 Trans ID: 45023	
AMT: \$1.00 TAX: \$0.07 TIP: \$0.50	
TOTAL: \$1.57	
Print	OK
Other Options...	

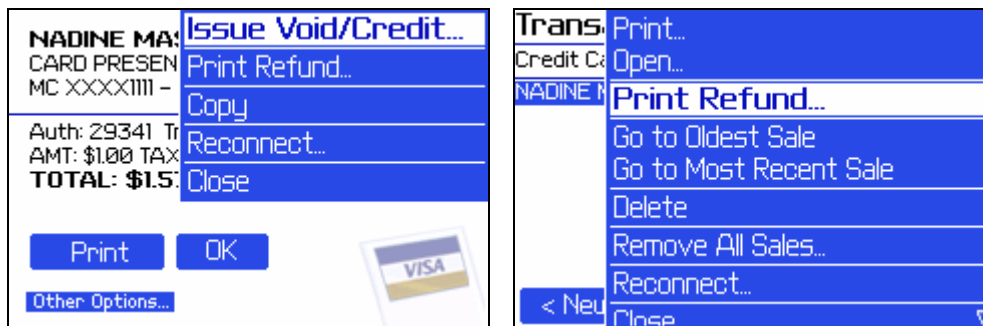
Tutorial • Voids and Credits

After a credit card transaction is approved, the processing bank submits the record for an end-of-day settlement (closed batch). If a settlement has not yet been issued for the transaction, Pocket Verifier allows you to void the transaction. Issuing a void or a credit depends solely on whether the transaction was settled. Settled transactions will allow you to issue full or partial credits. Unsettled transactions can only be voided. Pocket Verifier transactions are automatically batched every night at approximately 11PM PST. Thus, in most cases, you can issue a void immediately after you received an approved transaction. The tutorial below gives an example of how to issue a void or credit.

1. From the *Main Menu* screen, select [Transaction Manager](#).
2. Scroll to the transaction that was just approved.
In this example we are using *Nadine Master*. Your transaction will be different than the one presented here.
3. Press down on the Togglewheel and select [Open...](#)



4. When the summary screen appears, scroll to [Other Options](#).
5. Press down on the Togglewheel to view the various options.



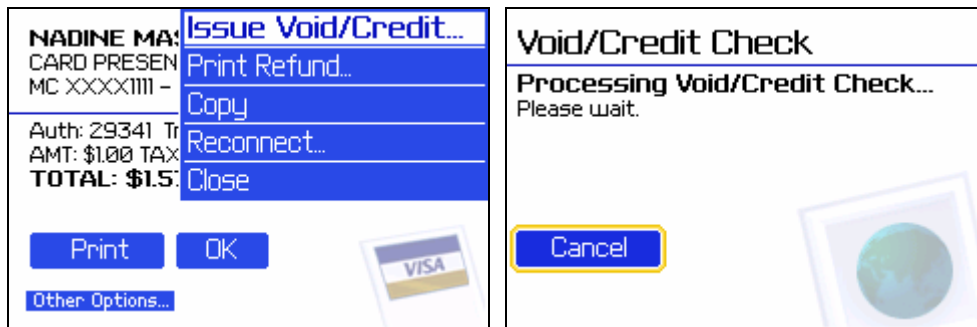
Summary Screen

Transaction Manager

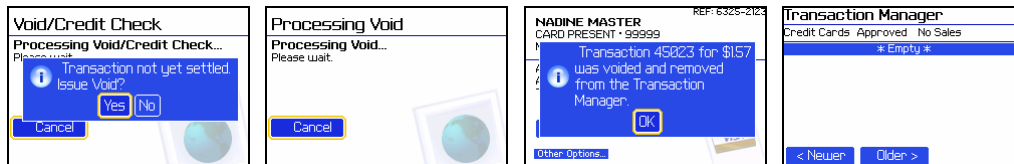
If your customer requires a refund receipt; you can print one before issuing a void or credit. If the transaction was settled and you issue a partial refund, manually enter that amount on the refund receipt, otherwise enter the full amount. You can also print sales receipts and refund receipts directly from the *Transaction Manager* (see screen above).

Once you print out a refund receipt and hand it to the customer, you must still issue a Void or Credit. If the transaction was not yet settled and you want to issue a partial refund, you must wait until the processing bank settles the transaction (usually the next day).

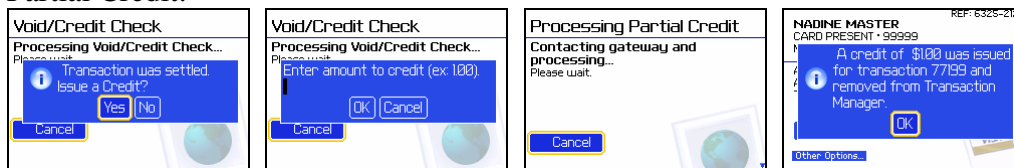
6. Select **Issue Void/Credit...**
7. A message will appear indicating if the transaction has been settled. If it has, you can enter an amount for a full or partial credit. In the example here, the transaction has not yet settled so you are prompted to issue a void. Select **Yes**.
8. At this point the void or credit will be processed. Since **PROMPT** was selected for the **Print Void/Credit** option, and you will be asked to print a refund receipt. Select **Yes** or **No** as appropriate in your situation.



Void:



Partial Credit:



Note: If you are using a demo account, some voids and credits may not be issued because the demo account does not actually process these transactions.

Once an optional *Refund Receipt* prints, the transaction will be removed and you will be returned to the *Transaction Manger* screen. From here you can return to the *Main Menu* by pressing the **Escape** button.

ACH Account Transfers

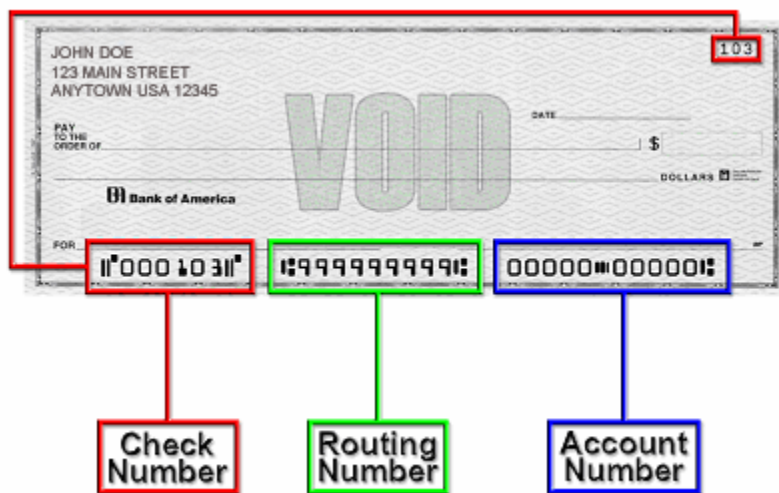
Introduction

This option is primarily so your business can accept checks by telephone, fax machine, or e-mail. If your customer can physically hand you a check, you are better off accepting it and physically depositing it at your bank.

The bad check protection statutes and laws generally apply only to physical checks, with pen-and-ink signature. In addition, the customer can challenge and reverse the electronic check up to sixty days after it is issued. The electronic check acceptance feature is a convenience for the reputable vendor to accept non-physical checks from honest customers. To date, it does not offer all of the safeguards that physical checks and credit card transactions do.

Please familiarize yourself with the procedures for processing credit card sales. The procedures for an electronic check are nearly identical except that instead of entering a credit card account number and an expiration date, you enter the numbers on the bottom of the check.

There are three groups of numbers on the check. One is the check number, another is the ABA or bank routing number (also known as the transit number), and the third is the account number. The different groups are shown in the diagram below.



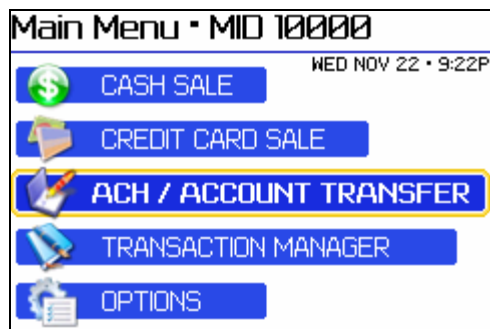
Please note that the relative positions may vary from check to check, but the check number on the bottom always matches the number in the upper right hand corner. Additionally, the routing number can always be found between two @: marks. The following tutorial uses a fictitious savings account.

Tutorial • ACH/Checking

It is assumed that you have already setup the Pocket Spectrum to work with Pocket Verifier and that you have successfully activated at least one merchant account or logged on to a demo account.

It is also assumed that the options are set to those outlined in the section: *Tutorial • Swiped Credit Card Sale*.

1. Logon to your account and go to the *Main Menu*.
2. Turn on the Pocket Spectrum.
3. Select **ACH / Account Transfer**.



4. Enter the following information:
 - a. Name: **amy peterson** (the name can be case insensitive)
 - b. ABA Code: **122000001** (the number will change color when valid)
 - c. Account # **12340001**
 - d. Check # **126**
 - e. Amount: **19.95**
 - f. Tip: **0.00** (leave blank)

ACH Account Transfer	
MID 10000 - Ref No: 6339-1132	
Name: amy peterson	ACT # 12340001
Addr:	CHK # 126
Zip:	Checking Account
ABA # 122000001	Sale Amount: 19.26
ACT # 12340001	Tax (7.125%): --
CHK # 126	Tip/Fee: 0.00
Checking Account	Total: \$19.26
	<input type="button" value="Print"/> <input type="button" value="Charge..."/>

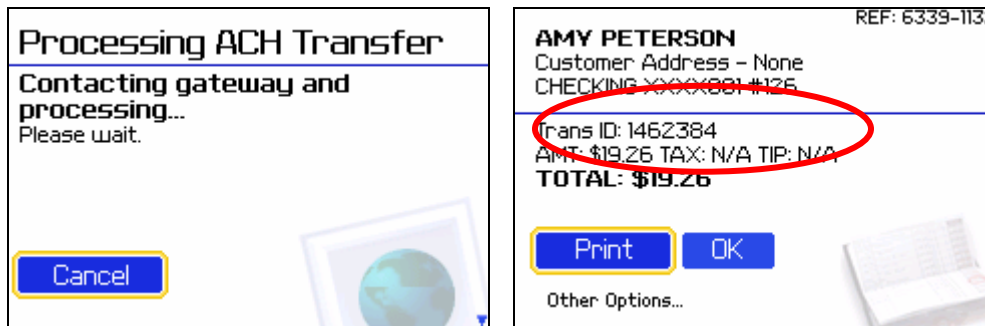
You now have all the information needed to issue an account transfer. The customer's address and Zip Code are optional. You can also add/remove the sales tax or change the reference information by using the menu.

At this point you can process the sale. If you do not want to submit the transaction at this time or you are in a location where a connection is not available, press the Escape button. You will be prompted to save the transaction. You can then process the sale at a later date by selecting it from the *Transaction Manager* screen. See the *Transaction Manager* section for details.

5. Select **Charge...**

The account information is encrypted and sent to the gateway in order to initiate the account transfer. Once completed, the summary screen will appear with the Transaction ID. Also, since the **Print Approvals** feature was set to YES in the *Options*, a receipt is automatically printed and can be handed to the customer. Otherwise, you can print a receipt by selecting the **Print** button.

6. Select **OK** or press the **Escape** button to return back to the *Main Menu*.



Note: You cannot issue voids or credits on ACH / Account Transfers. In addition, the Transaction ID and Authorization Code are the same, so the Sale Summary screen only displays the Transaction ID.

Cash Sales

Introduction

Unlike credit card and ACH Account Transfers, cash sales do not require a wireless connection, cannot be saved in the *Transaction Manager*, and do not receive an approval status with a Transaction ID or Authorization code. Cash sales are used by Pocket Verifier only as a convenience to print cash receipts.

Entering the customer name is also optional. If the customer name is entered, it will appear on the receipt. Follow the tutorial below to create and print a quick cash sales receipt.

Tutorial • Cash Sales

It is assumed that you have already setup the Pocket Spectrum to work with Pocket Verifier and that you have successfully activated at least one merchant account or logged on to a demo account.

It is also assumed that the options are set to those outlined in the section: *Tutorial • Swiped Credit Card Sale*.

1. Log on and go to the *Main Menu*.
2. Select [Cash Sale](#).
3. Turn on the Pocket Spectrum.
4. Enter an amount and tip (i.e., \$19.95 and \$5.00, respectively).
5. Select Print.

The screenshot shows a mobile application interface for a 'Cash Sale' receipt. The title is 'Cash Sale' with a reference number 'MID 10000 - Ref No: 6337-1144'. Below this, the receipt details are listed: 'Sale Amount: 19.95', 'Tax (7.125%): 1.42', and 'Tip/Fee: 5.00'. The total amount is displayed as '\$26.37'. At the bottom, there are two buttons: 'Print' (highlighted with a yellow border) and 'OK'.

Cash Sale	
MID 10000 - Ref No: 6337-1144	
Sale Amount:	19.95
Tax (7.125%):	1.42
Tip/Fee:	5.00
Total:	\$26.37
<input type="button" value="Print"/>	<input type="button" value="OK"/>

Note: If the Tip amount is empty and Print Service Receipts is selected in the Options, then the receipt will have a place for the customer to add a tip. You can then optionally enter the tip amount and print a final receipt for the customer (while keeping the service receipt). If the Tip amount is empty and Print Service Receipts is NOT selected, then the receipt will show a final receipt with no area for entering a fee or tip.

Transaction Manager

Introduction

The *Transaction Manager* screen is the area where you can view completed and pending transactions for credit card sales and ACH / Account Transfers. It is also the entry point for processing the voids and credits of completed credit card sales as demonstrated in the *Tutorial • Voids and Credits* section.

The purpose of the transaction manger on the Blackberry is to allow you to save and process pending transactions. Please note that all pending Credit Card sales are processed as Keyed transactions. Once a transaction is processed, a record of it is saved in Transaction Central (your online Merchant account) for viewing, downloading to your accounting package, or for processing reports. Thus, **we recommend that you perform either a daily or monthly clean up to remove approved transactions from the Blackberry.** The Blackberry has limited memory and Pocket Verifier will only display the 100 most recent transactions, so a rigorous daily or monthly clean up will help avoid any problems due to insufficient memory or storage space on your phone.

This section is designed to give you a basic over view of the Transaction Manager. The data contained in the Transaction Manager will depend on what processes you have already performed. Thus, in most cases, the data presented here may not be identical to the data on your Blackberry; since transaction and authorization codes, sales dates, account holder names and approval types will differ.

The most recent transaction appears at the top of the list. Below is a summary for the *Transaction Manager* screen with an explanation of its various parts. Note that if a pending transaction is approved or changed, then the sales date will change to the most recent date.

Transaction Manager		
Credit Cards	Approved	200 Sales (Top)
Veronica Vis	- \$249.94	- TID:3420800
Mike Master	- \$248.70	- TID:3420796
Jake Japalla	- \$247.46	- TID:3420792
Dale Discove	- \$246.22	- TID:3420788
Deb Dinars	- \$244.98	- TID:3420784
Mike Master	- \$243.74	- TID:3420780
Pete Peterso	- \$242.50	- TID:3420776
Jake Japalla	- \$241.26	- TID:3420772

< Newer Older > NOV 16 12:00 AM

— The sale type and approval status can be changed by scrolling to these headings. The total number of sales for the sale type and approval status is also displayed (in this example the most recent transaction (Top) is selected).

— A list of sales is displayed by customer name (first 12 characters), total sale amount, and Transaction ID. For pending sales the reference information is shown in place of the Transaction ID.

— The date for the selected sale is displayed here.

To view details for a transaction, first select the item and press down on the Trackwheel and select [Open...](#)

Approved credit cards can be issued a void or credit. Pending credit card sales and ACH account transfers can be approved or edited. A printed receipt can also be issued for a selected item from the menu. Refund receipts can also be printed for approved credit card sales.

Sales Type

This option allows you to switch between credit card sales and ACH account transfers.

Transaction Manager	
Credit Cards	Approved 200 Sales (Top)
Veronica Vis	- \$249.94 - TID:3420800
Mike Master	- \$248.70 - TID:3420796
Jake Japalla	- \$247.46 - TID:3420792
Dale Discove	- \$246.22 - TID:3420788
Deb Dinars	- \$244.98 - TID:3420784
Mike Master	- \$243.74 - TID:3420780
Pete Peterso	- \$242.50 - TID:3420776
Jake Japalla	- \$241.26 - TID:3420772
< Newer	Older > NOV 16 12:00 AM

Transaction Manager	
ACH Sales	Approved 7 Sales (Top)
Pete Peterso	- \$12.13 - TID:2720028
Alan Amexica	- \$10.89 - TID:2720024
Jake Japalla	- \$9.65 - TID:2720020
Jake Japalla	- \$8.41 - TID:2720016
Dale Discove	- \$7.17 - TID:2720012
Veronica Vis	- \$5.93 - TID:2720008
Mike Master	- \$4.69 - TID:2720004
< Newer	Older > NOV 16 12:00 AM

Approval Status

This option allows you to switch between approved and pending sales. Approved sales display the Transaction ID (TID). Pending sales display the Reference information (REF).

Transaction Manager	
ACH Sales	Approved 7 Sales (Top)
Pete Peterso	- \$12.13 - TID:2720028
Alan Amexica	- \$10.89 - TID:2720024
Jake Japalla	- \$9.65 - TID:2720020
Jake Japalla	- \$8.41 - TID:2720016
Dale Discove	- \$7.17 - TID:2720012
Veronica Vis	- \$5.93 - TID:2720008
Mike Master	- \$4.69 - TID:2720004
< Newer	Older > NOV 16 12:00 AM

Transaction Manager	
ACH Sales	Pending 22 Sales (End)
Alan Amexica	- \$9.38 - REF:33683
Veronica Vis	- \$8.14 - REF:33681
Dale Discove	- \$6.90 - REF:33679
Pete Peterso	- \$5.66 - REF:33677
Alan Amexica	- \$4.42 - REF:33675
Alan Amexica	- \$3.18 - REF:33673
< Newer	Older > NOV 17 9:50 PM

Menu Items

A number of features can be accessed when pressing on the Trackwheel. Depending on what sales items are selected will also display additional menu items.

Following is a list of menu times for the *Transaction Manager* and a brief description of what they do.

Trans	Print...
Credit C	Open...
Veronica	Print Refund..
Mike Mas	Go to Oldest Sale
Jake Jap	Go to Most Recent Sale
Dale Disc	Delete
Deb Dinar	Remove All Sales..
Mike Mas	Reconnect...
Pete Pet	< New
Jake Jap	Close
Pete Pet	

[Print...](#)

This option will print a sales receipt for the currently selected. Unapproved receipts do not have a *Trans ID* or *Authorization Code*.

[Open...](#)

If the sale is pending, this option will open the sales screen for editing and processing the sale. If the sale is approved, this option will open the *Sale Summary* screen. For approved credit card sales, you can issue a void or credit. See the *Tutorial • Voids and Credits* section for more information.

[Print Refund...](#)

This item appears for approved credit card sales and allows you to print a refund receipt. See the *Tutorial • Voids and Credits* section for more information.

[Go to Oldest Sale](#)

Select this option to go to the last sale in the list.

[Go to Most Recent Sale](#)

Select this option to go to the first sale in the list.

[Delete](#)

This will delete the selected transaction and remove it permanently from the *Transaction Manager*. Use this for items that have been processed elsewhere (such as through *Transaction Central*) or for deleting approved transactions.

[Remove All Sales](#)

This will remove all sales for the selected criteria (i.e., Approved credit card sales, pending ACH transfers, etc.). A confirmation message appears after selecting this menu item.

[Reconnect...](#)

When the printer turns off the Bluetooth connection is lost. When this happens, turn on the printer and select this menu item to re-establish the Bluetooth connection with the Blackberry.

[Close](#)

This will exit the *Transaction Manager* and return you to the *Main Menu*. Pressing the **Escape** button has the same effect.

Hints and Tips

Introduction

The Pocket Verifier software was developed in correspondence to how other applications behave on your Blackberry. Thus, if you have already mastered other applications on your Blackberry, then using Pocket Verifier will appear logical and intuitive. For additional information on how to use your Blackberry or to setup your device to work with wireless data, read the Blackberry manual or contact your wireless provider.

Entering Data

Entering text on the Blackberry can be a daunting task. Thus, whenever possible use the Pocket Spectrum to swipe and process credit cards. When processing cash sales you can leave out the customer name and only enter the amount.

If you must enter the customer's name or an address for keyed transactions, remember the following:

- The customer's name does not have to be case sensitive.
- In most cases only the numeric portion of the address is required for the processing gateway's *Address Verification System (AVS)*.

The Escape Button

The [Escape](#) button will take you to the previous screen. If you are on a sales screen and made changes then the *Save Prompt* will appear. Pressing the [Escape](#) button on the *Main Menu* screen will exit the program.

