



Wireless ePay Configuration
and User Guide
(Java version)

INDEX 1

Section 1 -	Installing Cradle/Card Reader to Phone	Page 04
Section 2 -	Settings	Page 06
Section 3 -	Starting and Login in to Wireless ePay Software	Page 10
Section 4 -	Quick Sale with Cradle	Page 12
Section 5 -	Quick Sale without Cradle	Page 20
Section 6 -	Credit	Page 23
Section 7 -	Void	Page 27
Section 8 -	Auth Only with Cradle	Page 29
Section 9 -	Auth Only without Cradle	Page 32
Section 10 -	Capture	Page 37
Section 11 -	View Records	Page 39
Section 12 -	FAQ	Page 40
Section 13 -	Glossary	Page 42

INDEX 2

Section 1 -	Installing Cradle/Card Reader to Phone	Page 04
Section 2 -	Settings	Page 06
<i>Section 2a</i> -	Transaction Settings	Page 07
	Days to Store Transaction Records	Page 07
	Tax	Page 07
	Card Reader	Page 07
	Printer	Page 07
	Test Mode	Page 07
	Accept Checks	Page 07
	Visible Fields	Page 07
<i>Section 2a</i> -	Printer Settings	Page 08
<i>Section 2a</i> -	Change Pin	Page 09
<i>Section 2a</i> -	Merchant Console Pin.....	Page 09
Section 3 -	Starting and Logging in to Wireless ePay Software.....	Page 10
Section 4 -	Quick Sale (with Cradle/Card Reader)	Page 12
<i>Section 4a</i> -	Connecting Cradle/Card Reader to Phone	Page 13
<i>Section 4b</i> -	Instant Void After Sale	Page 19
Section 5 -	Quick Sale (without Cradle/Card Reader)	Page 20
Section 6 -	Credit	Page 23
<i>Section 6a</i> -	Instant Void After Sale	Page 26
Section 7 -	Void	Page 27
Section 8 -	Auth Only (with Cradle/Card Reader)	Page 29
Section 9 -	Auth Only (without Cradle/Card Reader)	Page 32
<i>Section 9a</i> -	Instant Capture After Auth Only	Page 35
Section 10 -	Capture	Page 37
Section 11 -	View Records	Page 39
Section 12 -	FAQ	Page 40
Section 13 -	Glossary	Page 42

The images below are for reference purpose only. Phones, phone ports and cradle/card reader connectors may differ due to model of cell phone.

SECTION 1

Installing cradle/card reader to phone



Step 1.

Unpack and remove cradle/card reader from the box.



Step 2.

If the cradle/card reader arm is closed, pull up the cradle/card reader arm release knob to release the arm.



Step 3.

The cradle/card reader should now have the cradle/card reader arm fully retracted out and ready for phone placement.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Phones, phone ports and cradle/card reader connectors may differ due to model of cell phone.

SECTION 1

Installing cradle/card reader to phone - Cont.

Step 4.

Place the phone on to the cradle/card reader and push in the cradle/card reader arm until the phone is snug and secure. (**NOTE:** *When closing cradle/card reader arm, avoid pressing in any buttons on the side of the phone*)



Step 5.

Properly placed and closed cradle (card reader). (Cell face closed)



Step 6.

Properly placed and closed cradle (card reader). (Cell face open)



Do **NOT** connect the port connector to the cell phone at this time. You will be asked to connect it later in the manual. If connected, you will be asked to reconnect the port connector.

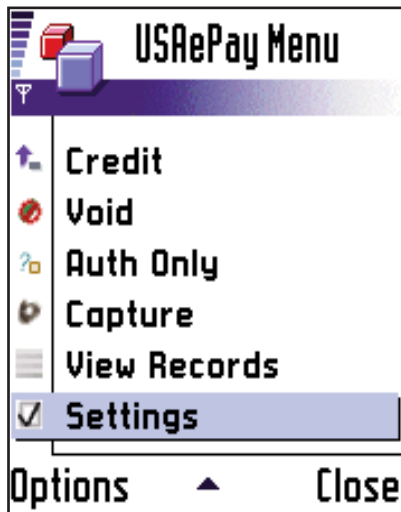
1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 2

SETTINGS



Settings is the back bone of the Wireless ePay software. This is where devices and menus are configured within Wireless ePay.

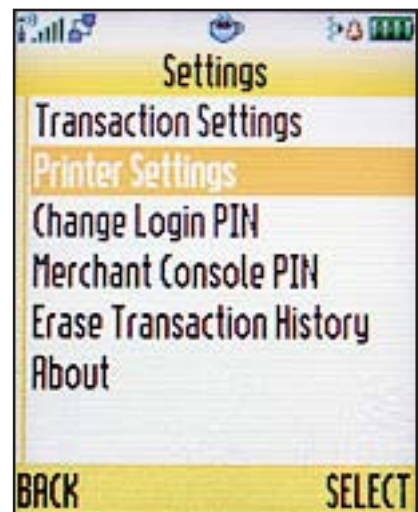


Step 1.

Use the navigation keys  to select "Settings" and press the Select/Enter key  to enter the menu.

Step 2.

Within the settings menu, more options are available for settings modification. Use the navigation keys  to select a sub menu and press the Select/Enter key  to enter the sub-menu.

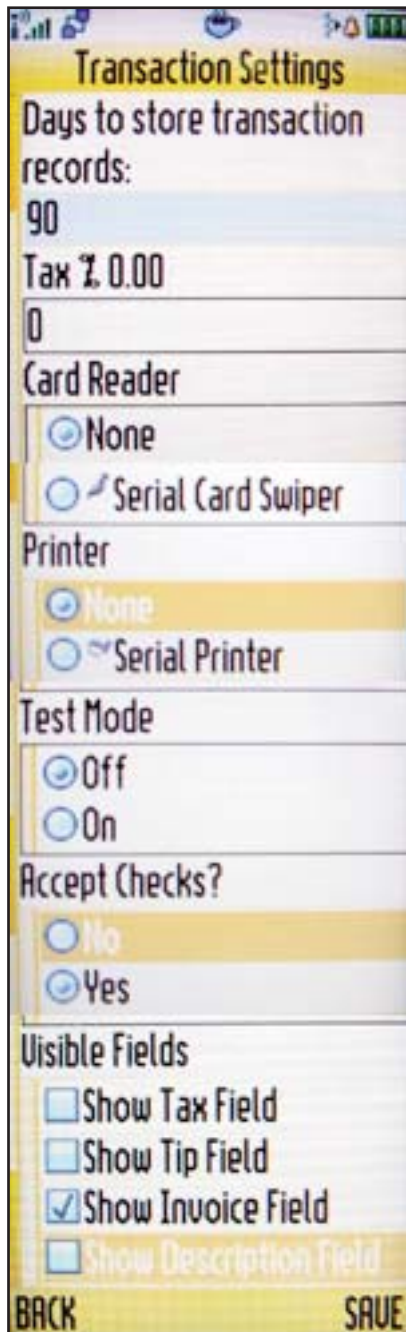


1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 2a

SETTINGS - Transaction Settings



Days to store transaction records:

This is how many days records will be stored on Wireless ePay software. *NOTE: By increasing the days stored, you are depleting your cell phone of memory. Default is 90 days.*

Tax:

By entering a tax amount in the settings, tax will automatically be added to any transaction processed. Once tax is entered in the transaction settings, you do not need to enter tax in the sales or credit menu. *Default is 0.*

Card Reader:

When using and optional credit card cradle with Wireless ePay, select "Serial Card Swiper". Leave "None" if card reader is not attached. *Default is None.*

Printer:

When using and optional printer with the credit card cradle, select "Serial Printer". Leave "None" if printer is not attached. If printer selected, refer to Section 2a - Serial Printer Settings. *Default is None.*

Test Mode:

This option sets Wireless ePay into a test mode. When in test mode, Wireless ePay is fully operable except that the transactions do not get processed. *Default is Off.*

Accept Checks:

If enabled, this feature allows one to process eChecks directly through Wireless ePay. *Default is No.*

Visible Fields:

If enabled, these fields will show in the Sale and Credit menus. If not using any of these features for transaction, simply uncheck the field and it will no longer appear in the menu. *Default is all checked*

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 2a

SETTINGS - Printer Settings

NOTE: To use the printer, you **MUST** have a cradle/card swiper attached to the cell phone. Printer will **NOT** work without the proper cradle/card swiper.

Printer Settings

Company Name
USRePay

Street Address
5900 Wilshire Blvd ste 1425

City
L.A.

State
CA

Zipcode
90036

Phone
866 USA-ePay

Web URL
www.USRePay.com

Include on Printout

Address

Phone

Web Address

Tip Field

BACK SAVE

NOTE: To access the printer setting and to print a customer receipt, the printer must be turned on and set to Serial Printer in the Transaction Settings. Refer to Section 2a "Printer" to set printer

Printer Settings:

In the Printer Settings, fill in the "Company Name" using the key pad and also the "Street Address³", "City³", "State³", "Zip Code³", "Phone Number³" and the "Web URL³" if one exists. You have an option to include or not to included some or all of your company information on the receipt by checking or unchecking the "Included on Printout" options. To include the desired information on the customers receipt, simply check the proper field and then save.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 2a

SETTINGS - Change Pin



Change Pin:

Current PIN are the 8 digits you enter when starting Wireless ePay. To change to a new PIN, first enter your old PIN then the new and update. If you decide not to change anything, click back to exit Change Pin menu.

SECTION 2a

SETTINGS - Merchant Console Pin

Merchant Console Pin:

This is your 16 digit activation key provided when software is first installed.

WARNING: Don not modify the activation key in any way, if changed, wireless transactions will seas to function properly.



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

Cell phone diagrams one (1) and two (2) are for reference only. Cell phone structure and icons may vary from phone to phone. Please refer to your cell phone manual for proper icons and navigation keys.



Diagram 1

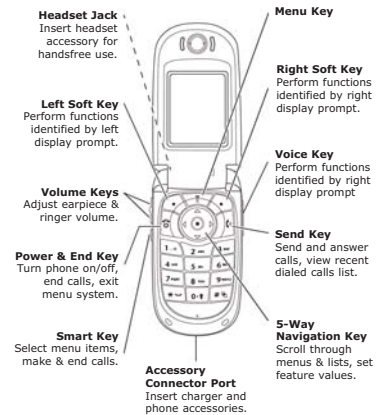


Diagram 2


SECTION 3

Starting and Login in to Wireless ePay Software

Step 1.

Turn on the your cell phone.

Step 2.


Use the navigation keys  to locate and start ePay Mobile software (*ePay Mobile is a Java based software, in many cases, the program will reside in Games & Apps folder. Refer to your cell phone manual for program locations*)

Every time you start ePay Mobile, you will see two options: "Log In" and "Options". (At this time we will focus on the "Log In" and features associated with within. Refer to Chapter? for "Options" detail.

Step 3.

Click the Right Soft Key (Select)  to "Log In" in to ePay Mobile.

Step 4.

At this time you will be asked to "Enter your PIN". Enter the eight (8) digit code you created when initially installing ePay Mobile. Click the Right Soft Key (OK)  to continue.


1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 3

Starting and Login in to Wireless ePay Software - Cont.

Step 5.

Now Click the Right Soft Key (LOG IN) to  log in.

Step 6.

Once the log in is complete, you will see the USAePay Main Menu.

This menu allows the merchant to process basic transactions such as Sale, Credit, Void, Pre and Post Auth, and other features such as Records and Settings.



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

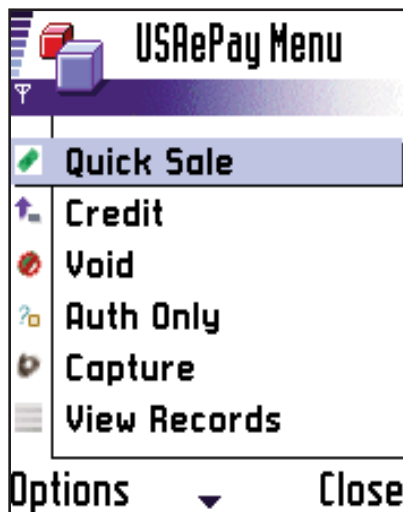
The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 4



QUICK SALE (with cradle/card reader attached)

Quick sale is where the credit card information is keyed/swiped for processing. (**NOTE:** *If cradle/card reader is not enabled, refer to Section 2 to activate cradle/card reader.*)

DO NOT PLUG IN CRADLE/card reader IN TO CELL PHONE SERIAL PORT CONNECTION UNTIL ASKED TO DO SO



Step 1.

Use the navigation keys  to select "Quick Sale" and press the Select/Enter  key to begin a transaction.

If cradle/card reader is attached, then go directly to page 12, otherwise proceed to section 4a.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Phones, phone ports and cradle/card reader connectors may differ due to model of cell phone.

SECTION 4a

Connecting cradle/card reader to phone

Step 2.

At this point, you will be asked to "Re-plug Card Swiper" "Connecting..." on the cradle/swiper in to the cell phone port. Steps 3 - 6 will walk you through connecting the cradle/swiper connector to the cell phone serial port. *(if already not active, refer to SECTION 2 "Settings" to activate cradle/card reader)*



Step 3.

Locate the cradle/swiper connector.



Step 4.

Now locate the serial port on your cell phone
(Most phones, the serial port will be located at the bottom of the phone)

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Phones, phone ports and cradle/card reader connectors may differ due to model of cell phone.

SECTION 4a

Connecting cradle/card reader to phone - Cont.

Step 5.

Gently, plug the cradle/swiper serial connector in to the cell phone serial port. *(Make sure the port connector is secure before using)*



CAUTION: Do not force the serial connector in to the cell phone serial port. Do not press the release button on serial connector when connecting to phone. When properly connected, the serial connector will click and should be snug and not loose.

Properly placed phone on cradle and serial connector plug in.



NOTE: You will be asked to "Re-plug card Swipper" each time after exiting/quitting Wireless ePay. Follow steps 2 - 6 to reconnect port connector to cell phone serial port ONLY when asked to do so.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Phones, phone ports and cradle/card reader connectors may differ due to model of cell phone.

SECTION 4

QUICK SALE (with cradle/card reader attached) - Cont.

When the cradle/swiper port connector is properly installed, "Please swipe card" will be displayed. At this time you are ready to process transactions.



Step 7.

Using a credit card, place it into the card swiper slot with the credit card magnetic strip facing away from the phone and slide it through. *(The credit card can be swiped from either end of the cradle/card reader. If starting from the bottom, then slide up or vice versa, slide down if starting from the top)*

Step 8.

The green light on the side of the cradle will flash irregularly letting you know that a magnetic strip has been swiped.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 4

QUICK SALE (with cradle/card reader attached) - Cont.

Step 9.

After swiping the credit card, the Card Holder Name⁴, Card Number⁴ and Expiration Date⁴ fields will be filled in automatically. Scroll down using the navigation keys and enter the charge amount⁴, tax², tip² and their e-mail address². (e-mail address is optional and should be entered if the customer would like the transaction record e-mailed to them as a receipt)


NOTE: You do not need to enter the Customers Address, Zip Code, Card ID/CVV2 since the credit card was swiped

NOTE 2: If Tax, Tip, Invoice and Description fields are not present and needed for the transaction, then refer to SECTION 2 "Setting" to activate fields

The image shows two screenshots of the 'Sale' screen. The top screenshot shows the 'Card Holder' field filled with 'John Doe'. The bottom screenshot shows the 'Sale' screen with fields for 'Card Number' (4569 Doe Hve), 'Expiration Date' (14/45), 'Zip Code' (53987), and 'Card ID'. The 'Customer Email' field is filled with 'John@yahoo.com'. At the bottom, there are 'Options' and 'Cancel' buttons.

The image shows a screenshot of the 'Sale' screen with the 'Process' and 'Exit' options. The 'Process' option is highlighted. At the bottom, there are 'Select' and 'Cancel' buttons.

Step 10.

To process the transaction, either select "PROCESS" using the Right Soft Key  or select via menu and "PROCESS".

The software will then communicate with the USAePay gateway and process the transaction.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 4

QUICK SALE (with cradle/card reader attached) - Cont.



Step 11.

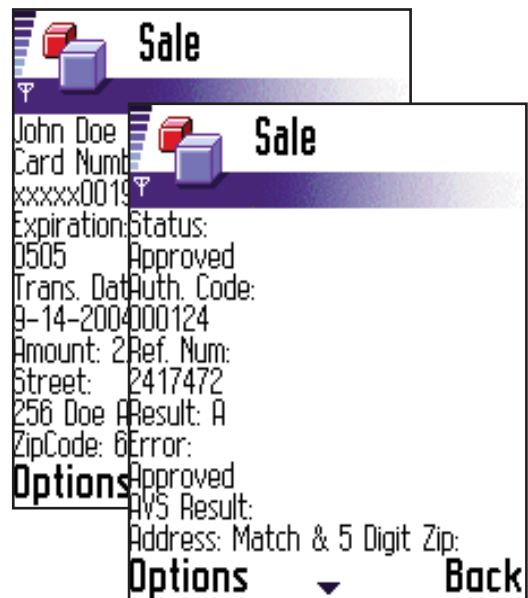
Once a transaction is processed successfully, a confirmation will be display.

Step 12.

After the processing is complete, an authorization result will be displayed.

To view a "Transaction" detail at a later time, refer to SECTION 2 "Settings" - View Records / Sales.

NOTE: Refer to USAePay Merchant Console Instructions for Batch closure, Reports...



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory


The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 4

QUICK SALE (with cradle/card reader attached) - Cont.




Step 13.

If you would like to exit Wireless ePay, use the Left Soft Key  to select "Exit".


SECTION 4b

Instant Void after Sale

Step 14.

To void a transaction instantly after a Sale, use the Left Soft Key  to select "Void"

NOTE: On some phone models, use the Right Soft Key

 to select "Void"



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 4b

Instant Void after Sale - Cont.



Step 15.

A "Void" confirmation will be displayed. To continue with the void, use the Soft Keys to "PROCESS" the void.

Step 16.

The software will then communicate with the USAePay gateway and process the void. Once finished the void details will be displayed. "Transaction Voided Successfully" will be displayed along with card holders name and the voided dollar amount.

To view a "Void" detail(records) at a later time, refer to SECTION 2 "Settings" - View Records / Voided Transactions.

Step 17.

To process another transaction or to return to the main menu, use the Soft Selection Keys to select "Back"



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory



The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 5

QUICK SALE (without cradle/card reader attached)



Step 1.

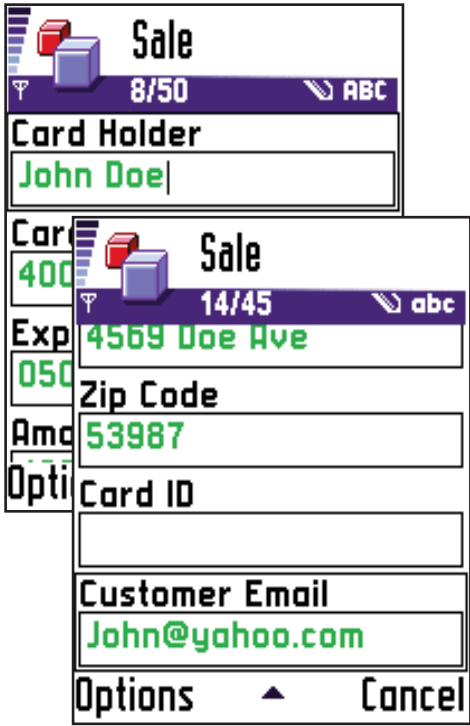
Use the navigation keys  to select "Quick Sale" and press the Select/Enter  key to begin a transaction.

Step 2.

Use the key pad to enter card Card Holder Name⁴, Card Number⁴ and Expiration Date⁴, Address³, Zip Code³, Card ID³, Charge Amount⁴, Tax², Tip² and their E-mail Address². (*e-mail address is optional and should be entered if the customer would like the transaction record e-mailed to them as a receipt*)

NOTE: If Tax, Tip, Invoice and Description fields are not present and needed for the transaction, then refer to SECTION 2 "Settings" to activate fields

NOTE 2: Entering Street Address, Zip Code, and Card ID fields are strongly recommended to get the best possible transaction rate from your processing bank.



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory


The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 5

QUICK SALE (without cradle/card reader attached) - Cont.



Step 3.

To process the transaction, either select "PROCESS" using the Right Soft Key  or select via menu and "PROCESS".

The software will then communicate with the gateway and process the transaction.

Step 4.

Once a transaction is processed successfully, a confirmation will be display.

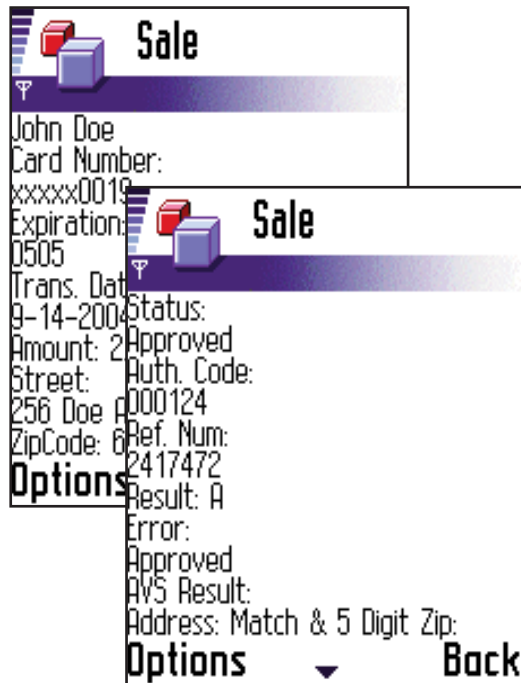


1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 5

QUICK SALE (without cradle/card reader attached) - Cont.



Step 5.

After the processing is complete, an authorization result will be displayed.

The "Status" is the result of the transaction. It will either display "Approved" or "Declined". The "Auth Code" will always be displayed only if a transaction has been approved. Once approved, a "Ref. Num" (Reference Number) will be displayed. "Result:" will display either A, D or E for Approved, Declined or Error. "Error" will display an error message only if and error during transaction took place. "Approved AVS Result" is the result on the address verification system.

To view a "Transaction" detail at a later time, refer to SECTION 2 "Settings" - View Records / Sales.

NOTE: Refer to USAePay Merchant Console Instructions for Batch closure, Reports...

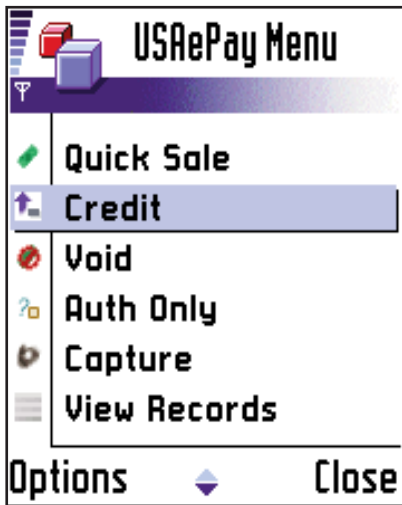
1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.



SECTION 6

CREDIT

Credit is a refund. Credit only applies if a transaction has previously taken place and the funds have been placed from the buyer account in to the merchant account. In other words, a credit can only take place if a batch has been closed/settled. **NOTE: If a batch has not been settled/close, then the transaction can be voided**



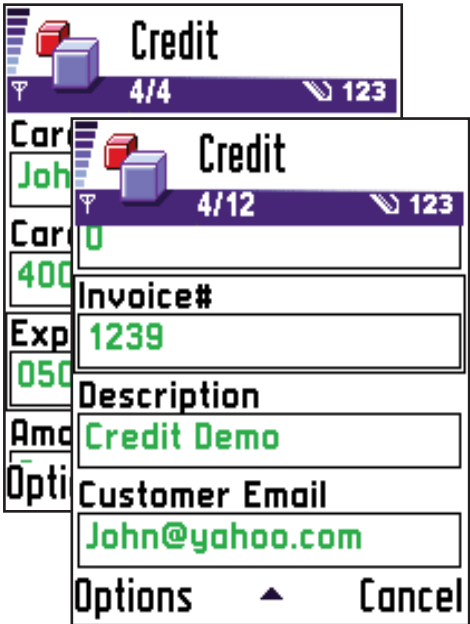
Step 1.

Use the navigation keys  to select "Credit" and press the Select/Enter key  to begin a transaction.

Step 2.

Use the key pad to enter card Card Holder Name⁴, Card Number⁴ and Expiration Date⁴, Charge Amount⁴, Tax², Tip² and their E-mail Address². (*e-mail address is optional and should be entered if the customer would like the credit record e-mailed to them as a receipt*)

NOTE : *If Tax, Tip, Invoice and Description fields are not present and needed for the transaction, then refer to SECTION 2 "Settings" to activate fields*



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory


The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 6

CREDIT - Cont.



Step 3.

To process the credit, either select "PROCESS" using the Right Soft Key  or select via menu and "PROCESS".

The software will then communicate with USAePay gateway and process the transaction.

Step 4.

Once a transaction is processed successfully, a confirmation will be display.



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 6

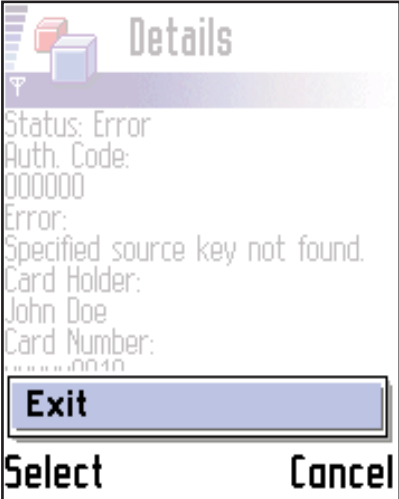
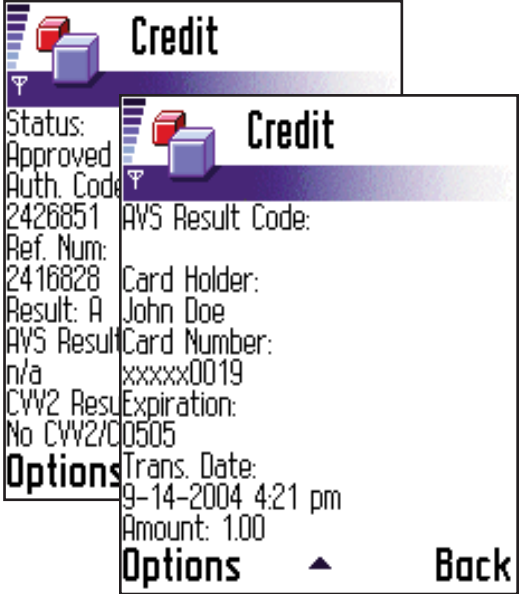
CREDIT - Cont.

Step 4.


After the processing is complete, a credit authorization result will be displayed.

To view a "Transaction" detail at a later time, refer to SECTION 2 "Settings" - View Records / Credits.

NOTE: Refer to USAePay Merchant Console Instructions for Batch closure, Reports...



Step 5.

If you would like to exit Wireless ePay, use the Left Soft Key  to select "Exit".


1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.


SECTION 6a

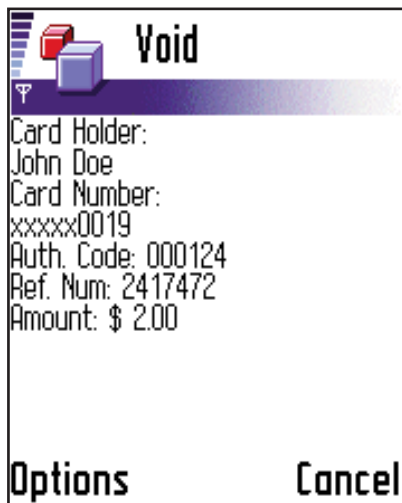
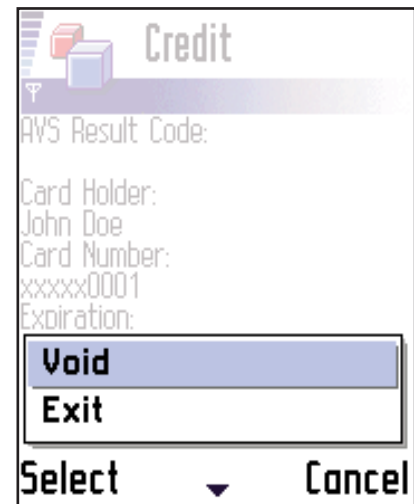
Instant Void after Credit

Step 1.

To void a transaction instantly after a Credit, use the Left Soft Key  to select "Void"

NOTE: On some phone models, use the Right Soft Key

 to select "Void"



Step 2.

A "Void" confirmation will be displayed. To continue with the void, use the Soft Keys to "PROCESS" the void.

Step 3.

The software will then communicate with the USAePay gateway and process the void. Once finished the void details will be displayed. "Transaction Voided Successfully" will be displayed along with card holders name and the voided dollar amount.

To view a "Void" detail(records) at a later time, refer to SECTION 2 "Settings" - View Records / Voided Transactions.

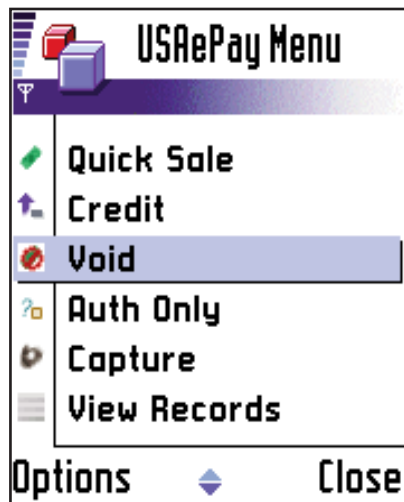
1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.



SECTION 7

VOID

Void is a cancelation of a transaction. If a batch with a to be voided transaction has not been closed/settled and funds were not transferred from card holders account to the merchant account, then a void can be performed. *A CREDIT must be issued if the batch has been closed/settled, refer to SECTION 5 on how to process a Credit*

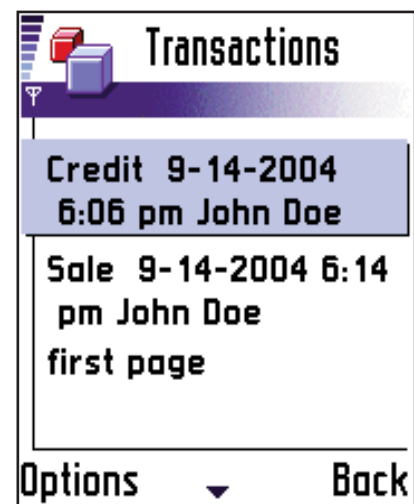


Step 1.

Use the navigation keys  to select "Void" and press the Select/Enter key  to begin.

Step 2.

Using the navigation keys,  select the transaction to be voided.



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory


The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 7

VOID - Cont.



Step 3.

To process a void, either select "OK" using the Right Soft Key  or select via menu and "select".

The software will then communicate with the USAePay gateway and process the transaction.

NOTE: Once a transaction has been voided via cell phone, the void cannot be undone/unvoided through the cell phone. , refer to the Merchant Console Instructions to unvoid a voided transaction.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 8



AUTH ONLY (with cradle/card reader attached)

Auth Only is a pre-authorization of funds. The funds are not actually deducted from the card holders account, but are reserved for specific transaction. Auth Only is used mostly with products that are not given/shipped directly after a transaction has taken place. Ex: Custom order, back order, special order...

NOTE: Use caution when using Auth Only. Every time an Auth Only is used, the amount pre-authorized will be reserved from the customers account, therefore limiting their available balance on their credit card account.



Step 1.

Use the navigation keys  to select "Auth Only" and press the Select/Enter key  to begin.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 8

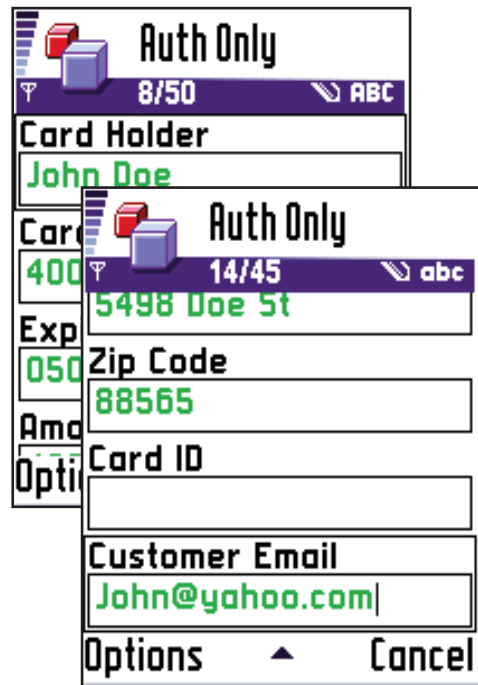
AUTH ONLY (with cradle/card reader attached) - Cont.

Step 2.


After swiping the credit card, the Card Holder Name⁴, Card Number⁴ and Expiration Date⁴ fields will be entered automatically. Scroll down using the navigation keys and enter the charge amount⁴, tax², tip² and their e-mail address². (*e-mail address is optional and should be entered if the customer would like the transaction record e-mailed to them as a receipt*)

NOTE: You do not need to enter the Customers Address, Zip Code, Card ID/CVV2 since the credit card was swiped

NOTE 2: If Tax, Tip, Invoice and Description fields are not present and needed for the transaction, then refer to SECTION 2 "Setting" to activate fields



Step 3.

To process the Auth Only, either select "PROCESS" using the Right Soft Key  or select via menu and "PROCESS".

The software will then communicate with the USAePay gateway and process the transaction.

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 8

AUTH ONLY (with cradle/card reader attached) - Cont.

Step 4.

Once a transaction is processed successfully, a confirmation will be display.



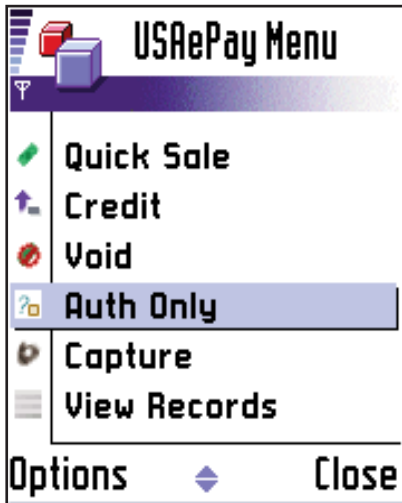
1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.



SECTION 9

AUTH ONLY (without cradle/card reader attached)

NOTE: Make sure that the cradle/card reader is disabled in the Settings menu before manually entering Auth Only information. To disable cradle/card reader, refer to SECTION 2 "Settings"



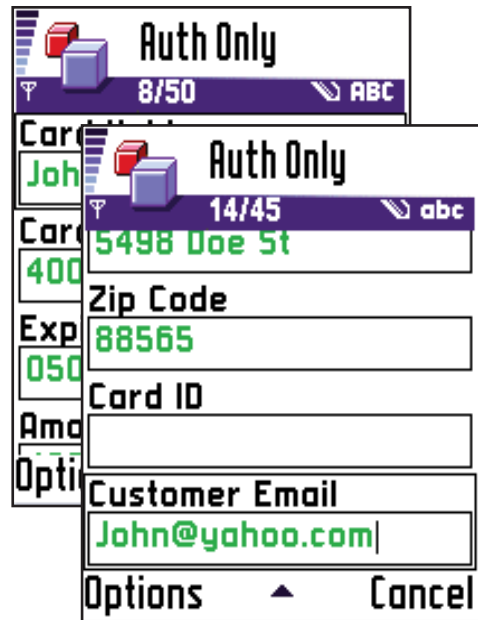
Step 1.

Use the navigation keys  to select "Auth Only" and press the Select/Enter key  to begin a transaction.

Step 2.

Use the key pad to enter card Card Holder Name⁴, Card Number⁴ and Expiration Date⁴, Address³, Zip Code³, Card ID³, Charge Amount⁴, Tax², Tip² and their E-mail Address². (*e-mail address is optional and should be entered if the customer would like the auth only record e-mailed to them as a receipt*)

NOTE 1: If Tax, Tip, Invoice and Description fields are not present and needed for the transaction, then refer to SECTION 2 "Settings" to activate fields



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory


The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 9

AUTH ONLY (without cradle/card reader attached) - Cont.



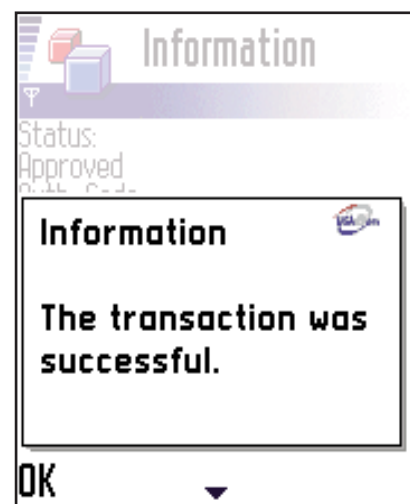
Step 3.

To process the Auth Only, either select "PROCESS" using the Right Soft Key  or select via menu and "PROCESS".

The software will then communicate with the USAePay gateway and process the transaction.

Step 4.

Once a transaction is processed successfully, a confirmation will be display.

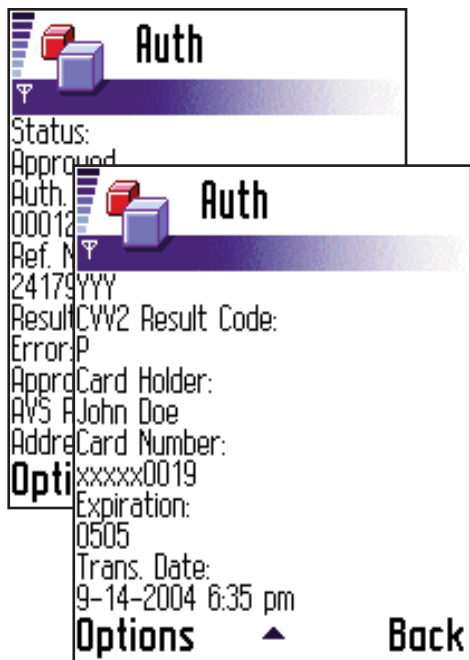


1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 9

AUTH ONLY (without cradle/card reader attached) - Cont.




Step 5.

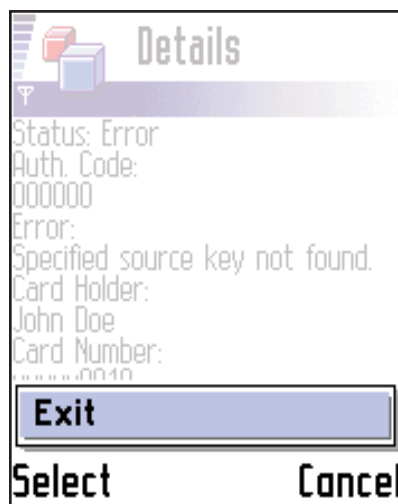
After the processing is complete, an Auth Only authorization result will be displayed.

To view an "Auth Only" detail at a later time, refer to SECTION 2 "Settings" - View Records / Auth Only.

NOTE: Refer to USAePay Merchant Console Instructions for Batch closure, Reports...

Step 6.

If you would like to exit Auth Only details, use the Left Soft Key  to select "Exit".



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 9

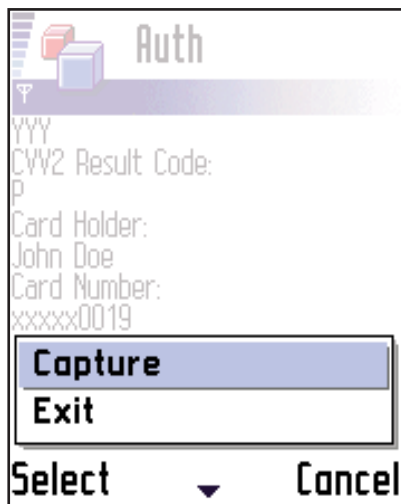
AUTH ONLY (without cradle/card reader attached) - Cont.

Step 7.

To Capture (Post Authorize) an Auth Only instantly after an Auth Only has been processed, , refer to Section 8a: Instant Capture after Auth Only.

SECTION 9a

Instant Capture after Auth Only.



Step 1.

To capture a transaction instantly after an Auth Only, use the Right Soft Key  to select "Capture"

NOTE: On some phone models, use the Left Soft Key



to select "Options/Capture"

1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 9a

Instant Capture after Auth Only - Cont.



Step 2.

Once the Capture is complete, a Capture confirmation window will be displayed.

NOTE: Refer to USAePay Merchant Console instructions for Batch closure, Reports...

Step 6.

If you would like to exit Capture details, use the Left

Soft Key  to select "Exit".



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

SECTION 10

CAPTURE



Capture is the post process of Auth Only. Once a transaction has been pre-authorized (Auth Only), Capture function allows the merchant to finalize the transaction.

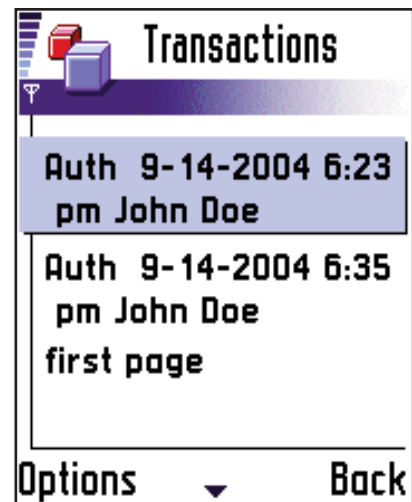


Step 1.

Use the navigation keys  to select "Capture" and press the Select/Enter key  to begin a transaction.

Step 2.

Use the navigation keys  to select a specific authorization and press the Select/Enter key  to begin a Capture (Post Authorization).



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.

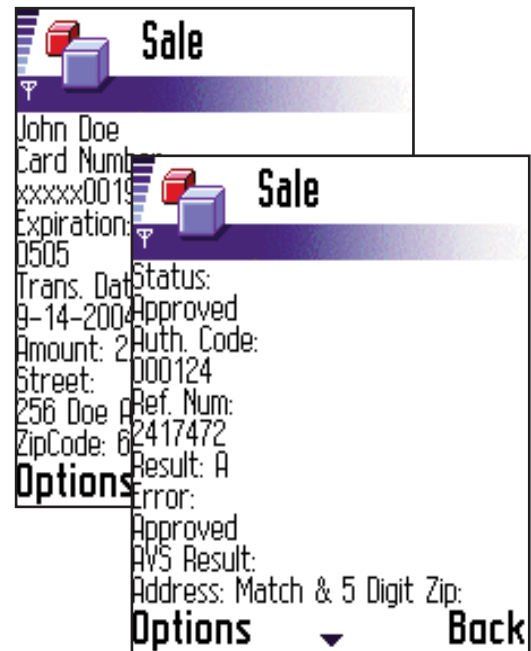
SECTION 10

CAPTURE - Cont.

Step 5.

After the processing is complete, an authorization result will be displayed.

To view a "Transaction" detail at a later time, refer to SECTION 2 "Settings" - View Records / Sales.



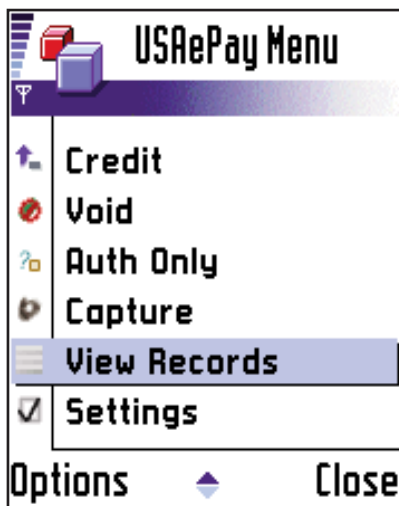
1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

The images below are for reference purpose only. Wireless ePay screen images and menu option location may differ due to model of cell phone.



SECTION 11



VIEW RECORDS

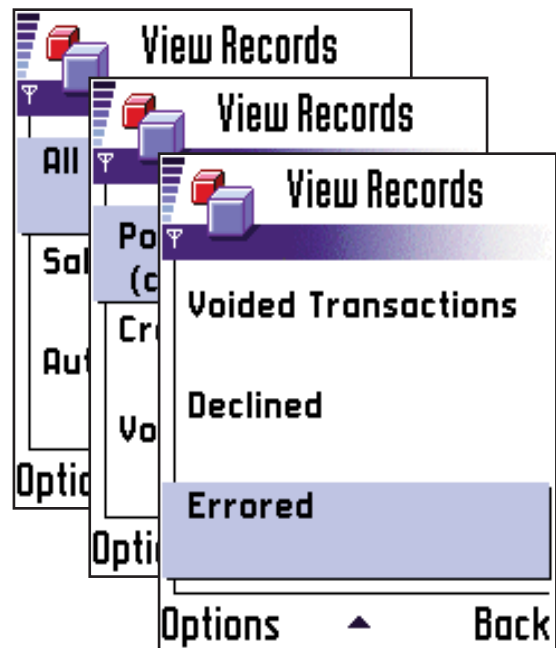
View records is where one would check information of previous transactions and other processes (ex: Sales, Voids, Captures...)



Step 1.

Use the navigation keys  to select "View Records" and press the Select/Enter key 

Within the View Records menu, many selections are available. Use the navigation keys  to select the category and press the Select/Enter key 



1 - No Cradle 2 - Optional 3 - Recommended 4 - Mandatory

SECTION 12

FAQ

Q. What phones does Wireless ePay operate on?

A. USA ePay's Wireless ePay can work on any J2ME supported phone that also carries support for MIDP 2.0. MIDP 2.0 is what allows the transactions to pass securely from the phone to the USA ePay processors.

Q. After I download the software, what will I need?

A. After downloading the software, you will need an installation key from USA ePay. You will automatically have this already if you are a USA ePay member. If you are not then you can sign up from www.usaepay.com or by calling 866.872.3729.

Q. Do I "need" to have an attachment cradle for processing card?

A. No. You can still process cards without the swiper cradle attachment but we recommend that you use a swiper for the convenience purposes. USA ePay also has a swiper w/printer package as well which is also optional. All you need to process is the software and service.

Q. Does the software send out or print out a receipt?

A. Yes, the software does have a field for email addresses for every transaction where it will email a record/receipt of the transaction every time a transaction takes place. If you wish to have a "printed" receipt then you will need to purchase the optional printer.

Q. Does the software allow tips for restaurant retail use?

A. Yes, it does.

Q. Can the software auto-calculate taxes for the inputted dollar amount?

A. Yes, a % can be set in the Settings of the software or one can be hand filled in for every transaction.

Q. Where can I go to view past transactions?

A. USA ePay offers two places you can view past transactions. The first is in the reports of the software on the phone, this can be cleared anytime and can store up to 90 days worth of history. The second location is the USA ePay Merchant Console which every member has access to. In the console all transactions are stored for the life of your account. Searches and custom reports can also be generated in the console for convenience.

Q. How can I erase a sale I processed by mistake?

A. You can "Void" a sale which you don't want to process completely through. You can do this by going to the Void option in the Main Menu of the software.

SECTION 12

FAQ - Cont.

- Q. **How can I give a "partial amount back after I processed a sale?**
- A. You can do this by doing a "Credit". A credit can give the full or partial dollar amount back to your customer based on the dollar amount you enter into the amount field when processing a credit.
- Q. **What is the Difference Between Sale and AuthOnly?**
- A. A sale is technically considered an AuthOnly with Capture, this will place the transaction into your Batch ready for settlement. An AuthOnly will authorize the card and allocate funds but until you "Capture" the transaction it will not go into your Batch for settlement.
- Q. **When would I use AuthOnly and Capture?**
- A. The AuthOnly and Capture commands go hand in hand in a way. You AuthOnly or "authorize only" a transaction when you want to authorize the card for the dollar amount but don't want to charge the customer. When you authorize you get an authorization which if not "captured" will expire in 7-10 days. The Capture section of the phone is what lets you capture the authorization and finalize the transaction so the funds can go into your account. Along with being able to capture on the phone, you may also do it in the USA ePay Merchant Console.
- Q. **Do I need to fill out the Address and Zip Code when Swiping a Card?**
- A. No. The only time you would need to fill out those fields is when you are punching in a card number instead of swiping it.
- Q. **If I bought the optional cradle, how do I turn it on?**
- A. You turn the cradle on by going into the Settings section of the software and under Cradle you select the model which you purchased. By default it is set to None.
- Q. **Where can I get more information, view a list of compatible phones and see a demo of the software?**
- A. We recommend you visit www.wirelessepay.com .

SECTION 13

GLOSSARY

Account Number

A unique number assigned by a financial institution to a customer. On a credit card, this number is embossed and encoded on the plastic card.

Acquirer

A bank or company that acquires data relating to transactions from a merchant or card acceptor for processing.

Acquiring Bank

A bank that receives the credit card transactions and then settles with the issuing banks. Bank that signs up / enables the merchant to process transactions.

Address Verification Service (AVS)

A method of reducing fraud in mail order/telephone order transactions by using cardholder billing address information in the authorization request.

Authorization

The act of insuring that the cardholder has adequate funds available against their line of credit. A positive authorization results in an authorization code being generated, and those funds being set aside. The cardholder's available credit limit is reduced by the authorized amount.

Authorization Amount

Dollar amount approved

Authorization Code

A code that an issuer or its authorizing processor provides to indicate approval or denial for an authorization request.

Authorization Only

A transaction created to reserve an amount against a credit card's available limit for intended purchases; the settlement may occur within three to five days, depending on the card type.

Authorized Amount

Dollar amount approved

Credit Card Gateway

Credit card, or internet payment, B220.

Credit Card Number

Unique number assigned to credit card

SECTION 13

GLOSSARY - Cont.

Credit Card Processing

The general term for processing transactions against bankcards according to terms defined by Visa and MasterCard.

Credit Card Processor

A company that performs authorization and settlement of credit card payments, usually handling several types of credit and payment cards (such as Visa, MasterCard, and American Express). If merchants wish to sell their products to cardholders, they retain the services of one or more processors who handle the credit cards that the merchant wishes to accept. When a merchant retains the services of a credit card processor, it is issued a merchant ID.

Electronic Authorization

Obtaining authorization for use of a credit card by electronic means, as via computer equipment and telephone line.

Internet Payment Gateway

An Internet payment gateway is a centrally managed service that offer merchants the ability to process credit card transactions into the credit card networks. Typically, the credit card data uses the Internet as a method of transporting the data from the merchant's systems to the operator of the payment gateway.

Key

When used in the context of encryption, a series of numbers which are used by an encryption algorithm to transform plain text data into encrypted (cipher text) data, and vice versa.

Magnetic Stripe

A stripe of magnetic information affixed to the back of a plastic credit or debit card. It contains customer and account information required to complete electronic financial transactions. The physical and magnetic characteristics of this stripe are specified in the International Organization for Standardization standards 7810, 7811, and 7813.

Magnetic-Stripe Reader

A device that reads information from the magnetic stripe and transmits that information to a transaction processor or computer terminal. Also referred to as card reader.

Merchant Bank

Bank that has a merchant agreement with a merchant to accept (acquire) deposits generated by bankcard transactions.

Password

A sequence of characters which allows users access to a system. Although they are supposed to be unique, experience has shown that most people's choices are highly insecure. Humans tend to choose short words such as names, which are easy to guess.

SECTION 13

GLOSSARY - Cont.

Pre Authorization

An authorization usually done before a transaction takes place. The approved authorization request may be held for an extended length of time before a card is present or not.

Pre Authorization

An authorization usually done before a transaction takes place. The approved authorization request may be held for an extended length of time before a card is present or not.

Receipt

A hard copy document recording a transaction that took place at the point of sale, with a description that usually includes: date, merchant name/location, primary account number, amount, and reference number.

Reference Number

Number assigned to each monetary transaction in a descriptive billing system. Each reference number is printed on the monthly statement to aid in retrieval of the document, should it be questioned by the cardholder.

Refund

Create a credit to a cardholder account, usually as a result of a product return or to correct an error.

Transaction

(1) any agreement between two or more parties that establishes a legal obligation. (2) the act of carrying out such an obligation. (3) all activities that effect a deposit account that are performed at the request of the account holder. (4) All events that cause some change in the assets, liabilities or net worth of a business. (5) Action between a cardholder and a merchant or a cardholder and a member that results in activity on the cardholder account.

User ID

The identity of the person authorized to log on to the system.

Void(Ed)

Nullifies a transaction that has been recorded for settlement, but not yet settled. This removes the transaction from the batch of transactions to be settled.

Section 1 - Installing Cradle/Card Reader to Phone	Page 01
Section 2 - Settings	Page 03
Section 3 - Starting and Login in to Wireless ePay Software	Page 07
Section 4 - Quick Sale with Cradle	Page 09
Section 5 - Quick Sale with out Cradle	Page 17
Section 6 - Credit	Page 20
Section 7 - Void	Page 24
Section 8 - Auth Only with Cradle	Page 26
Section 9 - Auth Only with out Cradle	Page 29
Section 10 - Capture	Page 34
Section 11 - View Records	Page 36
Section 12 - Common Questions and Answers	Page 37
Section 13 - Glossary	Page 39