

# Pocket Verifier™

**Professional Edition**

(Release Version 8 - Revision 2)

**Palm OS Version  
User Guide**

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### GENERAL

This software is NOT FOR EXPORT.

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# Pocket Verifier Professional Tutorial

(Palm OS Edition)

## Welcome

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Welcome to Pocket Verifier Professional. This document is a step-by-step tutorial outlining the major features of Pocket Verifier Professional. Each tutorial takes under 10 minutes to perform. As such, it is recommended that you use these tutorials along with your device.

## Installing and Launching Pocket Verifier Professional

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Please follow the instructions below to install Pocket Verifier Professional onto your device. This is a two step process. The first process is to load the installation file onto your Palm. The second step is to locate the program file and launch it.

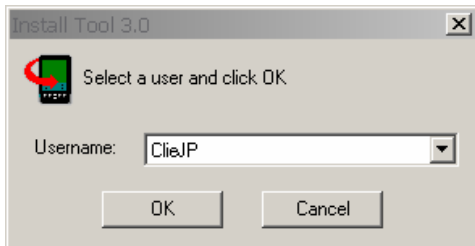
### Note:

It is assumed that you have already installed the Palm software that came with your PDA and that you have successfully performed at least one Hotsync between your PDA device and the computer you are using to install this software. If not, please consult the documentation that came with your PDA device and set up your system before continuing with this installation.

## Installation

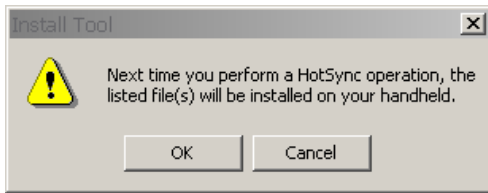
In order to install Pocket Verifier Professional onto your device...

1. Locate the [PVPIInstall.prc](#) file.  
This is the file that was given on some type of media, downloaded from the Internet, or as an attachment through an e-mail.
2. Copy the file to your Windows desktop.  
Please see your windows OS documentation on how to do this



3. Double-click on the [PVPIInstall.prc](#) file  
If your system is setup correctly (see Note above), the Palm Install Tool dialog will appear. If you have more than one PDA device being used with your computer, you will first need to select the [Username](#), and then click on the [OK](#) button.
4. Click the [Done](#) button on the [Install Tool](#) dialog box.

- Click **OK** for the message box.



- Place your PDA device into the Hotsync cradle.
- Press the **Hotsync** button to load the **PVPIInstall.prc** file onto your PDA device and start the installation.

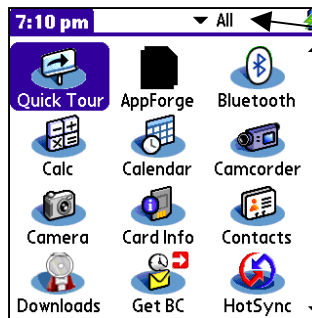
### Launching the Program

Once the **PVPIInstall.prc** file is successfully transferred to your PDA device, it will automatically start the Palm installation program to extract and setup the correct files and databases. If you are re-installing the software, your existing transactions will **not** be deleted. Next you must locate the program file. To do this, follow the steps outlined below.

- After a successful Hotsync, remove your Palm Device from its cradle.
- Click on the **Applications/Home** button.
- Select **All** in the **Categories** dropdown list.
- Click on the **Verifier Pro** icon.  
The application will launch and require you to activate at least one Merchant account. Information on how to do this is in the next section.



- 1. Click the Applications/Home button  
Treo 300's need the blue button pressed first, 600's and 650's can just press the button with the home icon on it.



2. Select the "ALL" Category.

3. Then click on the Program Icon



Verifier Pro

## Activating a Merchant Account

### Introduction

When you first launch Pocket Verifier Professional, you will be required to activate at least one merchant account. In order to do this, you must submit your Merchant Account paperwork in order to be issued a Merchant ID (MID), password (PWD), and activation key (KEY).

In some cases, you may have been given a test account, while you are waiting for your live merchant account. This tutorial uses a demo account. If you would like to use a demo account to work through this tutorial, please contact your Pocket Verifier Professional representative. A test account will allow you to try most of the features that Pocket Verifier Professional has to offer. It is recommended however, that if you can, use your own account with the examples in this tutorial. The card numbers and amounts used in this tutorial for credit card transactions are for testing purposes only. They are special test cards that will provide valid responses, but **will not** be processed on your account. **Please check with your representative to see what credit card numbers and/or merchant account(s) you can use for testing purposes.**

When you first run Pocket Verifier Professional, you will see the following presentation of screens. Click the **OK** button to show the **Account Activation** screen.



### Tutorial

1. Enter your **Merchant ID** in to the **MID** text area.
2. Enter your **Password** into the **PWD** text area.
3. Enter your **Activation Key** into the **KEY** text area.

Pocket Verifier Professional incorporates extremely high security checking and processing for transactions. Note that the information entered below is for demonstration only. Your account information will differ from the information presented in this tutorial.



#### Note:

When starting the communication process, your PDA may display additional messages. The exact message you will see at this point will vary from PDA to PDA.

Other devices may show a phone icon, and inform you that they are dialing or connecting to the host provider.

- Click on the [Activate](#) button.  
This will result in a communication to the Account Activation server. If your PDA device is not set up properly, a message box will display the problem (i.e., antenna charging, batteries too low, etc.). If successful, a message box will request a name verification of your merchant account.
- If the [Merchant Name](#) is correct, click the [Yes](#) button.  
This will send another request to the Account Activation server in order to valid your Activation Key.



- Click on the [OK](#) button.  
Your account becomes activated and if you are using the test account, a message box appears indicating that any transactions processed will not actually occur. The Main Menu screen appears next. When logging in for the first time, you may also be asked to set up your options. See Using Options at the end of this user Guide on the features that are available.

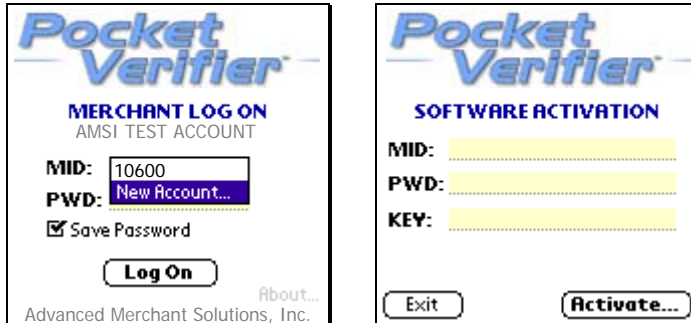


## Activating a Second Merchant Account

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If you activated a test account, you can always activate another account at anytime from the [Log-On Information](#) screen. Simply follow the steps below.

1. Click on the [Merchant ID](#) drop-down list box.
2. Select [New Account...](#) in the list.  
This displays the [Account Activation](#) screen.



3. Follow the steps outlined in the above section: [Activating a Merchant Account](#).  
Upon completion, your new Merchant ID will be available in the [Merchant ID](#) drop-down list.

## Logging On to Your Merchant Account

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Once you have activated at least one account, it is necessary to log on with your Merchant ID and Password before you can make credit card sales or transfer money from an account. To log on to your account and display the [Menu](#) screen...

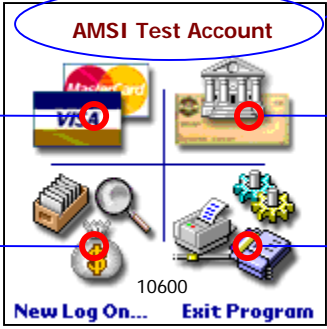
1. Click on the [Merchant ID](#) drop-down list box ...  
If you have more than one Merchant Account activated on your PDA.
2. Select the account you want to use.
3. Enter your password.  
If you just finished activating and registering your software, your password will already be displayed and the [Remember Password](#) check box will be checked. Thus, each time you log on to this merchant account, your password will be shown. The password check box is dependent on the Merchant ID (i.e., you can choose to remember a password for one Merchant ID and not another).





4. Click on the **OK** button from the **Log-On Information** screen. This brings you to the **Menu** screen where you can perform sales using credit cards, transfer funds from checking or savings accounts, enter the **Transaction Manager** (see: **Using the Transaction Manager**), and set up options. Information related to this screen is shown below.

## Menu Screen Functions



The screenshot shows a menu screen titled "AMSI Test Account" with a Merchant ID of "10600" at the bottom. The menu is divided into four quadrants by a crosshair. Each quadrant contains an icon and a red circle with a white 'X' over it, indicating a clickable area. The bottom of the screen has two buttons: "New Log On..." and "Exit Program".

Click here to enter **Credit Card Sale/Processing**, where you perform all your credit card sales.

Click here to enter **Account Transfers**.

Click here to go to the **Transaction Manager** screen where you can review all stored and approved transactions. See: **Using the Transaction Manager** for more details.

Click here to change your **Options**, or to remove all data stored in the Transaction Manager for the current Merchant Account.

Click here to go back to the **Log-On Information** screen and change to another Merchant Account.

Click here to **log-off from the current Merchant Account** and to exit the software.

Title displays the name of the Merchant Account. The Merchant ID also appears at the bottom.

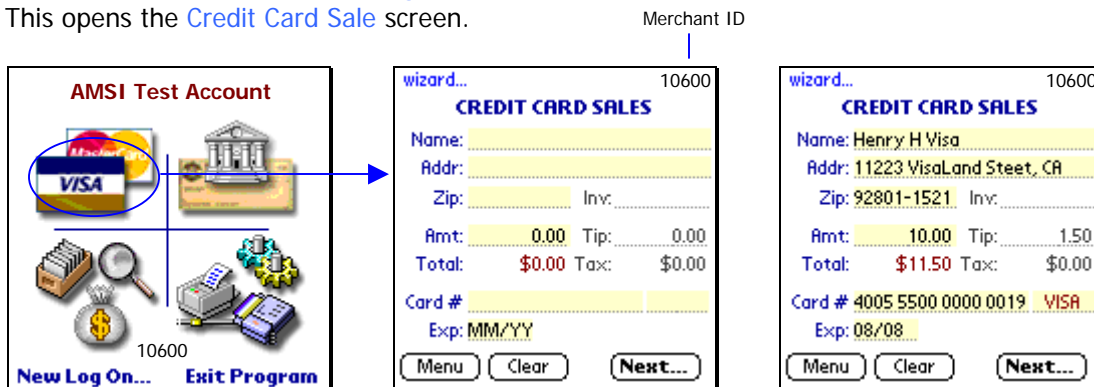
## Making your First Credit Card Sale

### Introduction

In this tutorial you will take a Credit Card sale. You can follow step-by-step using the test account or your own Merchant Account, by adding the exact data that is presented here. The card number used in this tutorial is for demonstration purposes only and will not be processed by the system. If you are using the test account, you can also use any credit card - even your own. The test account will not process any transactions. If you want to use a 'live' card on your 'live' account, you will be charged the respective card's (i.e., Visa, MC, Discover, etc.) transaction rate. If you do not wish to be charged this transaction fee, please use a test account. Some test accounts will also allow you to perform Voids and Credits. The tutorial below will use a fictitious Visa card belonging to **Henry H. Visa**. Adding tax to the sale is not covered.

### Tutorial

1. Log-On to [your merchant account](#) or the test account.
2. Click on the [Credit Card Processing](#) picture.  
This opens the [Credit Card Sale](#) screen.



3. Enter the following information:  
If you have a color device, areas in yellow are required data.

Name:	<b>Henry H. Visa</b>	
Address:	<b>11223 VisaLand Street, CA</b>	or just "11223"
Zip Code:	<b>92801-1521</b>	pops up a keypad
Invoice:		will be auto-filled (optional)
Amount:	<b>10.00</b>	pops up a keypad
Tip:	<b>1.50</b>	pops up a keypad (optional - see notes below)
Card #:	<b>4005 5500 0000 0019</b>	pops up a keypad
Exp:	<b>08/08</b>	pops up a keypad (enter 808)

#### Some important notes:

- The address must be the billing address for the card being used.
- To speed up writing information, only the numeric portion of the address is needed for validation (i.e., 11223).

**Additional Notes:**

Verifier Professional uses a keypad for simplifying the input of numeric values.

In addition, you can click on the Wizard label to enter all the required information for a sale.

Pocket Verifier Professional incorporates a tip feature where you can display a 15% and 20% tip chart. Simply click on the Amount area when the Tip Keypad is displayed. This will toggle the Tip Recommendation on and off.

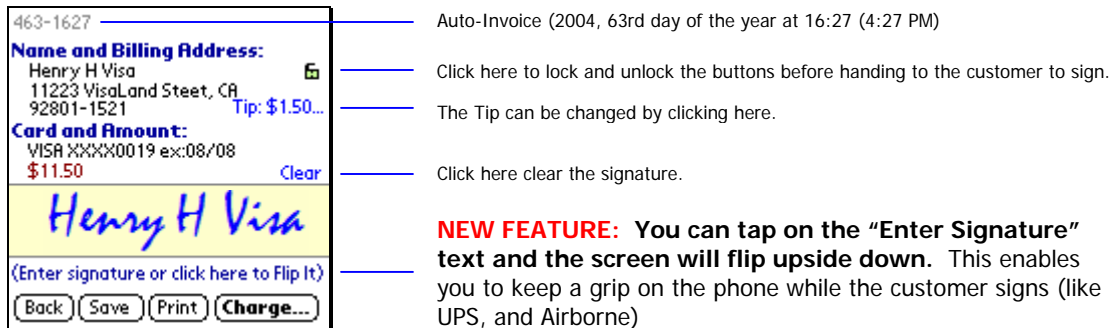
Pocket Verifier Professional will even calculate a tip amount based on a percentage of the amount. If you do not want to show these calculations, then click on the calculation area in the keypad to change the information to the total amount of the sale. At this point, you can hand the Palm device to the customer and ask them to enter a tip amount.



4. Click on the **Next** button.  
Add a signature (optional).

The system will undergo a quick validation process to make sure the information you added is acceptable for processing. For example, Pocket Verifier Professional incorporates an **Advanced Credit Card Logistics Routine** that pre-validates the card number. This avoids having a declined card due to entering the credit card number incorrectly using graffiti or the built-in keyboard. Another way to avoid incorrect data is to use readers such as the **Pocket Merchant™**, or **Pocket Spectrum™ Credit Card Swipe Packages** that attach to the Palm device (see **Making a Credit Card Sale with a Physical Credit Card**).

If the data passes the initial validation routine, then the **Credit Card Verification** screen is displayed. Here you have the option to request a signature before sending the information to the transaction server for authorizing payment. You can also change the Tip amount. Now you can let the customer sign your device at this time so they can verify that the billing address, card number, and amount are correct.



5. Click on the [Send](#) button.  
Once the information is verified and the customer signs, the next step is to transmit the data to the transaction server for credit card approval.



At this stage, one of three things can happen:

- The credit card gets approved.
- The credit card gets declined.
- The transaction cannot be completed, because the server is undergoing maintenance or you are in a weak or non-wireless area.

Each of these situations is shown next.

## Working with an Approved Credit Card

Once a transaction is complete, Pocket Verifier Professional will return an [Authorization Code](#) and [Transaction ID](#). Both of these numbers are numerical. In the case of a test account, the [Authorization Code](#) may contain letters (i.e., [VITAL4](#) as in the current example) or come back as 99999.

The transaction is automatically stored as AP (approval) and can be accessed from the [Transaction Manager](#) for processing Voids or Credits. The [Credit Card: Approval](#) screen also allows you to print a receipt. Pocket Verifier Professional allows you to print to specialized printers such as the Pocket Merchant which include options for condensed printing. Condensed printing helps save on paper costs.

If you do not want to print a receipt, click on the [Menu](#) button and return back to the [Menu](#) screen.

463-1627

**Name and Billing Address:**  
Henry H Visa  
11223 VisaLand Steet, CA  
92801-1521 Tip: \$1.50...

**Card and Amount:**  
VISA XXXX0019 ex:08/08  
\$11.50 Clear

Henry H Visa

(Enter signature or click here to Flip It)

Back Save Print Charge...

Pending Transaction

send to printer



Pocket Merchant

463-1627

**Card Approved!** Address...

Henry H Visa  
Trans ID: 2625628  
Auth Code: 999999

**Card and Amount:**  
VISA XXXX0019 ex:08/08  
\$11.50 With Tip...



Henry H Visa



Stored: 3/2/04 4:05 PM





Menu Delete Print Void/CR

Approved Transaction

**AMSI Test Account**

10600

New Log On... Exit Program

## Working with a Declined Credit Card

There are many reasons why a card can get declined. Yet, for whatever reason, Pocket Verifier Professional allows you to return to the previous [Credit Card Sale](#) screen for entering a new card or different information. If for some reason, you want to keep a declined transaction, you can always click on the [Save](#) button.

### Important Note:

**Declined Cards are not automatically saved like Approved Transactions. You must click on the Store button before exiting Pocket Verifier Professional. Otherwise, you will loose this information.** For security reasons, Pocket Verifier Professional does not save any information in memory once another program takes control.

## Working with Transactions in a Weak/Non-Wireless Area

There may be times when you are unable to perform a wireless approval for a credit card. Some possible situations are:

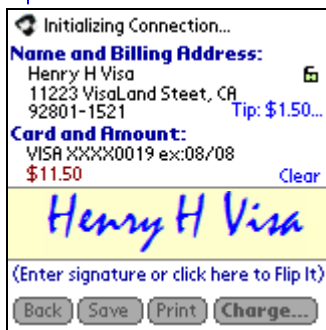
- Phone is not on or data service is currently not available
- The location you are in may have weak coverage causing a long time for processing to occur.
- The location has no service or batteries are too weak to provide a proper transmission.
- The connection may be slow due to heavy traffic on the transaction and validation servers.
- The transaction servers or wireless service may be down for routine maintenance.

For whatever reason, Pocket Verifier Professional allows you to stop an existing connection and to store Credit Card information in the [Transaction Manager](#) for processing and validating at a later time. To do this...

1. Click on the [Rotating Cube](#).

If you are experiencing a long it is recommended that you stop the connection and try again. You can stop a connection anytime you see the [Rotating Cube](#).

Click on the [Rotating Cube](#) to stop the current wireless connection.



Connecting to Server



Stopped Connection

2. Click on the [Save](#) button.

The information is stored in the Transaction Manager. See [Using the Transaction Manager](#) on how to resubmit unapproved sales transactions.

## Making a Credit Card Sale with a Physical Credit Card

### Introduction

In the previous example, you made your first sale by entering the customer's credit card and billing information. If you are an experience Graffiti writer, small keyboard typist, or happen to be using one of the many keyboard add-ons, then entering all this information may not be a daunting task. However, Pocket Verifier Professional was designed to make credit cards sales quickly and accurately in only a few steps. As a matter of fact, you can do everything by using the corner of a credit card instead of your stylus! Even launching your application can be automatic if you are using a device such as the Palm VIIx. This tutorial shows you how.

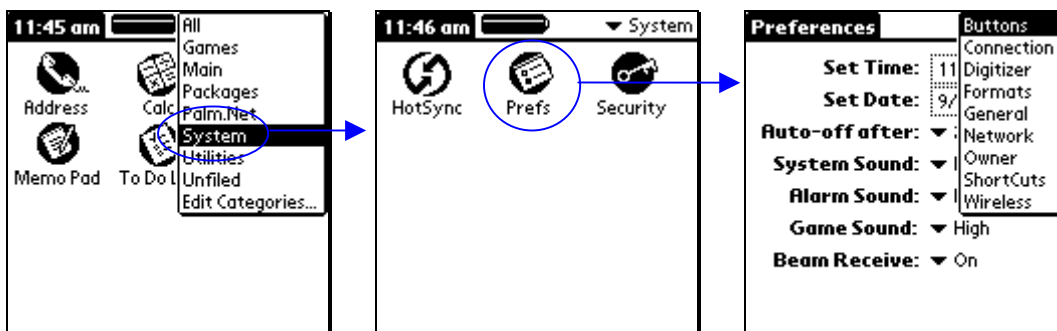
This tutorial assumes that you are using the Pocket Merchant 2-in-1 Credit Card Reader and Receipt Printer. When you first install Pocket Verifier Professional, it's already set up to use Pocket Merchant. To select a different reader, go to Options and choose one from the list (see [Using Options](#) for more details).

### Setting Up Your Palm for Quick Sales

#### A. Automatically Launch Pocket Verifier Professional:

You can automatically launch Pocket Verifier Professional when you press a button. To do this...

1. Turn on your PDA.
2. Click on the [Home](#) button and select [System](#) from the [Categories](#) list.
3. Click on the [Preferences](#) icon and select [Buttons](#) from the [Categories](#) list.



4. Next to the a button icon, select [VerifierPro](#) from the [Applications](#) list box.  
Now when you turn on your PDA, press that button, and Pocket Verifier Professional will automatically start.



## B. Bypass the Log-On Password

Pocket Verifier Professional allows you to save your password for each Merchant ID. If you are in the field or at a customer's location, and do not want to enter your password each time, turn this feature on.



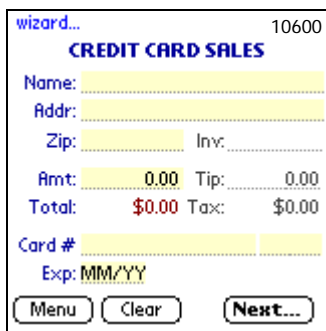
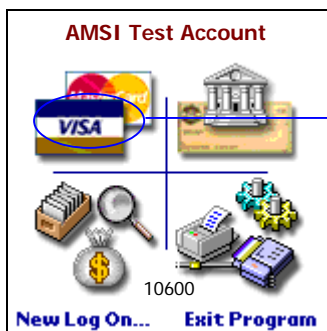
## C. Attach Pocket Merchant

Pocket Merchant allows you to enter all the necessary information from a credit card. In addition, performing credit card transactions with an actual credit card and signature may also result in lower transactions rates with your Merchant Account provider! To attach Pocket Merchant to your Palm PDA, follow the instructions that came with the device.

### Performing Quick Credit Card Sales

After following the [Setting Up Your Palm Quick Sales](#) instructions above, you are ready to see how easy and fast it is to take and validate credit cards for your sales.

1. Start Pocket Verifier. You will need to turn on the PDA and click on the program's icon to launch the application. Note that there may be a small delay before the Pocket Verifier Professional splash screen appears. This only occurs when you run Pocket Verifier Professional for the first time, since a number of intrinsic files need to be initiated for wireless communications.
2. Click the **OK** button at the login screen. Again, it is assumed that you followed the instructions above and that the **Remember Password** box was checked, allowing the password to be displayed for the current Merchant Account.
3. Click on the **Credit Card Processing** picture.



#### Important Note:

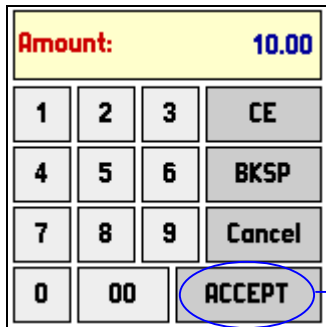
Some devices try to initialize the reader when entering the Sales Screen (ie, Treo 300).

If a reader is selected under options but no reader is attached, there can be a delay before entering the [Sales Screen](#).

To avoid this delay, make sure the Reader is set as **none** under [Options](#) if you do not plan to attach one.



- Swipe the Credit Card through Pocket Merchant (magnetic strip away from the device).  
On a successful swipe, multiple tracks of the card data are analyzed and compared for validation. Once validation is complete, the data is automatically transferred to the PDA device and the number pad appears.
- Enter any amount and click on the **ACCEPT** button.  
All data needed to process the current sale is now entered and focus is brought to the **Invoice** text area. Entering an invoice is optional and need not be performed for quick sales. At this point, the name of the card holder, card number, and expiration date appears on the **Credit Card Sale** screen. In addition, **CARD SWIPED** appears next to the expiration date. Any modifications to this screen (with the exception of the **Amount** and **Invoice** fields) will automatically cancel card-swiped data.



If an expired card is swiped, a message box will appear notifying you.

If **Show Tip** is selected under the **Options**, the **Tip Keypad** will also be displayed.

Indicates a Swiped Transaction

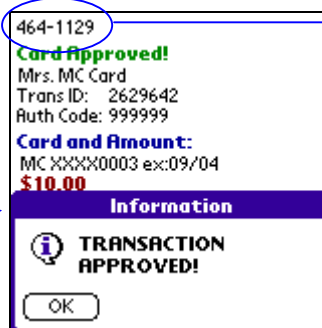
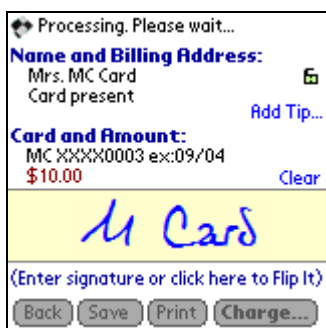
- Click on the **Next...** button.
- Ask the customer to verify the information and to sign in the **Signature** box.  
You can also lock the screen (🔒) so that when you hand the PDA to the customer, none of the buttons will function. This avoids any accidental actions by the customer.



Lock (🔒) or Unlock (🔓) the screen by clicking on this icon.

**NEW FEATURE:** You can tap on the "Enter Signature" text and the screen will flip upside down. This enables you to keep a grip on the phone while the customer signs (like UPS, and Airborne)

- Click on the **Charge...** button (make sure the screen is unlocked "🔓" first).  
Once the credit card is approved, you can print a receipt (send data to the memo pad) or perform another sale (see **Working with an Approved Credit Card** for details).



Approved transactions with no invoice display a default numeric timestamp. In this example: 464-1129 translates to the 64th day of 2004 at 11:29 am.

## Making an Account Transfer Sale

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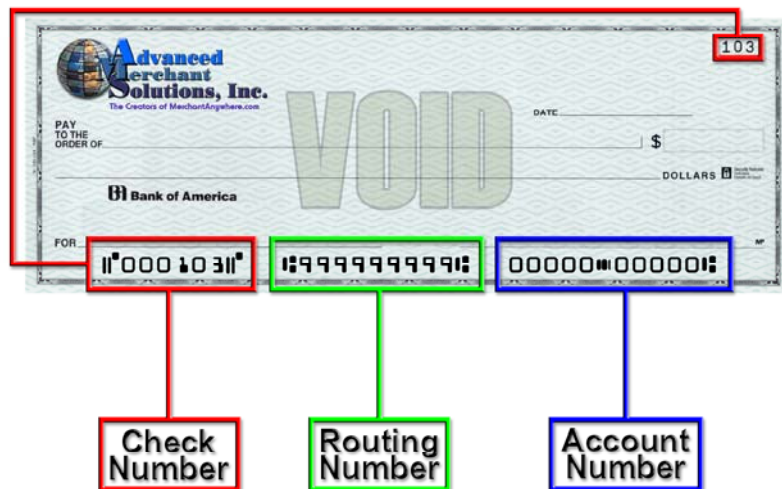
### Introduction

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 IN 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 entering a credit card. 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, the other is the ABA or bank routing number (also known as the transit number), and another is the Account number. This is shown in the diagram below.

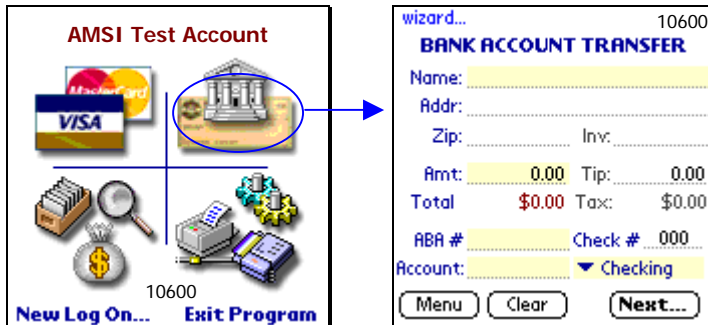


Please note that the relative positions may vary from check to check, but the check number on the bottom always matches the number in the upper right hand corner. Additionally, the routing number can always be found between two **⦿** marks. If you attach the optional accessory [Check Reader Plus™](#), you can simply pass a check through the reader and have the routing number and account number appear on the [Bank Account Transfer](#) screen.

This tutorial will use a fictitious savings account and a Merchant Test Account. We recommend that you also use a test account or use your own account and do an actual transfer.

## Tutorial

1. Log on to [your Merchant Account](#) or a test account.
2. Click on the [Account Transfers](#) picture.  
This opens the [Bank Account Transfer](#) screen.



3. Enter the following information:  
If you have a color device, areas in yellow are required data.

Name:	<b>Pete Peterson</b>	
Address:	<b>122 Check Street, CA</b>	optional for data mining (can leave blank)
Zip Code:	<b>92500-4000</b>	optional for data mining (can leave blank)
Invoice:		will be auto-filled
Amount:	<b>15.00</b>	pops up a keypad
Tip:	<b>2.25</b>	pops up a keypad (see notes below)

4. Choose [Savings](#) from the [ABA/Bank Info](#) list.  
The default is checking, but you can choose checking or savings. Most of the time, your customers will be writing checks from their checking accounts... but, occasionally, one of your customers may want to give you the information for a savings account.
5. Fill in the remaining information:  
See the [Introduction](#) for details on locating the routing and account numbers.  
You can also (optionally) enter the check number.

Check #:	<b>1036</b>	pops up a keypad – optional (100 - 999999 is valid)
Routing #:	<b>122101191</b>	pops up a keypad
Account #:	<b>1233444556</b>	pops up a keypad (ignore dashes and spaces on check)



- Click on the [Next...](#) button.  
Add a signature (optional).

The system will undergo a quick validation process to make sure the information you added is acceptable for processing. For example, Pocket Verifier Professional incorporates a [Routing Number Validation Routine](#) that pre-validates banking information. This avoids sending faulty account information due to entering numbers incorrectly using graffiti or the built-in keyboard. In addition, if hyphens or dashes are used, Pocket Verifier Professional will automatically remove these characters in the validation routine.

If the data passes the initial validation routine, then the [Bank Account Transfer Verification](#) screen is displayed. Here you can request a signature before sending the information to the transaction server for requesting payment. It is a good idea to give the customer your PDA device at this time, so that they can verify that the account information and amount are correct.

468-0741

**Name and Address:**  
Pete Peterson  
122 Check Street, CA  
92500-4000 Tip: \$2.25...

**Account/Amount:**  
ABA: XXXX1191 ACT: XXXX4556 CK  
\$17.25 Clear

P Peterson

(Enter signature or click here to Flip It)

Back Save Print Transfer

- Invoice
- Name on account and optional address information appears here.
- Click on the tip to edit the amount
- Routing and account  
CK = Checking SA = Savings
- Remember to lock (🔒) the screen before giving the PDA to the customer to sign. Then unlock (🔓) the screen before clicking on the [Send](#) button.

- Click on the [Transfer](#) button (make sure the screen is unlocked "🔓" first).  
Once the information is verified and the customer signs, the next step is to transmit the data to the transaction server, which in turn, initiates an [Account Transfer Request](#). Remember, the electronic check acceptance feature is a convenience for a reputable vendor to accept non-physical checks from honest customers. To date, there is no electronic verification system available that can offer all the safeguards that are provided by physical checks and credit card transactions.

Transmitting Information...

**Name and Address:**  
Pete Peterson  
122 Check Street, CA  
92500-4000 Tip: \$2.25...

**Account/Amount:**  
ABA: XXXX1191 ACT: XXXX4556 CK  
\$17.25 Clear

P Peterson

(Enter signature or click here to Flip It)

Back Save Print Transfer

468-1237 [CHK1036]

**Transfer Approved!**  
Pete Peterson  
Trans ID: 3942391  
Auth Code: 3942391

**ACH Info and Amount:**  
ABA: 122XXXXXXXXX ACT: XXXX4556  
\$17.25 With Tip...

**Information**

TRANSACTION APPROVED!

OK

At this stage, the account transfer can either be approved or declined. In addition, if the server is undergoing maintenance or you are in a weak or non-wireless area, the request cannot be completed. For approved transfers you can click on the Print button and print a receipt (See [Working with an Approved Credit Card](#) above, for detailed information). For a declined event, such as Non-Sufficient Funds in an account, it is recommended that you request another form of payment. The same is true in a weak or non-wireless location. Credit Cards and physical checks are the best forms of payment. Pocket Verifier Professional allows you to store Account Transfer data for transmitting at a later time; however, credit card sales are much more reliable.

## Using the Transaction Manager

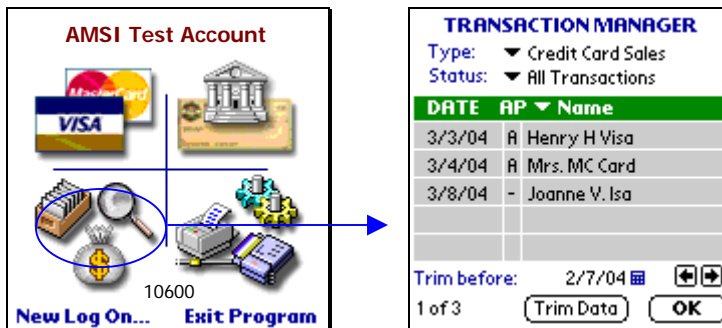
### Introduction

The [Transaction Manager](#) screen is the area where you can view completed and pending transactions for Credit Cards and Bank Account Transfers. It is also the entry point for allowing voids and credits of completed credit card transactions. This section of the tutorial is designed to give you a basic over view of what the [Transaction Manager](#) can do. 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 available on your PDA device (i.e., Transaction and Authorization IDs, dates, and approval types will differ).

### Tutorial

#### To open the Transaction Manager...

1. Log on to your [Merchant Account](#) or a test account.
2. Click on the [Transaction Manager](#) picture.  
This opens the [Transaction Manager](#) screen.



#### Overview of the Transaction Manager

**TRANSACTION MANAGER**

Type: ▼ Credit Card Sales — Choose [Credit Card Sales](#) or [Account Transfers](#).  
Status: ▼ All Transactions — Show [All](#), [Pending](#), or [Approved](#) Transactions.

DATE	AP	Name
3/3/04	A	Henry H Visa
3/4/04	A	Mrs. MC Card
3/8/04	-	Joanne V. Isa

Drop down list to display different information.

Date transaction occurred (sorted by oldest first).  
The "x" Indicates an approved transaction.

Shows which item is currently selected and total number of records for the current criteria.

REC HIDDEN will appear if no records match the criteria, but do exist in Credit Card Sales.

Trim before: 2/7/04 — Arrows to move next/previous if more than 5 transactions.

1 of 3 — Clicking on the [Trim](#) button will delete all records for current Type and Status before the [Trim Date](#).  
Opens the calendar to select a [Trim Date](#).  
The default [Trim Date](#) is 30 days before the current date.

## Issuing a Void/Credit from the Transaction Manager

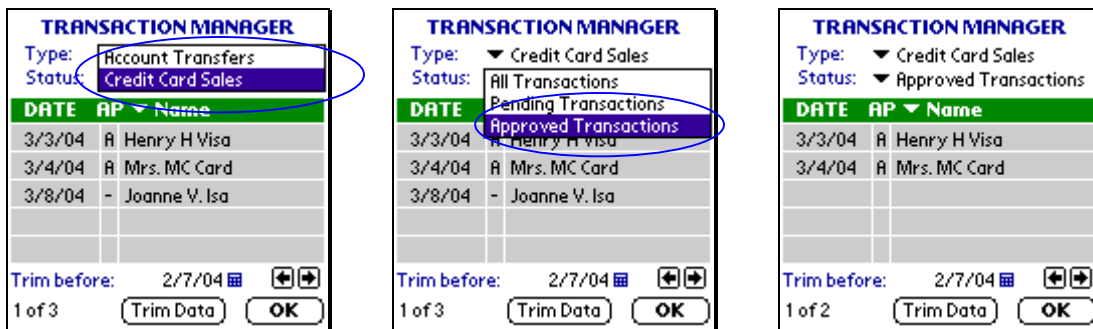
### Introduction

After a Credit Card transaction is completed, the transaction server submits the record for end-of-day closeout (batch processing). If a closeout has not yet been performed, Pocket Verifier Professional allows you to void a transaction. Issuing a void or a credit depends solely on whether a closeout has occurred. The tutorial below gives an example of issuing a void (in most cases, you can issue a void immediately after you received an [Approved Credit Card](#) transaction).

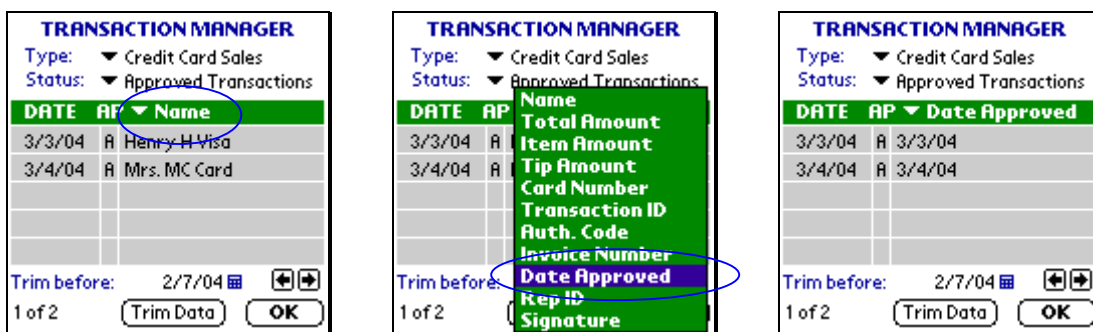
### Tutorial

1. Open the [Transaction Manager](#).
2. Select [Type: Credit Card Sales](#).
3. Select [Status: Approved Transactions](#).

The list will only display Credit Card transactions that were approved. In the example below, there are a total of five (5) records, but only two (2) match the selected criteria.

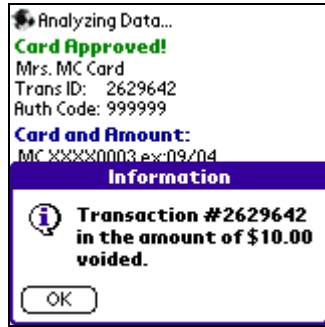


4. Click on the [Name](#) list and select [Date Approved](#).  
The list contains a number of selections on how to display data in the [Transaction Manager](#). In this example, we want to select the most recent approval (3/4/04).

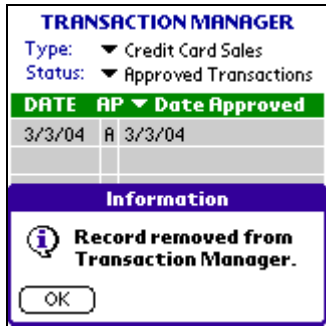


5. Click on the [second item](#) in the list.  
This opens up the [Credit Card: Approved](#) screen with additional information.

- Click on the [Void/Credit](#) button.  
Pocket Verifier Professional sends a request to the transaction server and determines if the batch was closed out. If not, then the transaction will be voided. Otherwise it will ask if you want to do a full or partial credit. In this case a void was issued.



- Click on the [OK](#) button.  
Pocket Verifier Professional will delete this transaction from its records and return you to the [Transaction Manager](#).



## Issuing a Credit from the Transaction Manager

### Introduction

If a transaction is already closed out (i.e., the batch has been sent to the bank for processing at the end of the day), then a void cannot be issued. In such cases, it is necessary to do a credit. Pocket Verifier Professional allows you to do full or partial credits. The tutorial below shows you how to issue a partial credit, once a transaction is already closed out. Again, the data contained in the [Transaction Manager](#) will depend on what processes you have already performed and you may not be able to follow the example exactly as shown. Any approved transaction can be used for issuing a credit as long as it was closed out (usually you must wait until the next business day).

### Tutorial

1. Open the [Transaction Manager](#).  
[Credit Card Sales](#) should be displayed by default. If it is currently set to [Account Transfers](#), please change it. In addition, make sure [Status](#) is set to [All Transactions](#) and that the [Name](#) information is being displayed (see the previous section on how to do this). By using these settings, the example below displays two (2) records, with one approved.

**TRANSACTION MANAGER**

Type: ▼ Credit Card Sales — Choose [Credit Card Sale](#).  
Status: ▼ All Transactions — Choose [All Transactions](#).  
DATE AP ▼ Name — Choose [Name](#).

DATE	AP	Name
3/3/04	A	Henry H Visa
3/8/04	-	Joanne V. Isa

Trim before: 2/7/04 [calendar icon] [left arrow] [right arrow]

1 of 2 [Trim Data] [OK]

2. Click on [Henry H. Visa](#).  
Or any transaction that was approved the previous business day.

**TRANSACTION MANAGER**

Type: ▼ Credit Card Sales  
Status: ▼ All Transactions  
DATE AP ▼ Name  
3/3/04 A Henry H Visa  
3/8/04 - Joanne V. Isa

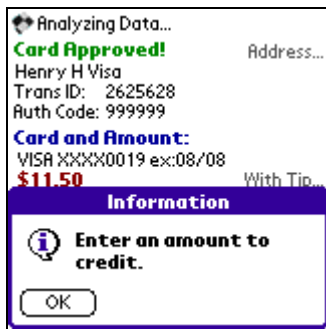
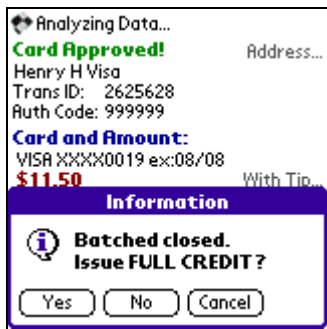
Trim before: 2/7/04 [calendar icon] [left arrow] [right arrow]

1 of 2 [Trim Data] [OK]

463-1627  
**Card Approved!** Address...  
Henry H Visa  
Trans ID: 2625628  
Auth Code: 999999  
**Card and Amount:**  
VISA XXXX0019 ex:08/08  
**\$11.50** With Tip...  
Henry H Visa  
Stored: 3/3/04 4:05 PM  
[Back] [Delete] [Print] [Void/CR]

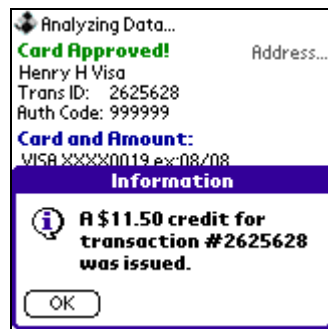
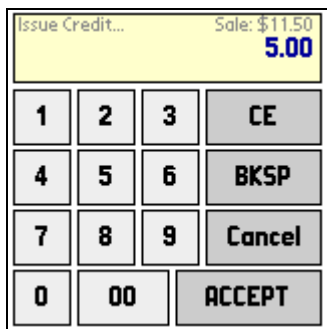


- Click on the [Void/Credit](#) button.  
If the transaction was already closed out, Pocket Verifier Professional will ask if you want to perform a full credit.



**Note:**  
Only an amount equal to or less than the original amount be can entered to issue a credit.

- Click on the [No](#) button, then on the [OK](#) button.  
This opens the [Credit Keypad](#) screen, where you can issue a credit up to the same amount as the transaction. Clicking on [Cancel](#) will stop the transaction.
- Enter **5.00**. Then click on [Accept](#).  
Encrypted credit information is sent to the transaction servers and if successful, Pocket Verifier Professional will display a message verifying the amount credited to the transaction. The system only allows for one credit to be issued for each transaction. As such, issuing a credit will remove the current transaction record from the [Transaction Manager](#). Any additional changes to this transaction would need to be performed by logging into your [Internet-Based Merchant Management Account](#). See your representative for details regarding functionality of this account.



- Click on the [OK](#) button.  
**You now have an option of printing a credit receipt before returning to the [Transaction Manager](#).**



Transaction *Henry H. Visa* is removed after issuing a credit for \$5.00.

## Working with Un-Approved Transactions from the Transaction Manager

### Introduction

There may be times when you are unable to perform a wireless approval for a credit card or account transfer after taking all the information (See [Working with Transactions in a Weak/Non-Wireless Area](#) for details). In this case, you save the information to the [Transaction Manager](#) for processing at a later date. The tutorial below explains how to do this processing.

### Tutorial

1. Open the [Transaction Manager](#).
2. Select [Type: Credit Card Sales](#).  
Select [Type: Account Transfers](#) if you want to display the Account Transfers list.
3. Select Status: [Pending Transactions](#).  
A list of all credit card transactions that have not yet been approved, are displayed.

4. Click on one from the list.

This example uses [Joanne V. Isa](#).

This brings up the [Credit Card Verification](#) screen. From this screen you can re-send the information and obtain an approval code, or you can delete the record if the order was cancelled. In addition, you can add/clear a signature or add/modify a tip. You can even print an unapproved receipt.

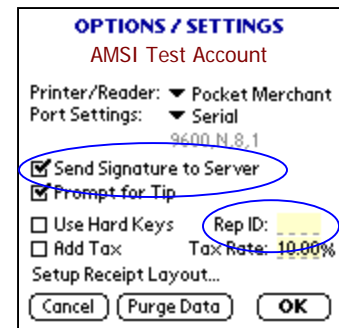
The image shows two screenshots from a handheld device. The left screenshot is the 'TRANSACTION MANAGER' screen. It has a dropdown menu for 'Type' set to 'Credit Card Sales' and a 'Status' dropdown menu with 'Pending Transactions' selected. Below the menu is a table with columns 'DATE' and 'Name'. One entry is visible: '3/8/04' and 'Joanne V. Isa'. At the bottom, there is a 'Trim before:' field set to '2/7/04' and buttons for 'Trim Data' and 'OK'. A blue arrow points from the 'Joanne V. Isa' entry to the right screenshot.

The right screenshot is the 'Credit Card Verification' screen. It shows the card number '468-1257' and the 'Name and Billing Address' for 'Joanne V. Isa' at '2251 Ali Lane, 20012'. There is an 'Add Tip...' link. Below that, the 'Card and Amount' section shows 'DISC XXXX5528 ex:05/07' and '\$39.95' with a 'Clear' link. A yellow box contains the text '(Enter signature or click here to Flip It)'. At the bottom are buttons for 'Back', 'Delete', 'Print', and 'Charge...'. A blue arrow points from the 'Delete' button to the text 'Click here to delete this record from the Transaction Manager.' Another blue arrow points from the 'Charge...' button to the text 'Click here to re-send this information for approval.' A third blue arrow points from the 'Charge...' button to the text 'You can also add/modify a Tip and add/clear the customer's signature.'

## Using Options

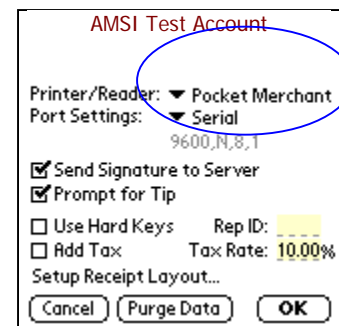
### Sending a Signature to the Server / Rep ID

Pocket Verifier Professional provides server-side signature storage. The advantage is that you can use your Merchant Provider's WEB-Based transaction tools may already allow for viewing and printing these approved transactions with the signature! It is important to note, however, that signatures can add an additional 1K of data transfer to your transactions. An additional 1K of data can extend the processing time by a few seconds in weak areas. If you find that your transactions are taking to long to complete, or if you are in a weak signal area, we recommend that you uncheck the [Send Signature](#) box (or store the transaction and submit it again in a stronger area). If you have multiple reps in the field, you can also assign a [Rep ID](#). It allows for easier sorting and tracking of your transactions in the on-line translation manager.



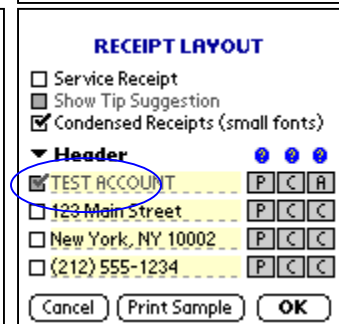
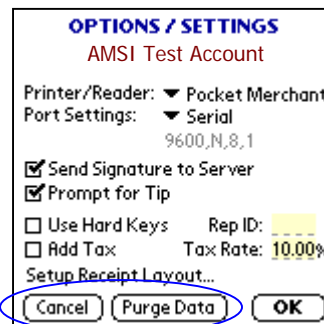
### Setting up a Card Reader

Pocket Verifier Professional allows you to attach a swipe terminal to your PDA Device through a direct cradle connection or Bluetooth. IR Connections are not supported since valuable credit card track information requires a completely secure and enclosed environment. The default setting for this software is the Pocket Merchant 2-in-1 Card Reader and Printer. Follow the instructions that came with your card reader/printer on how to install the device to your PDA.



### Setting up a Printer / Formatting Receipts

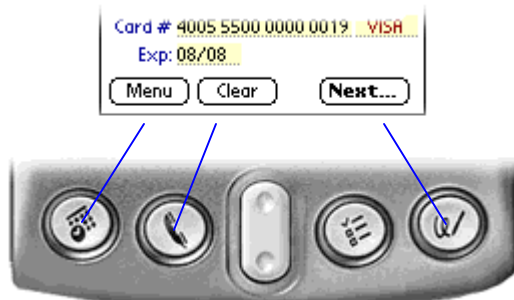
Pocket Verifier Professional works with [Pocket Merchant Printers](#). Just plug your printer into the cradle port of your device, turn it on, and select print. Click on [Setup Receipt Layout](#) to modify your receipts. [Service Receipt](#) will print a tip and total line if no tip was added to the transaction. You can also add custom headers and footers. Play with the various options and click [Print Sample](#) to see how your receipts will appear. Select [Condensed Receipts](#), to save about one inch of paper per receipt.



Note: Per VISA operating regulations, the Merchant Name (i.e., TEST ACCOUNT) cannot be changed or removed from the receipt.

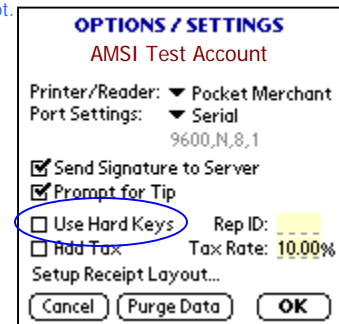
### Use Hard Buttons

Pocket Verifier Professional allows you to use the PDA's hard buttons as a substitute for the soft buttons located on the screen. Using this feature makes it easier to perform all your tasks without the need of a stylus.



In this example, the [Menu](#) Soft Button can be activated by pressing the [Agenda](#) Hard Button. [Clear](#) maps to the [Phone](#) button, and [Next](#) maps to the [Note](#) button.

Hard buttons do not work in the Options or Receipt layout screens.



## Using Auto Tax

Pocket Verifier Professional allows you to automatically add tax to your sale. Click [Add Tax](#) and enter a [Tax Rate](#). Then each time you go to a new sale screen the tax will automatically be displayed and added to the total amount of the sale. Once you save or process the transaction, the tax cannot be removed or changed.

Click on the [Tax label](#) or [value](#) on the sales screen to toggle adding tax on and off. This is ideal if you sell various services and/products that may or may not be taxable.

**OPTIONS / SETTINGS**

Printer/Reader: ▼ Pocket Merchant  
 Port Settings: ▼ Serial  
 9600,N,8,1

Send Signature to Server  
 Prompt for Tip  
 Use Hard Keys  
 Add Tax  
 Rep ID: \_\_\_\_\_  
 Tax Rate: 10.00%

Setup Receipt Layout...

Cancel Purge Data OK

The amount of tax added to a sale and the tax rate at the time of the sale can also be seen in the [Transaction Manager](#) by selecting [Tax](#) from the item list.

**wizard... CREDIT CARD SALES**

Name: Heidi Blanche  
 Addr: 435 Sussex Ave  
 Zip: 54211 Inv: \_\_\_\_\_

Amt: 29.95 Tip: 0.00  
 Total: \$32.95 Tax: \$3.00

Card # \_\_\_\_\_  
 Exp: MM/YY

Menu Clear Next...

**wizard... CREDIT CARD SALES**

Name: Heidi Blanche  
 Addr: 435 Sussex Ave  
 Zip: 54211 Inv: \_\_\_\_\_

Amt: 29.95 Tip: 0.00  
 Total: \$29.95 Tax: 0.00

Card # \_\_\_\_\_  
 Exp: MM/YY

Menu Clear Next...

**TRANSACTION MANAGER**

Type: ▼ Credit Card Sales  
 Status: ▼ All Transactions

DATE	AP	Tax Amount
3/17/200	-	N/A
3/23/200	A	\$0.20 (10.00%)
3/23/200	A	\$0.30 (10.00%)
3/25/200	-	\$3.62 (7.25%)
3/25/200	-	N/A

Trim before: 2/24/2004

2 of 6 Trim Data OK

## Deleting All Data for a Single Merchant Account

The [Option](#) screen also contains a button called: [Purge data?](#)

There may be times when you want to switch Merchant Accounts and delete all data from an existing account. To do this, click on the [Purge all data?](#) button. All the records stored in the [Transaction Manager](#) for the current account will be deleted.

## Deleting All Merchant Accounts and Data

Rather than deleting data for a single account, you may want to remove all existing Merchant Accounts from Pocket Verifier Professional, but still keep the software on the device. This is especially important if you are transferring the PDA device from one sales rep. to another (and they each use different Merchant Accounts). To access this feature, you must be in the [Account Activation](#) screen. To do this...

1. Click on the [Back](#) button and return to the Menu screen.
2. Click on the [LogOn](#) text in the lower left side of the screen.
3. Click on the [Merchant ID](#) list and select [New Account...](#)
4. In the [MID](#) text area, enter [delete](#).
5. Click on the [Activate](#) button.

A message will display a warning and ask you to confirm your action. By clicking on the [Yes](#) button, all data will be deleted and Pocket Verifier Professional will quit. The next time you open Pocket Verifier Professional, you will be required to activate at least one account (see [Activating a Merchant Account](#) for detailed information).