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# First Data eCommerce Solutions

## Mobile Payments Quickstart Guide

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# 1 Welcome to First Data Mobile Processing

Congratulations on choosing First Data's Mobile Payments application – the simple way to turn your mobile device into a portable terminal and cash register. The following guide includes detailed information on using your card reader, mobile app and online administration account.

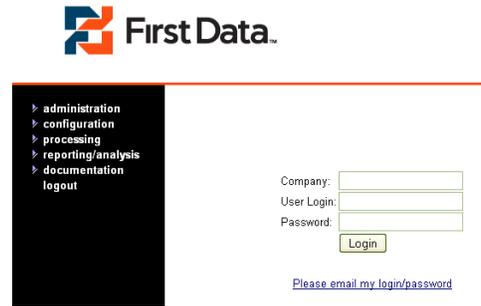
## 2 System Security

The First Data mobile application is designed with optimal security in mind. Like all First Data systems, data is collected and managed in a PCI compliant environment; adhering to the rigorous security standards set by the Payment Card Industry. We've also built in a number of security controls to protect card data.

- When a card is swiped, data is immediately encrypted and rendered unreadable to anyone attempting to intercept card information in transit.
- Our app is passcode protected and requires users to know all three pieces of login information to gain access to process transactions. If you believe your system has been compromised, you can update your credentials anytime, anywhere through our secure online portal so there is no need to worry about losing your phone. We also support unlimited users so you can set unique permissions for different members of your staff if required.
- Card data is registered in the First Data Mobile app as a masked numerical value. Merchants can never see or access the actual card number. Even partial card data is never stored on the merchant's phone.
- To process the transaction, data is encrypted again and sent through First Data's PCI Level 1 compliant payment gateway. This is the same secure gateway technology used to safely process millions of transactions since we opened our doors in 2000.
- At the end of the transaction process, customers can sign their receipts. Just like in any standard retail scenario, you have the option to check for signature matches to confirm your customer's card ownership.
- We set per account velocity limits to protect your business and keep transaction volumes within your expected range. If your activity exceeds our expected threshold, we'll notify you.

### 3 System Components & Requirements

The First Data Mobile system includes three components:



The portable card reader plugs into the audio jack of your phone. This component will be mailed to you after your First Data account has been approved.

The First Data Mobile app can be downloaded from the Apple store to allow you to accept transaction data through your phone.

The First Data online member area provides you with access to several advanced administration tools including; detailed transaction reports, security settings, email receipt configuration options and online statements.

#### To process transactions you will need:

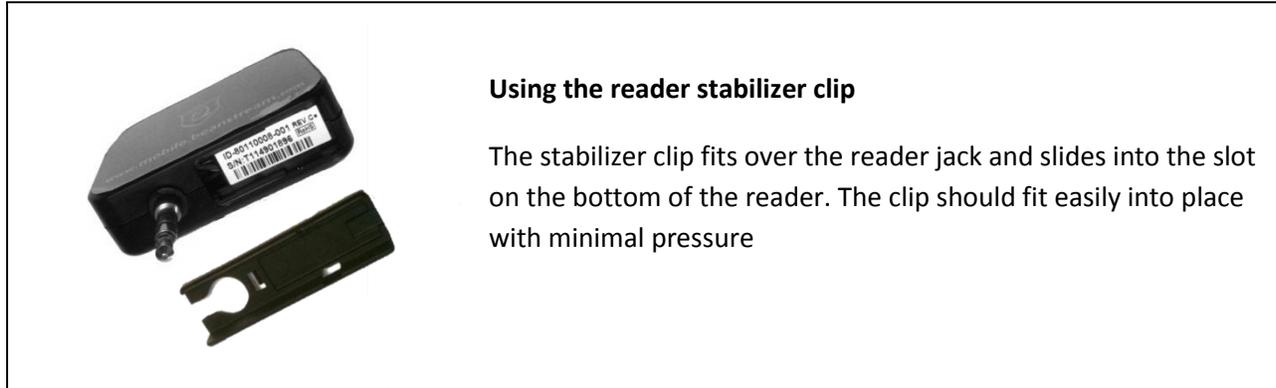
- Credit card merchant services through your financial institution or through First Data for each of the card types you would like to accept (Visa, MasterCard, American Express, Discover etc)
- An active First Data system account with login credentials
- A downloaded copy of the First Data mobile application

### 4 About Your Swipe Reader

A single card reader will be couriered to you once your First Data mobile application has been approved. For additional card readers, please call First Data Support at 1.888.472.0811

The First Data swipe reader is a durable card swipe device that plugs into the audio jack of your mobile device. The jack on the reader is long enough to work with the majority of phone cases including heavy

duty protective devices. When using the reader with a thinner phone covering or with no case, you may need to use the stabilizing clip included with your reader.



The First Data mobile application has been designed to work with only the reader we supply. We have included a number of usability enhancements to ensure optimal performance including auto volume adjustment. Users are not required to turn up phone volume prior to swiping.

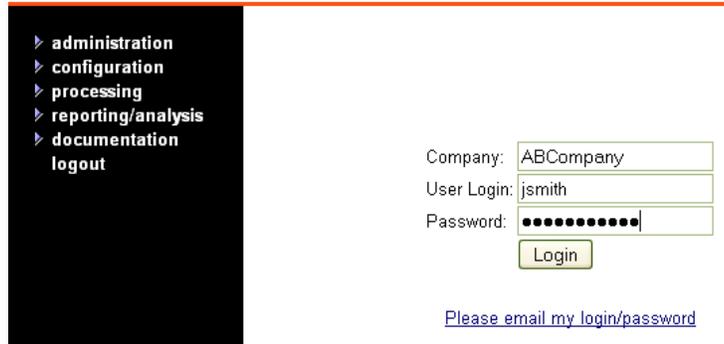
It may take a few moments for the device to register when first loading the app or inserting the card reader. Look for the swipe icon on the sale screen to confirm that your reader is properly connected.

## 5 Using the Mobile App

### 5.1 Login Names and Passwords

When you sign up for service, you will be provided with a log-in name and password to access the system. You can use the same login information for your mobile app and your online member area.

If you forget your login information at any time, contact [firstdata@beanstream.com](mailto:firstdata@beanstream.com) for assistance.



Login page: [www.beanstream.com/admin/fd\\_sDefault.asp](http://www.beanstream.com/admin/fd_sDefault.asp)

## 5.2 Application Settings



The Settings area on your mobile app allows you to specify a number of transaction processing options.

### Accounts & Currencies

If you have signed up to process with multiple currencies, use this option to switch between currencies at any time. Be aware that you will be issued separate user names and passwords for each currency. You will need to log-in once to each currency account to have your settings stored on your app.

### Tax

Specify up to two tax rates. To accommodate Canadian provincial taxes, merchants have the option to apply tax 2 to tax1 if required.

### Processing Options

Customize the level of transaction detail to be collected with each order by turning on or off the following parameters:

- cardholder name
- postal code
- order number
- pre-authorizations
- printing
- tip/gratuities

### Language

Use the language settings to change between Canadian and American English.

### Remember Me

Prevent logging in each time you re-start your app by turning “remember me” on. This will save your access credentials.

## 5.3 Purchases – Cash, Cheque and Credit Card



Use the Sale button on your app to process credit card purchases or log cash or cheque transactions.

Start by entering the transaction amount. If you have enabled taxes, tax rates will be added to the order total automatically. Swipe the credit card, or click “Continue” to log the transaction as cash or cheque instead.

Follow the in app prompts to complete the transaction. Where enabled, the customer will be prompted to submit a tip amount with their credit card transaction at point of signature.

## 5.4 Refunds



Use the History option to access a list of previously processed transactions. Once in your transaction history, search and select the credit card transaction you would like to refund. Follow the in app prompts to complete your transaction.

## 5.5 Pre-Authorization and Pre-Authorization Completions



Pre-Authorizations must be enabled on your app settings for these transaction types to be available.

Use the Sale/Pre-Auth button to initiate a Pre-Authorization. On the transaction screen, select the “Auth” button in the upper left and process the transaction as normal.

To process the sale, select the Complete Pre Auth button on the app home page. This generates a list of incomplete authorizations. Select an item from the list and follow the prompts to finish the transaction.

*Pre-Authorizations should be completed or cancelled within 72 hours to meet industry best practices.*

## 6 Using Your Online Account

### 6.1 Log in to your Online Account

The First Data online administration area gives you access to numerous essential gateway tools. Use this administration area to apply advanced security features and review essential reports.

Log into your account at [www.beanstream.com/admin/fd\\_sDefault.asp](http://www.beanstream.com/admin/fd_sDefault.asp) using the account information we provided during the application process. This is the same information used to access your mobile app.

### 6.2 Update Key Contact Information

We use the contact details stored in your member area to communicate valuable information including:

- transaction errors
- statements of fees
- lost account login and password details

Be sure to keep contact information up to date so you don't miss out on important alerts.

Navigate to *administration* → *company info* in the left menu of the online administration area. The individual listed in the primary contact field will receive all First Data email notifications. Two additional email contacts can also be specified in this area. Click Update at the bottom of the form to save your changes.

**administration**  
 membership  
 home  
**company info**  
 account settings  
 user manager  
 security  
 configuration  
 processing  
 reporting/analysis  
 documentation  
 logout

### Company Information

Company Name: AB Company  
 Merchant ID: 171070000

#### Office Address

Address 1: 123 Main Street  
 Address 2:  
 City: Victoria  
 Province/State: British Columbia  
 Postal/Zip: V9A 2K2  
 Country: Canada  
 Phone: 250-123-123  
 Fax:  
 Website URL: www.abcorp.com  
 Company Time Zone: 08W00 Pac

#### Contact Information

Primary Contact: John Smith  
 Phone: (250)483-0010  
 Email: jsmith@abccorp.com  
 Admin:  
 Phone:  
 Email:  
 Send email notifications to this address  
 Technical:  
 Phone:  
 Email:  
 Send email notifications to this address

Update

**The Primary Contact will receive all gateway communications.\***

## 6.3 Set Passwords and Access Permissions, Add User Accounts

### Changing Passwords

Navigate to *administration* → *user manager* in the left menu. If this is your first time using the account, you'll see a single login name in this *User Manager* area. If you or your developer has already created additional user accounts, you'll see a list of user names on the *User Manager* screen. The first name on the list will be your primary "administrator." Feel free to update the password for this account; however you should never delete this first user.

**To add update a password:**

**STEP 1: Choose a name from the list.**

**STEP 2: Click "Set Password."**

**STEP 3: Enter your Administrator password to authorize the change. Enter a new eight-digit alphanumeric password. You must include at least two numbers. Verify the password and click "Update."**

Admin Password:

New Password:

Verify Password:

**Creating Additional User Accounts (with Unique Security Permissions)**

The First Data User Manager tool lets you add an unlimited number of additional user accounts – each with their own security permissions. Log in to the member area using your "Administrator" account login details. Navigate to administration → user manager in the left menu.

**STEP 1: Click "Add User."**

**STEP 2:** In the popup window that appears, enter the full name of the staff member that will be using the account and a short login name. Enter a secure case-sensitive password with eight alphanumeric characters with a minimum of two numbers. Re-enter the password to confirm and click “Add User.”

User name:   
 User Login:   
 Password:   
 Verify:

**STEP 3:** Select the new user name from the list.

**STEP 4:** Assign FULL ACCESS to the Web Terminal

The screenshot shows a navigation menu on the left with a red arrow pointing to 'user manager'. The main area displays a 'User manager' list with 'lyle' selected. To the right, the user's settings are shown, including 'User name: lyle', 'Email:', and various access levels for different features. The 'Web Terminal' access level is set to 'No Access'. At the bottom, there are buttons for 'Add User', 'Remove User', 'Set Password', and 'Update'. A callout points to the 'Update' button.

**STEP 5:** Click Update.

For more detailed information on User Settings, visit the First Data Online Help area at <https://beanstreamsupport.pbworks.com>.

## 7 Customizing Mobile Email Receipts

We’ve set up basic receipt templates complete with your company contact information. If you wish to modify the content or the HTML layout of your receipt, navigate to administration > account settings > email receipts in the member area.



- administration
- membership
- home
- company info
- account settings
  - transaction filtering
  - login restrictions
  - email receipts
  - order settings
  - tax settings
- account admin
- user manager
- configuration
- processing
- reporting/analysis
- documentation
- logout

### Email Receipts

#### Receipt Template

Language:  English  French

Message Type: Mobile Transaction Receipt

From: First Data

From address: 234234@3434.34

Email copy to:

Subject: Mobile Transaction Receipt

Send Message:  Yes  No

Show receipt after transaction:  Yes  No

Content Type:  Plain text  HTML

Template Type:  Default  custom

```
<html xmlns="http://www.w3.org/1999/xhtml">
<head>
<title>Mobile Transaction Receipt</title>
</head>
<body>
<table style="width: 600px; margin: 0 auto
```

Please note that you are required to include the following service/policy information within your email receipts, if applicable:

- Return/refund policy, if restricted
- Transaction Type
- Description of merchandise/ services
- Terms and conditions of sale, if restricted
- Exact date free trial period ends, if offered
- Cancellation policies
- Your website's URL

#### Receipt settings

Send a Declined Transaction Notification to the primary contact email address for all declined transactions submitted through the Process Transaction API payment gateway.

**Choose "Mobile Transaction Receipt"**

**Choose between HTML and Plain text email formats.**

**Click Update.**

In the box provided, modify text or HTML as desired and click update to save your changes. Common variables available for mobile email receipts are:

**Order Details**

- Order Date: %date% %time%
- Order Number: %trnOrderNumber%
- Bank Auth Number: %trnAuthCode%
- Order Total: %trnAmount%
- Tip Amount: %tipAmount%
- Name on Card: %trnCardOwner%
- Card Type: %trnCardType%
- Email Address: %ordEmailAddress%

**Billing Details**

- Name: %ordName%
- Address Line 1: %ordAddress1%

Address Line 2: %ordAddress2%  
City: %ordCity%  
State/Province: %ordProvince%  
Zip/Postal Code: %ordPostalCode%  
Country: %ordCountry%  
Phone Number: %ordPhoneNumber%

### Shipping Details

Name: %shipName%  
Address Line 1: %shipAddress1%  
Address Line 2: %shipAddress2%  
City: %shipCity%  
State/Province: %shipProvince%  
Zip/Postal Code: %shipPostalCode%  
Country: %shipCountry%  
Phone Number: %shipPhoneNumber%  
Shipping Method: %shippingMethod%

### Merchant Details

Online Address: %merchantOnlineAddress%  
Merchant Name: %merchantName%  
Address: %merchantAddress1% %merchantAddress2%  
City: %merchantCity%  
Province: %merchantProvince%  
Postal Code: %merchantPostal%  
Country: %merchantCountry%  
Phone Number: %merchantPhone%

**For complete information on the First Data Email Receipts module and a complete list of available variables, visit our online support centre at <https://beanstreamsupport.pbworks.com>.**

## 8 Advanced Security Settings and Transaction Restrictions

### 8.1 CVD Numbers

CVD numbers (also known as CVV or CVV2) are the three digit card verification numbers that appear on the back of a credit card. AS CVD numbers cannot be obtained by fraudulently “skimming” data during the swipe process, accepting these numbers helps to verify that a customer is the valid owner of a card.

By default, a CVD field will be included as part of the credit card transaction process. You can make this a required or optional field by completing the following steps:

Login to the online member area

Navigate to administration > account settings > order settings

Select or de-select the Require CVD option (Under Transaction Validation Options)

## 8.2 Restrict/Allow Pre-Authorizations

Pre-authorizations are often used instead of purchase transactions as a method of reducing the risks associated with credit card processing. When you process a pre-authorization, customer cards will be validated; however, you will not receive funds until you complete the transaction by processing a “pre-auth completion.” Merchants can then review customer-submitted data and identify high risk situations before processing the final transaction that will appear on a customer card statement.

Be aware that additional service fees may apply if a pre-authorization is not completed according to the accepted Card Association protocol (within 72 hours per Visa regulations).

Merchants may set the mobile application to allow only pre-authorizations if desired. Users will not be able to process purchases or refunds through the mobile app with this option activated.

- Login to the online member area
- Navigate to administration > account settings > order settings
- Select Restrict Internet Transaction Processing Types > Pre-Authorization only

Once enabled, purchases or refunds may only be processed through the online member area web terminal or through member area transaction reports.

**WARNING:** This setting will also affect other First Data gateway transactions. If you have a multi-use First Data account that processes more than mobile transactions, implement this setting with caution.

## 8.3 Additional Order Settings

The online member area order settings page may include a number of additional settings that are applicable to our full range of gateway features including automated billing and API web integrations. For optimal performance, mobile users should leave order settings in their default configuration.

## 9 Online Transaction Report: Extended Histories

Transaction histories will be stored in the Mobile Application for a period of 90 days. To view transactions older than 90 days, login to your online account at [www.beanstream.com/admin/fd\\_sDefault.asp](http://www.beanstream.com/admin/fd_sDefault.asp) and navigate to *reporting/analysis* → *transaction report*. Use the search and sort fields at the top of the screen to choose your report criteria and then click on the *Refresh* button.



administration  
 configuration  
 processing  
 reporting/analysis  
 summary report  
**transaction report**  
 chargeback report  
 transaction search  
 documentation  
 logout

Start: Jan 1 11  
 End: Mar 29 12  
 Show: All Transactions  
 Trans./Page: 25

Card Types: - All -  
 Trn. Source: Mobile  
 Primary Sort: Trans. ID  
 Secondary Sort: Trans. ID

1-0 of 0, Page 1 of 1

Trans. ID	Date	Time	Trans.	Amount	Order	Card	AVS	CC
10000290	12/11/2008	6:44:16 AM	P	5.00	SO407	VISA	-	✓
10000289	7/29/2008	3:14:59 PM	PA	11.00	SO409	VISA	✓	✓
10000288	5/12/2008	11:38:40 AM	P	23.00	SO3385	MARINER	✓	✓
10000287	4/24/2008	11:24:02 AM	P	1.00	SO3389	VISA	N	✗
10000286	1/4/2008	12:15:09 PM	R	1.00	SO3385	VISA	-	✓
10000285	1/4/2008	12:14:30 PM	R	1.00	SO3389	VISA	✓	✓
10000284	8/13/2007	12:19:47 PM	P	1.00	SO478	VISA	✓	✓
10000283	5/16/2007	9:41:38 PM	VR	1234.00	SO 479	-	-	✗

<- Previous - Print Download Save Report Refresh - Next ->

The list you generate will display a number of basic transaction details including the credit card transaction (CC) approval ✓ or decline ✗. To view more, click on a line item. You'll be presented with full transaction details. You can also use the buttons at the bottom of the "details" page to process refunds and send email messages.

### Transaction Details

Transaction Id	10000005	Order Number	1123456
Date	8/13/2007 12:19:47 PM	Batch Number	0014
IP Address	100.100.00.100	Approval Code	060211
Card Owner	John Smith	AVS Result	Street address and Postal/ZIP match.
Card Type	VISA	CVD result	CVD Not Provided
Transaction Type	Purchase	Response	APPROVED
Trn. Source	Internet Orders	VbV/SecureCode Status	Not Performed
Amount	11.00	Comments	-

**Order Number** 1123456  
**Batch Number** 0014  
**Approval Code** 060211  
**AVS Result** Street address and Postal/ZIP match.  
**CVD result** CVD Not Provided  
**Response** APPROVED  
**VbV/SecureCode Status** Not Performed  
**Comments** -

<b>Billing Address:</b>	<b>Shipping Address:</b>
Name: John Smith	Name: -
Email Address: jsmith@abcompany.com	Email Address: -
Phone Number: 551 551 2000	Phone Number: -
Address 1: 100 Street	Address 1: -
Address 2: -	Address 2: -
City: -	City: -
Province/State: BC British Columbia	Province/State: -
Postal/Zip Code: -	Postal/Zip Code: -
Country: Canada	Country: -
	Shipping Method: -

**View transaction results including AVS and CVD.**

Return Transaction

<-Previous- -Next->

Void Transaction Return Transaction Send Email Receipt

<-Previous- -Next-> Close

**Process refunds, send email receipts and scroll through records.**

### **About AVS responses**

Address Verification Services is a card verification program setup through the card issuing banks. If a customer card has been issued by a participating bank, an AVS result will be returned on the Transaction Report. A checkmark indicates that the billing address submitted with the transaction successfully matches data on file at the bank. An “x” indicates that the address did not match. The transaction details screen will provide more detailed information on an AVS decline. If you think the transaction may be fraudulent, follow up with the customer and process a refund if desired.

### **Downloading Transaction Data: Using Data in Excel and Other Applications**

Use Download button at the bottom of the Transaction Report to export complete transaction details to a spreadsheet or text application. Report downloads will be created in .csv file format. You’ll receive all of the information you need in a simple, flexible format for use in your custom applications.

The Daily Activity Report, available under *reporting/analysis* → *daily activity report* in the left menu, can also be downloaded to .csv. Use this report to access daily sales totals and account balances.

## **10 Account Statements**

First Data offers a full complement of reports to help you view transaction histories, analyze account activity and trend sales over time. First Data issues monthly statements to merchants by email and through the online member area. Many of our report functions are also available through a reporting API.

To access online reports, navigate to *reporting/analysis* in the First Data online member area.

For more information on statements, you will find a Statement Guide under user manuals in the member area.

## **11 Where to Find Information on Additional First Data Products & Services**

A full set of integration guides is available through our member area. We also have an online help area with quick, searchable instructions for basic processing and administration questions.

Here’s a quick reference sheet to help you find what you are looking for. If you still have questions, don’t hesitate to contact us at 1-888-472-0811.

## 12 FAQ and Troubleshooting

### **I think I've found a bug**

We're constantly looking for ways to improve our system. If you have found a bug, please email our mobile support team at [firstdata@beanstream.com](mailto:firstdata@beanstream.com).

### **What devices can I use First Data Mobile on?**

First Data Mobile is currently available for iPhone and iPod touch devices.

### **What are the credit cards I can process with First Data Mobile?**

Your credit card options depend on the merchant services contracts you have completed. Typically, if you have merchant services from First Data you will be able to accept Visa, Mastercard and American Express transactions. If you are unsure of your setup, contact [firstdata@beanstream.com](mailto:firstdata@beanstream.com) for assistance.

### **When do I get my funds?**

If you have received merchant services from First Data funds are typically deposited into your business bank account three business days after the transaction is processed or by the scheduled determined during your application process. For more information on settlement and account reconciliation consult the Statement & Settlement user guide in the First Data member area.

### **I cannot complete a transaction**

In most cases, you should be provided with a simple plain language message to explain why you cannot complete a transaction. This will occur if the customer has an invalid card or if you have a keyed entry error. If you consistently cannot process transactions, you may be experiencing a system setup or configuration issue.

If you are new to First Data, confirm that your account is active and approved. If your account is in test mode you will not be able to swipe credit cards. First Data will send you email confirmation when you are setup and ready to begin processing. Until then, you may test out the system using one of our test card numbers.

If you are an existing customer and are using your First Data account for more than mobile transactions, you may have conflicting settings in your member area account. Review the "Order Settings" table in this guide. If you cannot modify your order settings without affecting other processing systems, contact [firstdata@beanstream.com](mailto:firstdata@beanstream.com) for assistance with creating a second "mobile only" account.

### **I've lost my password**

If you are the account Administrator, you should have received this information during the application process. If you no longer have your login details, contact [firstdata@beanstream.com](mailto:firstdata@beanstream.com) for assistance.

### **I've lost my phone**

If you lose your phone, we recommend updating your passwords within the member area to ensure that unauthorized users don't get access to your account. Log into the online member area at

[www.beanstream.com/admin/fd\\_sDefault.asp](http://www.beanstream.com/admin/fd_sDefault.asp) and navigate to *administration > user manager* to access the password update feature.

### **Will the application work with other card readers?**

Our First Data card reader is specially designed to work with the First Data Mobile App and encrypt the card data at the moment it is swiped.

### **What do I do if the card reader is not connecting properly?**

Sometimes debris can collect in the audio jack of your mobile device, or the use of a device case can prevent the card reader to fully engage and communicate with the mobile application. To overcome this issue please follow the steps below:

1. Is the card reader plugged into the audio jack completely?
  - If using a case for your device, remove case and try to connect
2. If issue persists, there could be debris in the audio jack
  - Debris in the audio jack prevents the card reader to communicate properly with the application and needs to be removed carefully

### **What do I do if the card isn't scanning?**

Remember that if the card isn't reading for whatever reason you can still complete the sale by manually keying in the information. If you believe your card reader isn't working, please contact [firstdata@beanstream.com](mailto:firstdata@beanstream.com).

### **What happens if I receive a call while in the middle of a transaction?**

First Data Mobile is designed to suspend and allow you to take to call. Once the call is completed, the app takes you right back to where you were.

### **Do I have to be on wifi or my data plan? Do I need to change my data plan?**

First Data Mobile App requires Internet access in order to process the transactions. We recommend you contact your service provider to ensure your mobile device has an adequate data plan for your needs.