

# VirtualMerchant Mobile FAQ

## 1. What is needed before a merchant can start taking payments with VirtualMerchant Mobile?

*In addition to a merchant account, the merchant must purchase the InternetSecure gateway. Additionally the merchant will need a supported mobile device type and they will need to download the VirtualMerchant Mobile application which is available for free through Apple's App Store, the Droid Market or Blackberry's App World. An optional secure card reader can be purchased from Elavon if the merchant wishes to process card-swiped (vs. key-entered) transactions.*

## 2. Can a merchant using VirtualMerchant use VirtualMerchant Mobile?

*Currently VirtualMerchant Mobile is only accessible through the InternetSecure gateway. If a merchant is using VirtualMerchant, they either need to wait until VirtualMerchant Mobile is certified through VirtualMerchant sometime this summer or purchase InternetSecure as a separate additional product for Mobile transactions.*

## 3. What type of mobile devices does VirtualMerchant Mobile support?

*At this time VirtualMerchant mobile is supported on the following devices:*

*Apple: iPhone 3G, 3GS, 4, iPad 1 and 2 or iPod touch.*

*Blackberry Bold, Curve or Storm*

*Any phone with a Google Android 2.0 or higher operating system.*

## 4. Why is the application called VirtualMerchant Mobile when it uses the InternetSecure gateway?

*While we are only introducing VirtualMerchant Mobile on Internet Secure today, we will soon be supporting it on both VirtualMerchant and InternetSecure. We selected the product name VirtualMerchant Mobile because it has more brand equity in the market. Eventually VirtualMerchant will become the preferred Mobile gateway - we'll keep you posted!*

## 5. What payment types does the application support?

*The VirtualMerchant Mobile application supports credit card and signature debit ("check" card) transactions. It does not currently support DCC, PIN debit, ECS or EGC.*

## 2. What transaction types are supported?

*The VirtualMerchant Mobile supports Purchase and Pre-Authorization to support both Sale and Delayed delivery transactions. Note: Pre-Authorization transactions must be completed through the Internet Secure gateway.*

## 3. Is the VirtualMerchant Mobile payment application secure?

*Yes. VirtualMerchant Mobile is simply an input vehicle for payment information and all transaction information is immediately sent to and stored on the gateway. No payment information is stored on or accessible through the VirtualMerchant Mobile application. In addition, the application is password protected to prevent unauthorized access and all Magtek card readers encrypt the mag stripe data to ensure that full mag stripe information is protected and never at risk.*

#### 4. Can I print a receipt for the customer?

*VirtualMerchant Mobile does not support receipt printers. However merchants can easily configure customized receipts to be emailed to their customers. A record of the transaction is accessible on the InternetSecure Merchants Area.*

*Note: For transaction amounts greater than \$25 merchants should create and retain a transaction receipt that contains both an imprint of the card and the cardholder signature. In the event that there is a chargeback, the merchant will be required to provide a copy of this receipt.*

#### 5. Can I include a tip with a sale?

*Currently VirtualMerchant Mobile does not support the acceptance of tips. The total sale would need to be entered at the time of authorization. There are plans to add the support of cashier tips at a future time.*

#### 6. What about sales tax?

*Currently VirtualMerchant Mobile does not support the acceptance of tax as a separate line item. The total sale amount needs to be determined and entered at the time of authorization. There are plans to add the support of percentage based tax calculations in the future.*

#### 7. What happens if a call is received during a transaction?

*When a call is received during a transaction, the user will be prompted to answer or decline the call. After the user completes the call, they are prompted to reenter their password for the application and the transaction can be resumed.*

#### 8. What does a merchant that is currently using InternetSecure need to do in order to get access to VirtualMerchant Mobile?

*Merchants using InternetSecure can send an email to [service@internetsecure.com](mailto:service@internetsecure.com) requesting VirtualMerchant Mobile credentials and they will receive a VirtualMerchant Mobile credentials email.*

#### 9. Will there be a VirtualMerchant Mobile Bundle?

*We already have an InternetSecure Bronze Bundle. This Bundle can be used for VirtualMerchant Mobile but remember that if a card reader is needed, it must be ordered separately.*

#### 10. Who provides technical support for the VirtualMerchant Mobile product?

*The Elavon Helpdesk supports VirtualMerchant Mobile. More complex questions may be referred to the InternetSecure support staff if needed.*

#### 11. How are merchants trained to set up and use VirtualMerchant Mobile?

*Once the set-up is complete for VirtualMerchant Mobile the merchant will receive a welcome email from InternetSecure containing information and instructions regarding how to set up and use the InternetSecure gateway. The merchant will then receive a second email with instructions and the credentials needed to configure VirtualMerchant Mobile.*

*NOTE: There will be no proactive call to set up or train merchants on VirtualMerchant Mobile. If a merchant has a question or needs help setting up or using VirtualMerchant Mobile, they will need to call the Elavon helpdesk for assistance or access the InternetSecure help library.*

## 12. How do I order VirtualMerchant Mobile for my merchant?

*Simply sell InternetSecure as normal. VirtualMerchant Mobile is available to any merchant that has access to the InternetSecure gateway. Note: If you also want a card reader, it needs to be ordered as a separate piece of equipment. All card readers must be purchased through Elavon due to encryption requirements.*

### **InternetSecure:**

*Item Code: PCIS*

*Product Description: PC Internet Secure*

### **Magtek iDynamo Card Reader – for use with Apple products (optional)**

*Item Code: MDYNA*

*Product Description: Magtek iDynamo*

### **Magtek BulleT Card Reader – for use with all Droid and Blackberry products (optional)**

*Item Code: MBULT*

*Product Description: Magtek BulleT*

## 13. How long will it take a merchant to be set up with VirtualMerchant Mobile?

*The InternetSecure and VirtualMerchant Mobile welcome emails will be sent 24 to 48 hours from merchant approval. The Card reader will follow normal Elavon hardware deployment timeframes. Note: Both emails will come from: [setup@internetsecure.com](mailto:setup@internetsecure.com)*

## 14. What are the Elavon PCI requirements for merchants using VirtualMerchant Mobile?

*Merchants using VirtualMerchant Mobile are actually using the InternetSecure gateway and are subject to standard IP Elavon PCI requirements and costs.*