ACUMEN
CONNECTIONS, INC.

**iProcess Mobile Application
and Account User Guide**

Merchant #:

Merchant Name:

Visa/MC Voice Authorization:

Acumen Help-Desk:

Contents

Activating iProcess

Step 1	An Activation email will be sent to email provided by you
Step 2	Select the link contained in the email
Step 3	Create a password to access your mobile account

Download iProcess

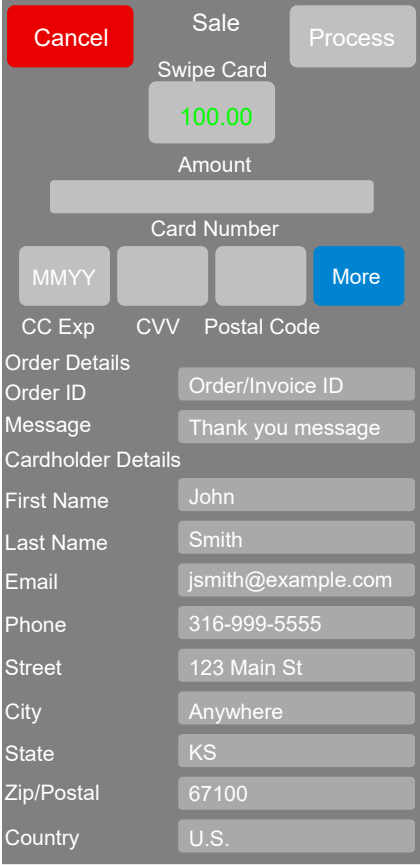| Step 1	Go to your device application store
Step 2	Search for and select iProcess
Step 3	Select install, if asked to enter a credit card, select skip
Step 4	Select ACCEPT for Android Enter Password for Apple
Step 5	When download is complete, select open then save

Configure iProcess for Android

<table>
<tr><td colspan="2">
Ready, Set, Charge!

You need a Gateway Account to accept credit cards.

If you do not currently have one, please contact your merchant provider.
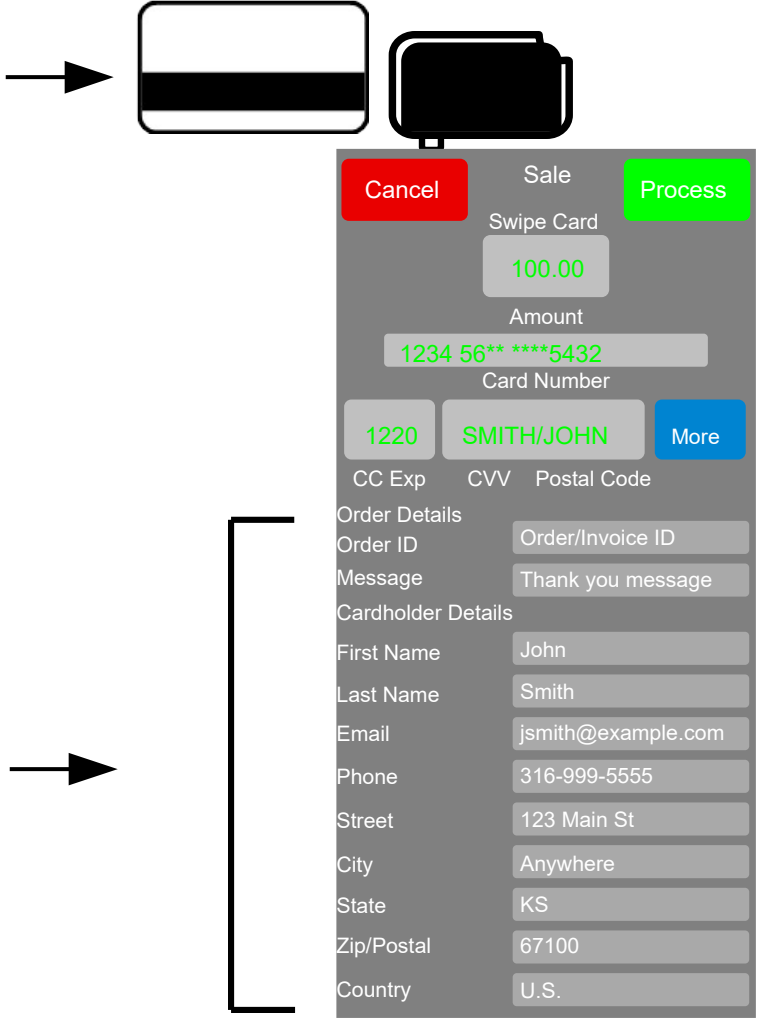
Configure now   Ok

Select Configure now
</td></tr>
</table>

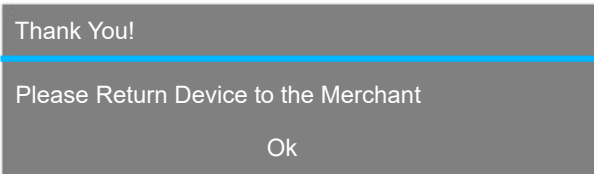|	
Application Password Password for accessing	Tap and enter a password to open this application, requires password entry to open this application for each use (not required) Set only if you want a password to access iProcess
GATEWAY LOGIN DETAILS	
User Name	Tap and enter the user name (from your activation email)
Password	Tap and enter the password (password you created)
CARD READER SETTINGS	
Enable Swiper	Automatically enables when swipe device selected
Choose Swipe Device	Tap and select iPS Encrypted Reader
PRINTER SETTINGS	
Enable Bluetooth	Select only if you have a Citizen blue tooth printer configured
ADVANCED SETTINGS	
Enable Lock Screen	Do not enable
Send Receipts	Tap to send email receipts
Enable Location Map	Tap to enable (defaulted on)
Enable Signature	Tap to enable (defaulted on)
Enable Tips	Tap to enable (signature must be enabled: defaulted on)
Enable Customer Vault	Tap to enable (optional)
Enable Int'l Postal	Tap to enable (optional)
Device Nickname	Tap to change Device Nickname (optional)
TAX SETTINGS	
Enable Tax	Tap to enable (optional)
Default Tax Rate	Tap to enter your tax rate (optional)
RECEIPT DETAILS	
Business	Tap to enter your business name
Address	Tap to enter your business address
City	Tap to enter your business city
State	Tap to enter your business state
Zip	Tap to enter your business zip code
Country	Tap to enter your business country (not required)
Website	Tap to enter your business website URL (not required)
Phone	Tap to enter your business phone number
Email Body	Tap to enter a message to your customers (optional)

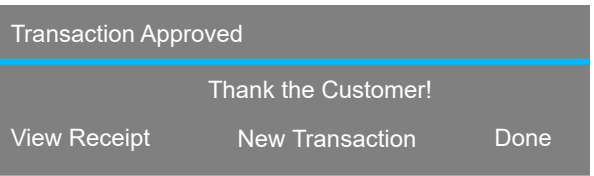**Perform Transactions on Android**

OPERATOR ACTION	iPROCESS DISPLAY
SALE	1. Select the iProcess app icon 2. Ensure volume is at maximum 3. Insert card reader into headphone jack 4. **Tap Sale**
TYPE SALE AMOUNT AMOUNT DISPLAYS →	Sale Cancel Process Swipe Card **100.00** Amount Card Number MMYY More CC Exp CVV Postal Code Order Details Order ID Order/Invoice ID Message Thank you message Cardholder Details First Name John Last Name Smith Email jsmith@example.com Phone 316-999-5555 Street 123 Main St City Anywhere State KS Zip/Postal 67100 Country U.S.

Perform Transactions on Android

OPERATOR ACTION	iPROCESS DISPLAY
SWIPE CARD TAP PROCESS (OR) TAP MORE ENTER TRANSACTION INFORMATION (OPTIONAL) THEN TAP PROCESS	

Perform Transactions on Android

OPERATOR ACTION	iPROCESS DISPLAY
OBTAIN CARDHOLDER SIGNATURE TAP PROCESS	Cancel · Process · $100.00 · I agree to pay the above total amount according to my cardholder agreement.
TAP OK	Thank You! Please Return Device to the Merchant · Ok
TAP OK	Ready to Charge · Charge $100.00 · Cancel · Ok
TRANSACTION COMPLETE TAP DONE	Transaction Approved · Thank the Customer! · View Receipt · New Transaction · Done

Perform Transactions on Android

VOID A SALE/REFUND	1. From the Main Menu select History 2. Tap the desired transaction 3. Tap Options 4. Tap Void or Refund (if refund enter the dollar amount of refund) 5. Tap Ok
SEND CUSTOMER A RECEIPT	1. From the Main Menu select History 2. Tap the desired transaction 3. Tap Options 4. Tap Send Receipt 5. Select your devices email (the email program you use, exp. "Gmail") 6. Type Customer's email address 7. Tap Send
REPORTS	1. From the Main Menu select History 2. Tap Reports 3. Change report history dates (if desired) 4. Tap Send Report 5. Select your devices email (the email program you use, exp. "Gmail") 6. Type the email address you want to send the report to 7. Tap Send

Configure iProcess for Apple

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┌─────────────────────────────────────────┐
│           Ready, Set, Charge!            │
│      You need a Gateway Account to accept│
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│                                          │
│      If you do not currently have one,   │
│        please contact your merchant      │
│                 provider.                │
│      ─────────────────────────────────   │
│              Configure Now               │
│      ─────────────────────────────────   │
│                    Ok                    │
│        **Select Configure now**         │
└─────────────────────────────────────────┘
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Select save after you have entered your information

Cancel	Gateway	Save
Account Nickname		
Name Primary Account	Tap to change Account Name (not required)	
Gateway Login Details		
User Name	Tap and enter the user name (from your activation email)	
Password	Tap and enter the password (password you creat	
Advanced Settings		
Send Email Receipts	Tap to change (defaulted on)	
Receipt Details		
Business	Tap to enter your business name	
Address	Tap to enter your business address	
City	Tap to enter your business city	
State	Tap to enter your business state	
Zip	Tap to enter your business zip code	
Country	Tap to enter your business country (not required)	
Website	Tap to enter your business website URL (not required)	
Phone	Tap to enter your business phone number	
Return to top and select save		

Configure iProcess for Apple

Select done after you have
completed configuration

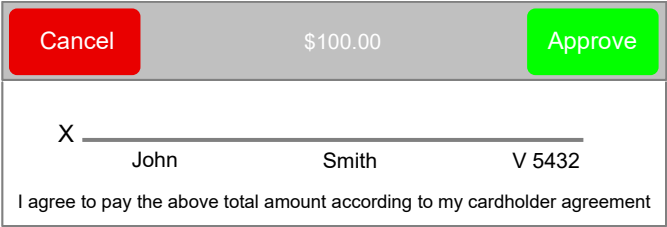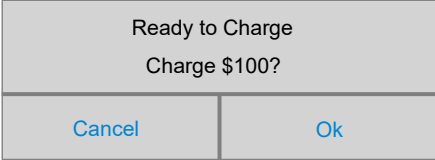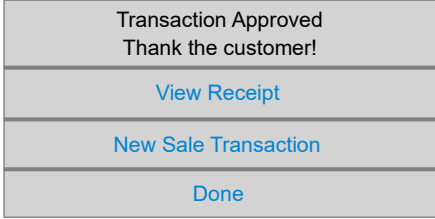| Done	Gateway	Save
Gateway Accounts		
Primary Account		>
Add Account		>
Application Settings		
Password		Off >
Sound Effects		🟢
New Sale on Launch		⚪
Card Reader Devices		>
Device Nickname		John's iPad >
Transaction Settings		
Location Maps		🟢
Enable Signature		🟢
Enable Tip Button		🟢
Enable Customer Vault		⚪
Tax Settings		
Enable Tax		⚪
Default Tax Rate		>
Return to top and select done		
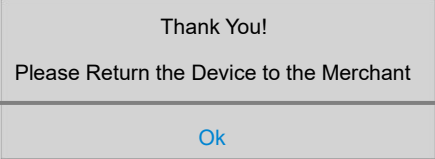
Perform Transactions on Apple

OPERATOR ACTION	iPROCESS DISPLAY
SALE	1. Select the iProcess app icon 2. Ensure volume is at maximum 3. Insert card reader into headphone jack 4. **Tap Sale**
TYPE SALE AMOUNT	AMOUNT DISPLAYS ➡️ Cancel Sale $ 100.00 Amount Card Number* mm/yy cvv postal code Order Details Order ID Order/Invoice ID Message Thank you message Cardholder Details First John Last Name Smith Email jsmith@example.com Phone 316-999-5555 Street 123 Main St City Anywhere State KS Zip/Postal 67100 Country USA

Perform Transactions on Apple

OPERATOR ACTION	iPROCESS DISPLAY
SWIPE CARD TAP PROCESS (OR) ENTER TRANSACTION INFORMATION (OPTIONAL) THEN TAP PROCESS	

Perform Transactions on Apple

OPERATOR ACTION	iPROCESS DISPLAY
OBTAIN CARDHOLDER SIGNATURE TAP APPROVE	Cancel $100.00 Approve X _____ John Smith V 5432 I agree to pay the above total amount according to my cardholder agreement
TAP APPROVE	Thank You! Please Return the Device to the Merchant Ok
TAP APPROVE	Ready to Charge Charge $100? Cancel Ok
TRANSACTION COMPLETE TAP DONE	Transaction Approved Thank the customer! View Receipt New Sale Transaction Done

Perform Transactions on Apple

VOID A SALE/REFUND	1. From the Main Menu select History 2. Tap the desired transaction 3. Tap Options 4. Tap Void or Refund (if refund enter the dollar amount of refund) 5. Tap Ok
SEND CUSTOMER A RECEIPT	1. From the Main Menu select History 2. Tap the desired transaction 3. Tap the arrow in the upper right corner of display 4. Tap Email 5. Type Customer's email address 6. Tap Send
REPORTS	1. From the Main Menu select History 2. Select Summary at the bottom of the display 3. Tap the arrow in the upper right corner of display 4. Tap Email 5. Type the email address you want to send the report to 6. Tap Send

Merchant Responsibilities:

Print a report or perform a batch review to verify the transactions in your terminal or software. Close your batch daily to ensure you are charged the lowest interchange rates and your funds will deposit in a timely manner. Merchants using telephone touch-tone capture **do not** have to manually close their batch.

Insert, tap or swipe all cards. If your terminal cannot read a card, **you must** imprint the card on a manual imprinter and have the cardholder sign the imprinted draft.

1. Maintain a manual imprinter, merchant plate and a supply of sales drafts. **This is your backup system.**

2. Do not accept a credit card before its valid from date, or after its expiration date, on the card. **Do not accept a credit card that is not signed.**

3. Maintain your terminal and printer to insure legible sales draft receipts. Keep copies of credit card receipts, for a minimum of 18 months. **Store receipts in a secure location.**

4. If you are using point of sale software, you must have the latest updates installed to secure card data. If connected to the internet you must maintain a firewall between your POS software and the internet.

5. Do not store the 3-digit security code (V-Code) with the card number and expiration date.

6. Respond within 7 days to all retrieval requests for a copy of a sales draft.

7. Call your voice authorization number and ask for a "code 10" if you are suspicious of a card or cardholder.

8. Authorizations are good for 7 days only. If you have not submitted authorized transactions within 7 days you must re-authorize.

9. If you wish to close your merchant account you must submit a closure letter with the name of your business, your merchant number, a brief closure statement and it must be signed by the principal who opened the account.

Inform Acumen of any of the following:

1. Checking account changes

2. Address change

3. Ownership or Incorporation changes

4. Telephone or internet system changes

5. If you process transactions through a payment gateway other than Acumen, you must inform them separately of any checking account changes.

Transaction Holds:

Your merchant account has an established high monthly volume and high ticket amount. If you process a transaction in excess of the high ticket amount the transaction may be held by the processor. We will notify you within 24 hours of any holds and request additional information about the transaction including but not limited to:

1. Customer invoice (showing service or product)

2. Cardholder contact information including telephone number

3. Merchant bank statement (summary pages only)

To satisfy our banks risk mitigation, you must supply the requested information in order for the transaction to be released.

Alternate Authorization:

Should your terminal or software at any time become inoperable, or if the authorization network is unavailable, follow the steps below to continue accepting credit/debit cards for payment.

1. Should your terminal become inoperable, you must call the Voice Authorization Center to obtain authorization for a transaction. If the card is present, you must make an imprint of the card using your manual imprinter. When your terminal is repaired or replaced you will need to capture your voice-authorized transactions, by following the Force or Offline procedure listed in this user guide.

2. Should your software become inoperable, you must call the Voice Authorization Center to obtain authorization for a transaction. Please consult your software manual to capture a voice-authorized transaction in your software. If the card is present, you must make an imprint of the card using your manual imprinter.

These steps are necessary for your protection, and your ability to continue to accept credit cards for payment. You must have and maintain.

1. An Imprinter
2. Sales drafts
3. Proper merchant plate for your imprinter

If you do not have any of these please contact the Help Desk number located on the cover of this user guide.

First View Setup: (Access your merchant statement online)

To access your Merchant Statement, Authorization, Settlement, and Chargeback reports for your merchant account, you must complete setup of the First View online reporting tool. Please follow the below instructions for access to First View.

1. Go to www.firstview.net
2. Enter the User Name for your account
3. Enter the Password
4. Select Login

You will be prompted to enter user setup information including a new user name, password and security questions. Once complete you will no longer use the below information to login to your First View account.

USERNAME	PASSWORD

Payment Card Industry Data Security Standards – PCI DSS (What it means to you)

By keeping your systems secure your customers can trust you with their sensitive payment card information. When you stay compliant with the payment brands security standards you join the global response to fighting payment card data compromise. Merchants are highly encouraged to visit www.pcisecuritystandards.org to obtain the latest Requirements and Security Assessment Procedures.

Acumen Connections has partnered with Security Metrics a leading provider of PCI DSS audit and scanning services. After approval and setup of your merchant account, you will receive an email from Security Metrics, select the embedded link and establish a password for your account. Follow the prompts to complete your audit, SAQ and if necessary a network scan. After successfully validating your compliance you can download a copy of your Attestation of Compliance (AOC) for your records. Validating your compliance must be performed once a year and you will receive an email notification from Security Metrics when your due date is near.

Please contact us if you need assistance with completing validation.

Tips to Avoid Chargebacks:

> **What is a retrieval request?**
>
> A retrieval request comes from a cardholder or their bank, requesting to see a copy of a sales draft or a mail order form. This can be done for a variety of reasons ranging from verifying a sale to tax purposes and sometimes fraud reasons. Failure to supply a draft promptly could result in a chargeback.

> **What is a chargeback?**
>
> A chargeback is the reversal of a sales transaction previously processed by your business. The amount of the previous transaction is deducted from your account. Chargebacks are usually initiated by your customer (the cardholder), but can also be initiated by the bank that issued their card. While some chargebacks cannot be prevented, the basic steps below prevent some of the most common errors and help you avoid chargebacks when possible.

TIPS FOR ALL MERCHANTS

1. If you receive a "decline" or "do not honor" message through your terminal, software or telephone touch-tone capture, **DO NOT** proceed with the transaction. **DO NOT** try again for an authorization; there is no protection for a transaction after you have received a "decline" or "do not honor" message, even if you receive an approval code on a second attempt.

2. Position company logo or marketing messages away from the transaction information. A company name, logo, or marketing message printed across the face of the sales draft can make the image copies illegible.

3. Always use high quality white non-patterned thermal paper for transaction information, since colored or patterned paper can render an imaged document illegible.

4. Always provide documentation in original size format. Avoid reducing images, as this will result in illegible images.

5. Check readability of all printed receipts and/or sales drafts daily.

6. Handle thermal paper carefully as any pressure during the handling/storage process causes black blotches, making copies illegible. Extreme heat or cold will degrade the paper.

7. Change printer paper when colored streak first appears as this indicates the end of the roll. The streak diminishes the legibility of transaction information.

8. Save all receipts and/or sales drafts for 18 months. Do not receipts or store sales drafts by cardholder name. You will be required to locate the receipt or sales draft by card number and approximate transaction date only. We will not be able to give you the cardholders name because cardholder names are not provided to us.

9. If you receive a call center or pick up card or "hold call" message through your terminal, call the authorization center and follow their instructions.

10. Do not attempt to process transactions for any persons or businesses other than the approved merchant. This is a violation of United States Code and may subject you to criminal prosecution.

11. Please refer to your Merchant Application and Agreement for your highest ticket limit. If you have a transaction greater than this limit please contact us for instructions before you attempt to process it.

TIPS FOR FACE-TO-FACE TRANSACTIONS (RETAIL)

1. Whenever possible, obtain a swipe of the card through the terminal; verify that the card number on the terminal matches the card number embossed on the card.

2. If you manually key in the card number to your terminal, you **MUST** manually imprint the card using an imprinter with your correct merchant plate. Non-embossed cards **MUST** be swiped, do not manually key.

3. **NEVER** accept an expired card. Check valid to and from dates.

4. Compare the signature on the sales draft to the signature on the back of the card. The card must be signed. If the card is not signed, return it to the customer, have them sign it and request to see their identification. If the signature on the back of the card, does not match the sales draft or identification, **DO NOT** continue with the sale. If the customer refuses to sign the card, **DO NOT** continue with the sale.

5. Obtain an authorization for the full amount of the sale (hotels may authorize within 15% of total, restaurants/beauty salons within 20%). It a settled amount exceeds the allowed percentage, you must void the original transaction and re-authorize for the new purchase total.

6. If you limit the return or exchange of merchandise your return policies must be clearly indicated on the printed receipt or sales draft near the cardholder signature area or in an area easily seen by the cardholder. Please contact us for instructions.

7. Compare the four digits of the embossed account number to the four digits printed below the embossed account number to determine they are the same numbers in the same sequence. The first four numbers should always match, if not **DO NOT** complete the transaction and notify the authorization center.

8. If the transaction is a cash advance, record the four printed digits on the cash disbursement slip in the space provided

9. Always inspect the card. Keep the card throughout the transaction. Inspect the name, expiration date, and signature on back. **Never** accept a card that appears to have been altered.

TIPS FOR MAIL/PHONE/E-COMMERCE TRANSACTIONS

All Mail/Phone/E-Commerce transactions are considered high risk because the card and cardholder are not present. The following suggestions are offered to assist you in an attempt to prevent chargebacks to your account. However, we are not always able to prevent chargebacks affiliated with doing business in Mail/Phone/E-Commerce environments.

REQUIRED INFORMATION ON EVERY MAIL/PHONE/E-COMMERCE receipt or sales draft:

• The last four digits of the card number and expiration date
• The name that appears on the front of the credit card
• The cardholders billing address and phone number
• Description of merchandise and/or services rendered

1. ADDRESS VERIFICATION SERVICE (AVS) is available on all terminals. AVS will verify the cardholders billing address with the cardholders credit card issuer. If you do not get an EXACT MATCH do not proceed with the transaction.

2. Ship product or merchandise, only to the cardholders billing address. NEVER ship to any other address that the customer may request.

• Request certified signature for proof of delivery
• AVS will only verify addresses within the United States

3. Provide cardholder name and merchant contact details in the sales transaction data.

4. CVV2/CVC/CID otherwise known as the V-Code is the 3-digit code located on/after the signature panel following the last four digits of the card number. This code helps to verify that the cardholder is in possession of the card. It does not provide protection against chargebacks but does provide an additional level of security.

5. Clearly link credits/refunds you have issued with the original sale information. Include invoice number, settlement information, etc.

6. Ask Acumen to include your customer service telephone number in the billing name that appears on your customer's credit card statement. This allows your customers the ability to contact you directly if they have questions regarding the sale.
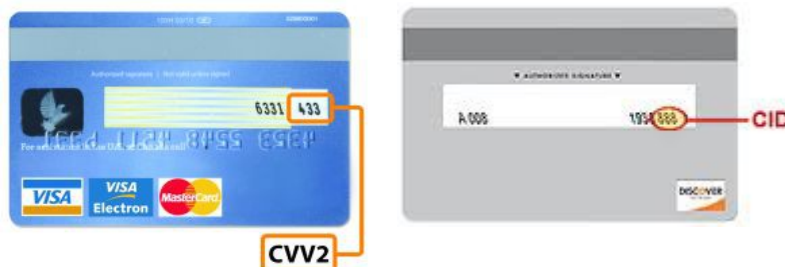
Acumen Connections Equipment Terms:

Approval of your merchant account constitutes your acceptance to the terms and conditions set forth in this document.

Alterations/Replacement of Equipment Owned and Provided by Acumen

- Upon request, you must allow Acumen Connections reasonable access to the premises where POS terminals, and or printers are or will be located.

- Only Acumen Connections can alter or modify POS terminals or other equipment owned by us.

- If a terminal or printer appears to be defective, you must contact the help-desk immediately.

- You are responsible for safeguarding POS terminals or other equipment from loss, damage, or theft.

- If necessary, replacement equipment will be sent to you. If you fail to return the defective equipment, you will be responsible for its replacement value and for any legal and/or collection costs incurred by us in connection with recovering the equipment.

- You are responsible for keeping all Acumen Connections owned equipment from claims, liens, and legal processes initiated by creditors.

- Equipment may not be subleased at any time. The cost of comparable new equipment, as well as any associated legal and/or collection costs incurred by Acumen Connections will be assessed to you for each piece of equipment not returned to us upon termination of the Merchant Agreement by either party, or upon our request for the return of the equipment for any reason.

Replacement of Merchant Owned Equipment

- Purchased and leased equipment is under warranty for 1-year from date of purchase, or manufactures warranty whichever is longer. (Applies only to equipment purchased from Acumen Connections). You must pay the cost of repair if not under warranty.

- If equipment is submitted for repair Acumen Connections will provide you with comparable equipment at a monthly rental fee. Acumen Connections assumes no liability for repair or shipping of equipment.

- Rental fees will be discontinued upon return of rental equipment to us.

- Rental equipment must be shipped to us by traceable delivery. Equipment not sent traceable, and lost in transit will be billed to you at retail value.