

# Using PAYD<sup>®</sup>

for Apple<sup>®</sup> iPad<sup>®</sup>, iPhone<sup>®</sup>  
and iPod touch<sup>®</sup>

Reference Guide





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**BE PAYMENT READY**

## Need help?

**Web:** [moneris.com/support-payd](https://moneris.com/support-payd)

**Email:** [info@getpayd.com](mailto:info@getpayd.com)

**Toll-free:** 1-855-423-PAYD (7293)

Record your Moneris® merchant ID here:

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# Setting up for PAYD

In this section, we go over everything you need to know to activate your PAYD store and download the PAYD App to an Apple iPad, iPhone, or iPod touch.

## Introduction

PAYD allows you to accept credit payments right on your mobile device, just about anywhere your business takes you.

This guide provides instructions on how to download and install the PAYD App and use the PAYD App on an Apple iPad, iPhone, and iPod touch (collectively referred to as "mobile device" or "device") to perform transactions.

**Note:** For instructions on how to use Moneris PAYD Administration to manage your PAYD store and any other registered account users, refer to the **Using Moneris® PAYD Administration** guide (visit [moneris.com/support-payd](https://moneris.com/support-payd) to download a copy).

## Before you get started

1. Ensure that you have the following components:

- Mobile device.
- PAYD card reader (provided in your welcome kit).

2. If you are activating your PAYD store, ensure that you have your merchant ID and store ID (refer to your Moneris "Useful Information" Email for these IDs).

**Note:** Based on your PAYD account, you may not be able to accept credit cards. If you want to accept credit cards as well as cash, please visit [moneris.com/support](https://moneris.com/support) or call us toll-free at **1-855-423-PAYD (7293)**.

3. Do one of the following:

- If you have all the required elements, go to step 4.
- If you do not have the required components, please contact us: call **1-855-423-PAYD (7293)** or email [info@getpayd.com](mailto:info@getpayd.com).

4. Determine your setup requirements:

- If your store has not yet been activated, proceed to *Activating your PAYD store* (page 6).
- If your store has already been activated, proceed to *Downloading and installing the PAYD App from Google Play* (page 7).

## Activating your PAYD store

1. Visit [moneris.com/activatePAYD](https://moneris.com/activatePAYD).
2. In the **Merchant ID** and **Store ID** fields, enter your merchant ID and store ID (refer to your "Useful Information" Email for these IDs).\*
3. Tap the **Next** button.
4. In the **First name** and **Last name** fields, enter your first name and last name.\*
5. In the **Email** field, enter your email address.\*

**Note:** *Once you have successfully completed the activation steps, an "Activation Confirmation" Email will be sent to this address. If you ever need to have your password reset, a password reset link will be sent to this address.*

6. In the **Employee ID**, **Password**, and **Confirm password** fields, enter the username and password under which you want to sign into your store.\*

**Note:** *The password must be from 8 to 16 characters in length and include at least 1 letter, 1 number, and 1 special character. Accents are not supported. Password fields are case sensitive. You will be prompted to update your password every 90 days (your new password must be different than your last 4 passwords).*

7. In the **Security question** and **Answer** fields, enter a security question and the answer.\*

**Note:** *Periodically you will be prompted to answer this question when signing in.*

8. Tap the **Save** button.
9. The statement "Activation completed" displays above the fields on the PAYD Administration sign-in screen.  
**Note:** *You will shortly receive an "Activation Confirmation" Email containing your store ID and employee ID (the username you created).*

10. Proceed to *Downloading and installing the PAYD App from the App Store* (page 7).

\* The information entered here applies to both the PAYD App and PAYD Administration.



## Downloading and installing the PAYD App from the App Store <sup>SM</sup>

Follow the steps below to download and install the PAYD App to your mobile device.

**Note:** *If you have already downloaded and installed the PAYD App to your mobile device, go directly to step 6.*

1. From your mobile device's home screen, open the App Store.
2. In the Business category, enable the "iPhones Only" filter, search for "PAYD", and then select the PAYD App.
3. Download the PAYD App.
  - If at any time the PAYD App requests permission to access data from your mobile device (e.g., location, microphone, or contacts data), allow the PAYD App to access the data.
4. Once the PAYD App is downloaded and installed on your mobile device, do not open/launch the PAYD App at this time.
5. Return to your mobile device's home screen.
6. Proceed to *Ready to use the PAYD App?* (page 8).

## Ready to use the PAYD App?

1. To begin using the PAYD App, you must sign in (see page 20).
2. To learn about the PAYD App and some of its features, read the sections listed here:
  - Configuring optional App settings, see pages 10 to 18.
  - Signing in/signing out of the PAYD App, see pages 20 to 21.
  - Performing transactions, see pages 27 to 35.
  - Generating reports, see pages 40 to 42.



# Configuring PAYD App's optional settings

In this section, we go over everything you need to know to configure the optional settings in the PAYD App.


## Optional features

### Setting the transaction details level

Sets the optional transaction details (secondary transaction identifiers, customer ID and order ID) that you can enter during a transaction.

**Note:** Even if optional transaction details are enabled, you may bypass entering data in the **Customer ID** and **Order ID** fields during a transaction. If you enter data in in one or both of these fields during a transaction, you can subsequently retrieve the transaction by using one or more of the identifiers as search criteria (e.g., when generating a report and/or doing a Refund, Void, or Capture).


1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Interface**.

3. Specify the optional transaction details to include by tapping one of:

- **Quick Pay:** Excludes the customer ID and order ID.
- **Minimal:** Includes only the customer ID.
- **Full:** Includes the customer ID and order ID.


4. Tap  to return to the main menu.

**Note:** To change this setting on a different mobile device, repeat these steps on the other device.

## Setting a default payment device

Sets a default payment device for transactions.


1. In the PAYD App, start on the "Settings" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.*

2. Tap **Interface**.

3. Under "Default payment device", tap the desired default option:

- **Swipe/Keyed:** If the PAYD card reader is connected to your mobile device, sets "Swipe" as the default. If the PAYD card reader is not connected to your mobile device, sets "Keyed" as the default.
- **Cash:** Sets "Cash" as the default.


4. Tap  to return to the main menu.

**Note:** *To change this setting on a different mobile device, repeat these steps on the other device.*

## Enabling Pre-Authorizations

Enables option to process Pre-Authorizations.


1. In the PAYD App, start on the "Settings" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.*

2. Tap **Interface**.

3. Tap (checkmark or unmark the box) **Display Preauth:**

- With checkmark: Option to "Process as Preauth" always displays on the "Sale" screen (see page 31).
- Without checkmark: Option to "Process as Preauth" does not display on "Sale" screen.


4. Tap  to return to the main menu.

**Note:** *To enable/disable this feature on a different mobile device, repeat these steps on the other device.*

## Enabling tip prompting

If enabled, tip prompts display during every credit Sale transaction.

1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Tip**, and do one of the following:

To enable tip prompting:

- a. Tap (checkmark the box) **Tip on Purchase**.
- b. When the "Tip has not been configured on the pinpad. Please connect pinpad to update pinpad settings" popup displays, tap the **OK** button.

**Note:** This message is not applicable to PAYD merchants.)

- c. Go to step 3.

To disable tip prompting:

- a. Tap (unmark the box) **Tip on Purchase**.
- b. When the "Tip has not been configured on the pinpad. Please connect pinpad to update pinpad settings" popup displays, tap the **OK** button.

**Note:** This message is not applicable to PAYD merchants.

- c. Go to step 4.


3. Configure the three tip percentages:

To change one or more pre-set tip percentages:

- a. Enter a tip percentage in one or more "Quick Tip" fields.
- b. Tap **Save Tip Values**.
- c. When the "Success" popup displays, tap the **OK** button.

To bypass changing the pre-set tip percentages:

- a. Go directly to the next step.

4. Tap  to return to the main menu.


**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Setting a tax rate

Sets a tax name and a percentage by which the tax will be auto-calculated during any Sale, Pre-Authorization, Refund, or Capture.

**Note:** The tax will be calculated based on the original transaction amount excluding any tip (for information about tip prompting, see page 12).

1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Tax**, and do one of the following:

To enable a tax rate:

- a. Tap (checkmark the box) **Calculate Tax**.

**Note:** The option to calculate/add tax will display on all transaction screens except "Void". By default the tax box will always be checkmarked (selected) on a transaction screen, but you may unmark (deselect) the box if you do not want to add tax to the transaction.

- b. In the **Tax Description** and **Tax Rate (%)** fields, enter the tax name and the tax percentage.


**Note:** This name will display on the transaction screen but may be truncated if longer than 12 characters.

- c. Tap the **Save Tax Rate** button
- d. When the "Success" popup displays, tap the **OK** button.

To disable a tax rate:

- a. Tap (unmark the box) **Calculate Tax**.

**Note:** The option to calculate/add tax will not display on any transaction screen.

3. Tap  to return to the main menu.

**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Location-mapping transactions

The PAYD App can map the location of PAYD financial transactions performed from your mobile device if:

- The device is configured to use a location service;
- The device is configured to allow the PAYD App to access the device's location data;
- The transaction response is "**APPROVED**" or "**DECLINED**".

**Note:** *Your mobile device may prompt you to allow the PAYD App to access the device's location data. You must grant this access to use the location mapping feature. If you want to enable this feature on a different mobile device, repeat these steps on the other device.*

### Viewing a location map


To view the mapped location of a PAYD transaction, you must access the transaction's "Details" screen (see page 41) from any mobile device.



## Setting a quick PIN for sign-in

Sign into the PAYD App with a 4-digit PIN.

1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Quick Login**.

3. Do one of the following:

To enable a quick PIN:

- a. Tap (checkmark the box) **PIN Login**.
- b. In the **Please enter PIN** field, enter a 4-digit PIN.
- c. In the **Please confirm PIN** field, re-enter the same 4-digit PIN.
- d. When the "Success" popup displays, tap the **OK** button.


**Note:** You will be prompted to enter a PIN when you next attempt to sign in (see page 22).

To change a quick PIN:

- a. Disable the current quick PIN (see To disable a quick PIN below).
- b. Enable a new quick PIN (see To enable a quick PIN above).

To disable a quick PIN:

- a. Tap (unmark the box) **PIN Login**.
- b. When the "Success" popup displays, tap the **OK** button.


4. Tap  to return to the main menu.

**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Pre-filling the employee ID/store ID at sign-in

Pre-fills the PAYD full sign-in fields with your PAYD employee ID and store ID credentials whenever you launch the PAYD App (see page 20).


1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Login Credentials**.
3. Fill in the field(s) that you want to have pre-filled whenever you launch the PAYD App.

**Note:** To disable this feature, leave the field unfilled.

4. Tap the **Save Login Credentials** button.
5. When the "Success" popup displays, tap the **OK** button.

6. Tap  to return to the main menu.

**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Setting an email address to receive exported reports

Sets an email address to which transaction reports will be sent when you export report results to a comma-separated values (CSV) file (see page 40).

**Note:** Results include the following transaction data (CSV fields appear in quotations): store ID ("store id"), terminal ID (ECR)("terminal"), batch number ("batch"), date and time ("date time"), transaction type ("type"), order ID ("order no"), customer ID ("cust id"), amount ("amount"), card type ("card type"), account number ("card"), result ("result"), auth code ("auth code"), response code ("response code"), employee ID ("clerk"), and customer email ("email").


1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Export to CSV**.
3. In the **Export Email Address** field, enter the email address to which the CSV-format text file will be sent when you export your report results (see page 40).

**Note:** To disable this feature, leave the field unfilled.

4. Tap the **Save Export Email** button.
5. When the "Success" popup displays, tap the **OK** button.

6. Tap  to return to the main menu.


**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Auto-sending transaction receipts to a set merchant address

Sets an email address to which the PAYD App will automatically email PAYD transaction receipts. The PAYD App emails receipts only for "APPROVED" or "DECLINED" responses.

**Note:** Receipts will be emailed to the set address in the background (i.e., the PAYD App will give no visual indication that an email has been sent following a transaction).


1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. Tap **Merchant Email**.

3. In the **Merchant Email Address** field, enter the email address to which a receipt will automatically be sent following a transaction performed on this mobile device.

**Note:** To disable this feature, leave the field unfilled.

4. Tap the **Save Merchant Email** button.
5. When the "Success" popup displays, tap the **OK** button.
6. Tap  to return to the main menu.


**Note:** To enable/disable this feature or change this setting on a different mobile device, repeat these steps on the other device.

## Setting a default PAYD App screen

Sets a default screen ("Sale", "Reports", "Totals", or "Settings") to open whenever you sign into the PAYD App.

**Note:** "Sale" is pre-set as the default screen.

1. In the PAYD App, start on the main menu.

**Note:** If another screen is displayed, tap  to return to the main menu.

2. Press and hold down the main menu item (**Sale**, **Reports**, **Totals**, or **Settings**) that you want to set as your default screen.

**Note:** "Help" and "Sign Out" cannot be set as default screens.

3. Release your hold on the menu item when a confirmation popup displays indicating that the default screen has been set.

**Note:** Whenever you sign in with your credentials, the default screen that you have just set will display. To change this setting on a different mobile device, repeat these steps on the other device.


## Setting the default language of the PAYD App

The language of the PAYD App is determined by the language set for your mobile device.

**Note:** If your device is configured for a language other than English or French, the PAYD App defaults to English.

## Determining the PAYD App's version number

1. In the PAYD App, start on the "Settings" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Settings**.

2. The version number of the PAYD App displays near the bottom of the "Settings" screen (displays as "PAYD Mobile App v#.##").



# **PAYD**

# **transactions**


In this section, we go over everything you need to know to use the PAYD App to perform PAYD transactions on an Apple iPad, iPhone, or iPod touch.

# Signing into/Signing out of the PAYD App

## Signing in with full credentials

Follow these steps to sign in using full credentials.

**Note:** If you have configured a quick PIN, see page 22.

1. From your mobile device's home screen, tap the **PAYD** icon (  ) to launch the PAYD App.
2. Wait for the PAYD full sign-in screen to display (shown below).
3. Enter your credentials in the sign-in fields: **PAYD Employee ID**, **PAYD Store ID**, and **PAYD Password**.

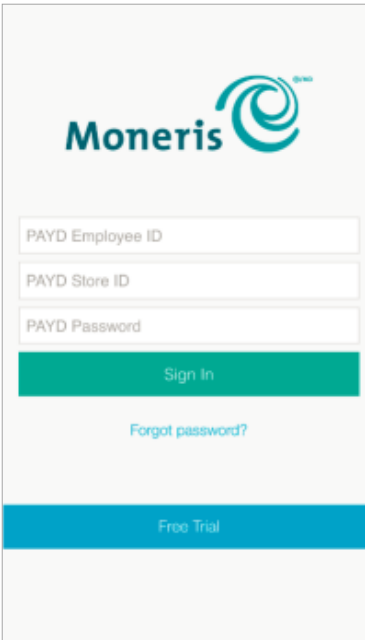
**Note:** Some fields may be pre-filled (see page 16). If you do not have a PAYD account, tap the **Free Trial** button and follow the on screen prompts to register for a cash account. If you want to accept credit cards as well as cash, please visit [moneris.com/support](https://moneris.com/support) or call us toll-free at **1-855-423-PAYD (7293)**.

4. Tap the **Sign In** button.
  - If the "Terms of Use" screen displays, read the terms, and tap the **I Agree** button.
  - If at any time the PAYD App requests permission to access data from your mobile device (e.g., location, microphone, or contacts data), allow the PAYD App to access the data.
  - If the PAYD App prompts you to change your password, enter a new password, and tap the **Save Password** button.

**Note:** The password must be from 8 to 16 characters in length and include at least 1 letter, 1 number, and 1 special character. Accents are not supported. Password fields are case sensitive. You will be prompted to update your password every 90 days (your new password must be different than your last 4 passwords).

- If the PAYD App prompts you to select and answer three security questions, see page 25.
  - If the PAYD App prompts you to answer one security question, enter the answer, and tap the **Next** button.
5. Your default PAYD App screen displays once you are signed in.


**Note:** To change the default screen, see page 18.



## Signing out

To ensure that unauthorized PAYD transactions cannot be performed from your mobile device, sign out of the PAYD App when you are not using it.

1. In the PAYD App, start on the main menu.

**Note:** If another screen is displayed, tap  to return to the main menu.

2. Tap **Sign Out**.


3. When the PAYD App sign-in screen displays, it means you are signed out.

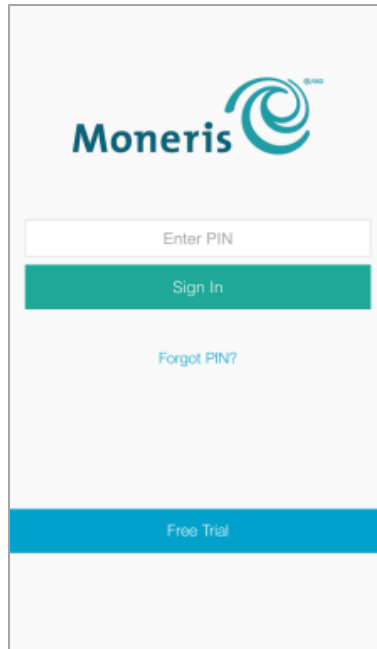
**Note:** Depending on how you have configured the PAYD App, the full sign-in screen may appear (see page 20) or the "Enter PIN" sign-in screen may appear (see page 22).

## Signing in with a quick PIN

Follow these steps to sign in using a four-digit PIN.

**Note:** To enable this method of signing in, see page 15.

1. From your mobile device's home screen, tap the **PAYD** icon (  ) to launch the PAYD App.
2. Wait for the "Enter PIN" sign-in screen to display (shown below).



3. In the **Enter PIN** field, enter your 4-digit quick PIN.

**Note:** You will automatically be signed in once you enter the last digit; otherwise, tap **Sign In**. If you do not have a PAYD account, tap the **Free Trial** button and follow the on screen prompts to register for a cash account. If you want to accept credit cards as well as cash, please visit [moneris.com/support](https://moneris.com/support) or call us toll-free at **1-855-423-PAYD (7293)**.


4. Your default PAYD App screen displays once you are signed in.

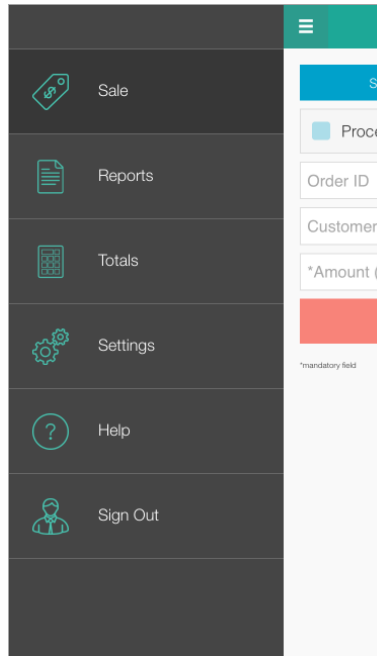
**Note:** To change the default screen, see page 18.




## The PAYD App main menu

From the main menu (shown below), you can access any transaction, report, or setting in the PAYD App.


- To return to this menu from any other screen, simply tap  at the top of the screen.



## Need to reset your sign-in password?

1. From your mobile device's home screen, tap the **PAYD** icon () to launch the PAYD App.
2. On the PAYD full sign-in screen, tap **Forgot Password?**.
3. When the "Password Reset" screen displays, enter your PAYD employee ID (username) and store ID in the fields, and tap the **Next** button.
4. In the **Answer** field, enter the response to the displayed security question, and tap the **Next** button.
5. When the "Success" popup displays, tap the **OK** button.
6. Wait for a "Password reset" email (from getpayd.com) to be sent to the address that is registered to your PAYD user account.
7. Open the email, and tap the **Reset my password** link.
8. Wait for the "New Password" page to display on PAYD Administration.
9. In the **New password** and **Confirm password** fields, enter a new password, and tap the **Save** button.  
***Note:** The password must be from 8 to 16 characters in length and include at least 1 letter, 1 number, and 1 special character. Accents are not supported. Password fields are case sensitive. You will be prompted to update your password every 90 days (your new password must be different than your last 4 passwords).*
10. When the "Password reset successfully" message displays on PAYD Administration's sign-in screen, it means your password has been reset.  
***Note:** You must enter the new password when signing into the PAYD App/PAYD Administration.*

## Can't remember your quick PIN?

1. From your mobile device's home screen, tap the **PAYD** icon () to launch the PAYD App.
2. When the PAYD "Enter PIN" sign-in screen displays, tap **Forgot PIN?**.
3. When the PAYD full sign-in screen displays, enter your full sign-in credentials (see page 20).  
**Note:** *If you have also forgotten your sign-in password, see page 24.*
4. Once you are signed in, you may change or disable your quick PIN (see page 15).

## Configuring your security question/answer

The question/answer that you configure will be used to identify you in the event that you forget your password. (Periodically you may be prompted to answer the question when signing in.)

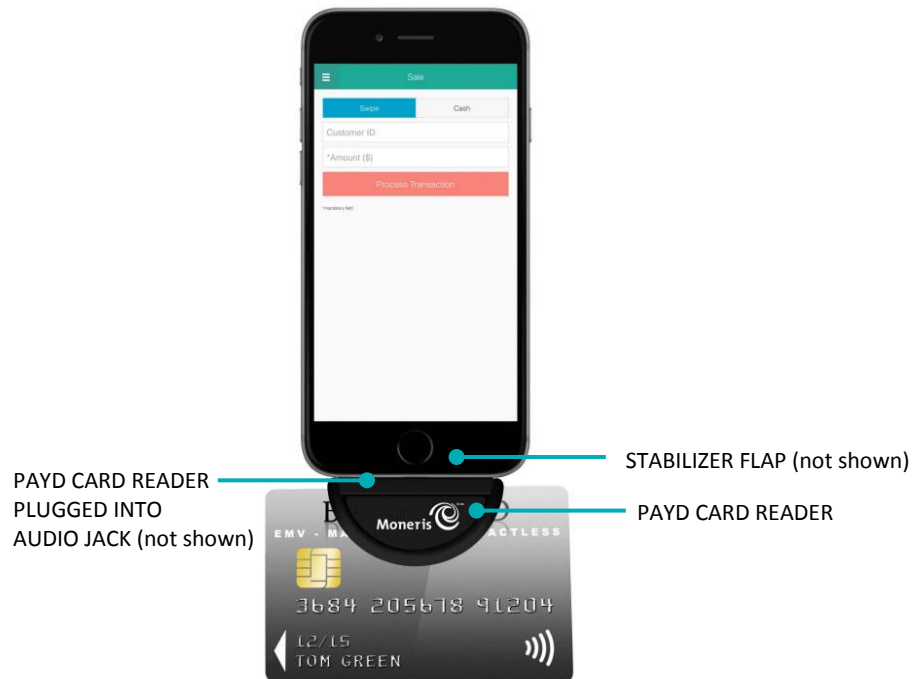
**Note:** *The information that you enter here also applies to PAYD Administration.*

1. Select a question from the **Choose security question** drop-down list, and enter an answer in the **Security Answer** field.  
**Note:** *If there is more than one drop-down list, select the additional questions, and then enter answers in the corresponding fields.*
2. If the **Email Address** field displays, enter your email address.  
**Note:** *If you ever need to have your password reset, a password reset link will be sent to this address.*
3. Tap the **Save Security Question** (or **Save Security Questions**) button.
4. When the "Sale" screen displays, proceed to *Ready to use the PAYD App?* on page 8; begin at step 2.

## The PAYD card reader

When you want to swipe a card (e.g., during a Sale or Pre-Authorization transaction), you must connect the PAYD card reader to your mobile device as follows:

1. Make sure the media speaker on your mobile device is turned off.
2. Ensure that the volume level of your mobile device is maximized.
3. Connect the PAYD card reader attachment:



## Swiping a card

Swipe the card on the connected PAYD card reader as shown above.

# Transactions

## Sale with credit card

Credit card sale of goods and services.

1. In the PAYD App, start on the "Sale" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Sale**.*

- If the **Customer ID** and **Order ID** fields appear and you want to track the transaction with your own identifier(s), enter the required data in one or both fields; otherwise, leave these fields unfilled to bypass entering any identifier.

**Note:** *If you enter your own order ID, it must be unique. If you don't enter your own order ID, it will be generated automatically.*

2. In the **\*Amount (\$)** field, enter the Sale amount (###).

- If the tax **AA% (\$)** field/box displays and is checkmarked, the tax that will be added displays in the field while the total transaction amount (including the tax) displays in the **Total (\$)** field.

**Note:** *If you do not want to add the tax to this transaction, tap (unmark) the tax **AA% (\$)** box.*

3. Capture the card data:

**To swipe the card:**

- a. Ensure that the PAYD card reader is connected to your mobile device (see page 26).
- b. Tap the **Swipe** button

**If you need to manually enter the card data:**

- a. Disconnect the PAYD card reader if it is connected to your mobile device.
- b. Tap the **Keyed** button
- c. In the **\*Card Number** field, enter the card number.
- d. In the **\*Exp (MMYY)** field, enter the card expiry date.
- e. In the **CVV** field, enter the 3- or 4-digit card verification value (code).

**Note:** *Data entry in this field may or may not be mandatory depending on the configuration of the "Mandatory CVV" setting in PAYD Administration. If the "Please enter a valid cvd value" popup displays when you submit this transaction for processing, it means you must enter data in the **CVV** field.*

4. Tap the **Process Transaction** button.


- If the "Please specify a tip amount" screen displays, see page 30.
- If the "Please swipe card" screen displays, swipe the card on the connected PAYD card reader.
- If the "Customer Signature" screen displays, capture the customer's signature on your mobile device (see page 37).

5. When the PAYD App displays the "**APPROVED**" or "**DECLINED**" response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** *If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).*

- To send an SMS text message notification, see page 39.

6. Tap  to return to the main menu.

## Sale with cash

Cash sale of goods and services.

1. In the PAYD App, start on the "Sale" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Sale**.

2. Tap the **Cash** button.

- If the **Customer ID** and **Order ID** fields appear and you want to track the transaction with your own identifier(s), enter the required data in one or both fields; otherwise, leave these fields unfilled to bypass entering any identifier.

**Note:** If you enter your own order ID, it must be unique. If you don't enter your own order ID, it will be generated automatically.

3. In the **\*Amount (\$)** field, enter the Sale amount (###).

- If the tax **AA% (\$)** field/box displays and is checkmarked, the tax that will be added displays in the field while the total transaction amount (including the tax) displays in the **Total (\$)** field.

**Note:** If you do not want to add the tax to this transaction, tap (unmark) the tax **AA% (\$)** box.

4. In the **Amount Tendered (\$)** field, optionally enter the amount tendered.

**Note:** The **Change Due (\$)** field will automatically display the amount owed to the customer.


5. Tap the **Process Transaction** button.

6. When the PAYD App displays the "**APPROVED**" response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).

- To send an SMS text message notification, see page 39.

7. Tap  to return to the main menu.

## Customer prompts in the PAYD App

When the PAYD App displays the "Please specify a tip amount" screen during a Sale transaction, do the following:

1. Hand your mobile device to the customer.
2. The customer does one of the following:

### To add a default tip percentage:

- a. The customer taps one of the three displayed percentages.

### To add a different tip as an amount or percentage:

- a. The customer taps the **Custom Tip** button.
- b. The customer chooses a tip type:
  - To add a percentage-based tip, they tap the % button.
  - To add a dollar-amount tip, they tap the \$ button.
- c. In the **Please specify tip** field, the customer enters a value (percentage or dollar amount) and taps the **OK** button.

### To bypass adding a tip:

- a. The customer taps the **No Tip** button (go directly to step 4).
3. When "Please confirm totals" displays, the customer confirms the displayed totals and taps the **OK** button.

**Note:** If the customer wants to change the tip amount, they tap **Back**, and then they re-enter the tip amount when prompted (see *To add a different tip as an amount or percentage above; begin at step b*).


4. When the "Processing Transaction" screen or the "Please swipe card" screen displays, retrieve your mobile device from the customer.
  - If the "Please swipe card" screen displays, swipe the card on the connected PAYD card reader.
  - If the "Customer Signature" screen displays, capture the customer's signature on your mobile device (see page 37).

5. When the PAYD App displays the "**APPROVED**" or "**DECLINED**" response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).

- To send an SMS text message notification see page 39.

6. Tap  to return to the main menu.



## Pre-Authorization with credit card

Authorization of an amount on a credit card if the final transaction amount is unknown.

**Important! To receive funds, you must perform a Capture at a later time (see page 35).**

1. In the PAYD App, start on the "Sale" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Sale**.*

2. Tap (checkmark the box) **Process as Preauth**.

- If the **Customer ID** and **Order ID** fields appear and you want to track the transaction with your own identifier(s), enter the required data in one or both fields; otherwise, leave these fields unfilled to bypass entering any identifier.

**Note:** *If you enter your own order ID, it must be unique. If you don't enter your own order ID, it will be generated automatically.*

3. In the **\*Amount (\$)** field, enter the Pre-Authorization amount (#.##).

- If the tax **AA% (\$)** field/box displays and is checkmarked, the tax that will be added displays in the field while the total transaction amount (including the tax) displays in the **Total (\$)** field.

**Note:** *If you do not want to add the tax to this transaction, tap (unmark) the tax **AA% (\$)** box.*

4. Capture the card data:

To swipe the card:

- a. Ensure that the PAYD card reader is connected to your mobile device (see page 26).
- b. Tap **Swipe**.

If you need to manually enter the card data:

- a. Disconnect the PAYD card reader if it is connected to your mobile device.
- b. Tap **Keyed**.
- c. In the **\*Card Number** field, enter the card number.
- d. In the **\*Exp (MMYY)** field, enter the card expiry date.
- e. In the **CVV** field, enter the 3- or 4-digit card verification value (code).

**Note:** *Data entry in this field may or may not be mandatory depending on the configuration of the "Mandatory CVV" setting in PAYD Administration. If the "Please enter a valid cvd value" popup displays when you submit this transaction for processing, it means you must enter data in the **CVV** field.*

5. Tap the **Process Transaction** button.


- If the "Please swipe card" screen displays, swipe the card on the connected PAYD card reader.
- If the "Customer Signature" screen displays, capture the customer's signature on your mobile device (see page 37).

6. When the PAYD App displays the **APPROVED** or **DECLINED** response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** *If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).*

- To send an SMS text message notification, see page 39.

7. Tap  to return to the main menu.

## Voiding/refunding a transaction


Reverses a credit or cash transaction.

**Note:** *If you want to reverse a credit transaction on the same day it was originally processed, you must do a Void for the full amount.*

*If you want to reverse a credit transaction processed on a different day, you must do a Refund. Credit transactions can be refunded for a full or partial amount.*

*Cash transactions are always reversed (refunded) for the full amount regardless of the date on which the original transaction was processed.*

1. In the PAYD App, start on the "Reports" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Reports**.*

2. Do one of the following:

To display the last 10 transactions processed today:

- a. Leave all search fields unfilled, and go directly to step 3.

To narrow the scope of your search:

- a. Select one or more of the following criteria:

**Note:** *The original transaction receipt includes the transaction identifiers submitted with the original transaction.*

- **Date:** To retrieve transactions processed within a date range other than today: Tap the **Today** drop-down list, and select a date range from the list; otherwise, skip this step to retrieve only transactions processed today.
- **Order ID:** Enter the ID in the **Order ID** field (a full or partial ID may be entered).
- **Customer ID:** Enter the ID in the **Customer ID** field (a full or partial ID may be entered).
- **Amount:** Enter the amount in the **Amount (\$)** field.


- b. Tap **Sort by**, and select a sort order (amount, customer ID, date, order ID, card type, or transaction type) from the drop-down list.

3. Tap the **Search Transactions** button, and wait for a transaction list to display.

- To display the next 10 transactions (to maximum of 300) if applicable, tap the **More** button.

4. Tap the transaction that you want to reverse.

5. When the transaction "Details" screen displays, confirm this is the transaction that you want to reverse (see page 41), and then:

**Note:** *If you do not want to reverse this transaction, tap  (repeat step 4).*

To do a Void:

- a. Tap **Void this transaction**.

To do a Refund:

- a. Tap **Refund this transaction**.

- b. In the **\*Refund Amount (\$)** field, enter the Refund amount.
  - If the tax **AA% (\$)** field/box displays and is checkmarked, the tax that will be added displays in the field while the total transaction amount (with tax) displays in the **Total (\$)** field.


**Note:** *If you do not want to add the tax to this transaction, tap (unmark) the tax **AA% (\$)** box.*

6. Tap the **Process Transaction** button.
  - If "Please swipe card" displays, swipe the card on the connected PAYD card reader (see page 26).
7. When the PAYD App displays the "**APPROVED**" or "**DECLINED**" response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** *If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).*


- To send an SMS text message notification, see page 39.

8. Tap  to return to the main menu.

## Capturing a Pre-Authorization

Completes a Pre-Authorization so that the funds are transferred to your account at settlement.

1. In the PAYD App, start on the "Reports" screen.

**Note:** If another screen is displayed, tap  to return to the main menu, and then tap **Reports**.

2. Do one of the following:

To display the last 10 transactions processed today:

- a. Leave all search fields unfilled, and go to step 3.

To narrow the scope of your search:

- a. Select one or more of the following criteria:

**Note:** The original transaction receipt includes the transaction identifiers submitted with the original transaction.

- Date: To retrieve transactions processed within a date range other than today: Tap the **Today** drop-down list, and select a date range from the list; otherwise, skip this step to retrieve only transactions processed today.
- Order ID: Enter the ID in the **Order ID** field (a full or partial ID may be entered).
- Customer ID: Enter the ID in the **Customer ID** field (a full or partial ID may be entered).
- Amount: Enter the amount in the **Amount (\$)** field.


- b. Tap **Sort by**, and select a sort-by option (amount, customer ID, date, order ID, card type, or transaction type) from the drop-down list.

3. Tap the **Search Transactions** button, and wait for a transaction list to display.

- To display the next 10 transactions if applicable, tap **More** (to maximum of 300).

4. Tap the "Preauth" transaction that you want to complete.

5. When the transaction "Details" screen displays, confirm this is the transaction that you want to complete (see page 41).

**Note:** If this transaction is not the one that you want to complete, tap  (repeat step 4).

6. Tap **Capture this transaction**.

7. In the **\*Capture Amount (\$)** field, enter the amount to be completed (captured).

**Note:** If the Pre-Authorization is completed for an amount that is less than the original, the hold on the remaining amount will be released.

- If the tax **AA% (\$)** field/box displays and is checkmarked, the tax that will be added displays in the field while the total transaction amount (with the tax) displays in the **Total (\$)** field.

**Note:** If you do not want to add the tax to this transaction, tap (unmark) the tax **AA% (\$)** box.


8. Tap the **Process Transaction** button.

9. When the PAYD App displays the "**APPROVED**" or "**DECLINED**" response, the transaction is complete:

- To email a transaction receipt, see page 38.

**Note:** *If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).*

- To send an SMS text message notification, see page 39.

10. Tap  to return to the main menu.

# Receipts

## Signature capture for receipts


The PAYD App displays the "Customer Signature" screen if you are required to capture the customer's signature.

**Note:** *If a signature is captured, it will not be included in emailed receipts; however, a receipt with signature will be stored on PAYD Administration and can be viewed or printed from there at any time (see the **Using Moneris PAYD Administration** guide). A receipt with signature can also be viewed via the hyperlink included in any SMS text message notification sent for the transaction.*

*The captured customer signature can also be viewed in the PAYD App when you retrieve a transaction's details in a Transactions Report (see page 40) or when you are doing a Void or Refund (see page 33) or Capture (see page 35).*

When the PAYD App displays the "Customer Signature" screen, do the following:

1. Have the customer "write" their signature above the Customer Signature line on the screen of your mobile device.
  - If the customer wishes to redo their signature, they tap **Clear** and then sign again.
2. Once the customer approves their signature, they tap **Done**.
3. When the PAYD App displays the "**APPROVED**" or "**DECLINED**" response, the transaction is complete:
  - To email a transaction receipt, see page 38.

**Note:** *If you enabled the PAYD App to auto-send receipts to a set merchant address, the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).*
  - To send an SMS text message notification, see page 39.
4. Tap  to return to the main menu.


## Card masking

To reduce the risk of fraudulent card use, masking and truncation are applied to card numbers in receipts. Masking replaces a card's numbers (except for the last 4) with "\*"s (e.g., \*\*\*\*\*1234). Truncation displays only the last 4 digits of a card (e.g., 1234). The expiry date does not appear in any receipt.


## Emailing a transaction receipt

When the PAYD App displays the "APPROVED" or "DECLINED" response, follow these steps to email a transaction receipt.

**Note:** If you enabled the PAYD App to auto-send receipts to a set merchant address (see page 17), the PAYD App automatically emails a receipt to the address (the PAYD App will not notify you that the email has been sent).



1. Under "Receipt" (bottom of the screen), tap .
2. When the "Send Receipt" screen displays, enter an email address as follows:

To manually enter an email address:

- a. In the **Email Address** field, enter the address to which you want to send the receipt.
- b. Tap .

To select an email address from your mobile device's contacts list:

**Note:** To use this feature, your mobile device's privacy settings must be configured to allow the PAYD App to access your device's contacts data. (Your mobile device may prompt you to allow the PAYD App to access the device's contacts data. You must grant this access to use this feature.)


- a. Tap .
  - b. When the "Contacts" screen displays, tap the **Firstname Lastname** of the contact to whom you want to send the receipt.
  - c. Tap the **name@domain.nnn** (email address) to which to send the receipt.
3. When the "Receipt successfully sent" popup displays, tap the **OK** button.
  4. If you want to email a receipt to additional addresses, repeat steps 1 to 3 as many times as you require.
  5. When you are finished, tap  to return to the main menu.




## Sending an SMS text message transaction notification

When the PAYD App displays the "APPROVED" or "DECLINED" response, follow these steps to send an SMS (short message system) text message notification.

**Note:** The text message includes a hyperlink to a transaction receipt. If a customer signature was captured for the transaction, the signature will appear on the displayed receipt's "SIGNATURE" line.



1. Under "Receipt" (bottom of the screen), tap .
2. When the "Send Receipt" screen displays, enter a phone number as follows:

To manually enter a phone number:

- a. In the **Phone Number** field, enter the phone number to which you want to send the SMS text message.
- b. Tap .

To select a phone number from your mobile device's contacts list:

**Note:** To use this feature, your mobile device's privacy settings must be configured to allow the PAYD App to access your device's contacts data. (Your mobile device may prompt you to allow the PAYD App to access the device's contacts data. You must grant this access to use this feature.)


- a. Tap .
  - b. When the "Contacts" screen displays, tap the **Firstname Lastname** of the contact to whom you want to send the text message.
  - c. Tap the **(123) 456-7890** phone number to which to send the text message.
3. When the "Receipt successfully sent" popup displays, tap the **OK** button.
  4. If you want to send an SMS text message notification to additional phone numbers, repeat steps 1 to 3 as many times as you require.
  5. When you are finished, tap  to return to the main menu.

# Reporting

## Transactions report

Search for and display transactions by date, order ID, customer ID, or amount. You may also export the search results.

1. In the PAYD App, start on the "Reports" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Reports**.*

2. Do one of the following:

To display the last 10 transactions processed today:

- a. Leave all search fields unfilled, and go to step 3.

To narrow the scope of your search:

- a. Select one or more of the following criteria:

**Note:** *The original transaction receipt includes the transaction identifiers submitted with the original transaction.*

- Date: To retrieve transactions processed within a date range other than today: Tap the **Today** drop-down list, and select a date range from the list; otherwise, skip this step to retrieve only transactions processed today.
- Order ID: Enter the ID in the **Order ID** field (a full or partial ID may be entered).
- Customer ID: Enter the ID in the **Customer ID** field (a full or partial ID may be entered).
- Amount: Enter the amount in the **Amount (\$)** field.

- b. Tap **Sort by**, and select a select a sort-by option (amount, customer ID, date, order ID, card type, or transaction type) from the drop-down list.

3. Tap the **Search Transactions** button, and wait for a transaction list to display.

4. You may do any of the following:

- To display the next 10 transactions (to maximum of 300)if applicable, tap the **More** button.
- To export the report results in CSV format in a text file, tap the **Export Report** button (near top of screen).

**Note:** *The file will be sent to the email address that you specified in your Export to CSV setting (see page 16).*



- To view the details of a listed transaction, tap the desired transaction (see page 41).

5. When you are finished, tap  to return to the transaction list, or tap  to return to the main menu.

## "Details" screen (transactions)

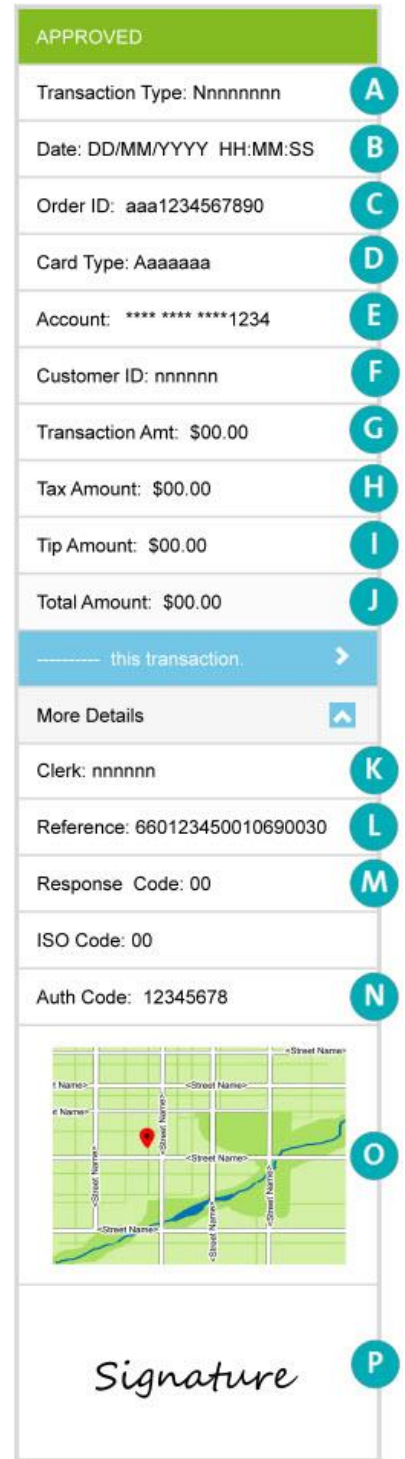
The "Details" screen (shown below) displays when you tap a transaction record listed in a Transactions Report (e.g., you may be performing a Void, Refund, or Capture or simply reviewing transactions).

**Note:** Line items 1 to 10 and item 16 display by default. To display line items 11 to 15, tap **More Details**. (For descriptions of the labelled line items, see the table below.)

- You may do one or more of the following if applicable:
  - To perform a Refund/Void, continue at step 5 on page 33.
  - To perform a Capture, continue at step 6 on page 35.
  - To email a transaction receipt, see page 38.
  - To send an SMS text message notification, see page 39.
  - Tap  to return to the transaction list, or tap  to return to the main menu.

The table below describes the screen shown on the right.

Label	Description
A	Transaction name.
B	Transaction date (DD/MM/YYYY) and time (HH:MM:SS).
C	Unique transaction identifier. Auto-generated if no order ID entered for transaction.
D	Card type or "Cash".
E	Card number (masked) or "Cash".
F	Displays if customer ID entered for transaction.
G	Transaction amount excluding tax and tip.
H	Tax amount (see page 13).
I	Tip amount (see page 12).
J	Total amount including tax and/or tip if entered.
K	Transaction performed by user signed in under this employee ID.
L	Moneris host identifier (e.g., if "660123450010690030" is the number, then "66012345" is the terminal ID (ECR ID). This number may be requested by Moneris to help track a transaction.
M	Transaction response code: <ul style="list-style-type: none"> <li>&lt; 50: Transaction approved.</li> <li>&gt;= 50: Transaction declined.</li> <li>NULL: Transaction was not sent for authorization.</li> </ul>
N	Auth code (6-8 digits) from the card-issuing institution.
O	Location of transaction (see page 14).
P	Customer signature (displays if captured for transaction).



## Totals (batches) report

Displays open and closed batch totals (sub-totals include transaction totals, tip totals, and terminal ID totals) so that you can determine the amount deposited in your back account for a batch that has been closed.

**Note:** *Totals for a batch can be viewed from the PAYD App for up to three months from the date a batch is closed.*


1. In the PAYD App, start on the "Totals" screen.

**Note:** *If another screen is displayed, tap  to return to the main menu, and then tap **Totals**.*

2. Select a date range from the drop-down list.
3. Tap the **Search Batches** button.
  - If the "Totals" screen displays listing one or more "Daily Total" records, tap the record that you want to view.
4. When the "Daily Summary" screen displays, you may review one or more of the following sub-reports:


### Daily Summary Totals

For the selected date range, displays transaction types and totals grouped by card type (or "Cash").

- a. To display this sub-report, tap .

### Daily Tip Totals


For the selected date range, displays tip totals grouped by the PAYD employee ID (clerk ID) under which the tip amounts were accrued.



- a. To display this sub-report, tap .

**Note:** *If "No tip totals for today" displays, it means no tip amounts were accrued for the specified date range.*

### Terminal Totals

For the selected date range, displays transaction types and totals (excluding cash) grouped by batch number and terminal (ECR) ID.

- a. To display this sub-report, tap .

5. When you are finished, tap  to return to the "Totals" list, or tap  to return to the main menu.



# Troubleshooting


In this section, we go over everything you need to know to troubleshoot any issues.

## Error messages in the PAYD App

If an error message is displayed in the PAYD App (i.e., on your mobile device) and is listed in the table below, tap **OK** and then follow the instructions in the table's Solution column. If the problem is still not resolved, call us at **1-855-423-7293**.

Error message	Solution
<b>Application PAYD already exists. Replace version XXX with version XXX.</b>	You have already installed an earlier version of the PAYD App. <ol style="list-style-type: none"> <li>Delete the unusable App from your mobile device.</li> <li>Download and install the latest version of the PAYD App (see page 7).</li> </ol>
<b>Card Read Error. Please swipe again.</b>	The connected PAYD card reader could not read the card data when the card was swiped on it. <ol style="list-style-type: none"> <li>Try swiping again (see page 26).</li> </ol>
<b>Please enter a valid cvd value</b>	"Mandatory CVV" is enabled in PAYD Administration. <ol style="list-style-type: none"> <li>Locate the 3- or 4-digit card validation value on the credit card, and enter the value in the <b>CVV</b> field before you submit the transaction for processing.</li> </ol>
<b>Sign in Failed. Please Try Again.</b>	<ol style="list-style-type: none"> <li>Try signing in again.</li> <li>If the text "Quit Demo Mode" displays at the bottom of the sign-in screen, tap <b>Quit Demo Mode</b> to return to the "live" sign-in screen, and retry signing in again.               <ul style="list-style-type: none"> <li>If the authentication fails, use the password reset feature (see page 24) if you are trying to sign in using your full credentials, or use the forgot PIN feature (see page 25) if you are trying to sign in using your quick PIN.</li> <li>If the problem persists, redo the setup procedures starting on page 7.</li> </ul> </li> </ol>
<b>Tip has not been configured on the pinpad. Please connect pinpad to update pinpad settings.</b>	This message is not applicable to PAYD merchants. You can successfully enable/disable tip prompting in the PAYD App regardless of this message (see page 12).

## Other issues

Issue	Solution
<p><b>You cannot remember your sign-in password or quick PIN.</b></p>	<ol style="list-style-type: none"> <li>1. Reset your password (see page 24) or reset your quick PIN (see page 25).</li> </ol>
<p><b>The "Export Report" button does not appear on the "Reports" screen.</b></p>	<ol style="list-style-type: none"> <li>1. Set an email address using the PAYD App's Export to CSV setting (see page 16).</li> <li>2. Redo the report and try exporting it again (the <b>Export Report</b> button should now display near the top of the "Reports" screen).</li> </ol>
<p><b>Nothing happens when you tap .</b></p>	<p>Your mobile device's privacy settings are configured to deny the PAYD App access your device's contacts list, or you do not have any contact listings stored on your device.</p> <ol style="list-style-type: none"> <li>1. Configure your device's privacy settings to allow the PAYD App to access to your device's contacts list, and then retry to access your contacts list from the PAYD App.</li> </ol>
<p><b>The "Swipe" button does not appear on the transaction page when the PAYD card reader is connected.</b></p>	<p>Your mobile device was unable to detect the PAYD card reader connection.</p> <p><b>Note:</b> <i>The <b>Swipe</b> button will replace the <b>Keyed</b> button only if the PAYD card reader is properly connected to your mobile device.</i></p> <ol style="list-style-type: none"> <li>1. Ensure the PAYD card reader is securely connected to your mobile device (see page 26).</li> <li>2. If your mobile device has a protective sleeve, ensure it is not preventing the reader from being completely plugged in.</li> <li>3. When <b>Swipe</b> is displayed as a card entry option, tap it and continue the transaction.</li> </ol>
<p><b>Nothing happens when you swipe the card on the connected PAYD card reader.</b></p>	<p>You may not have swiped the card correctly and/or the PAYD App does not have access to your mobile device's microphone settings.</p> <ol style="list-style-type: none"> <li>1. Try swiping the card again (see page 26 for correct swipe position).</li> <li>2. If this does not work ensure your mobile device is configured to allow the PAYD App to access the device's microphone, and then retry swiping the card.</li> </ol>
<p><b>A location map does not display on a transaction's "Details" screen.</b></p>	<p>Your mobile device is not configured to use location services and/or the PAYD App does not have access to your device's location data.</p> <ol style="list-style-type: none"> <li>1. To enable location-mapping, see page 14.</li> </ol>
<p><b>You want to determine the version number of the PAYD App.</b></p>	<ol style="list-style-type: none"> <li>1. See <i>Determining the PAYD App's version number</i> (page 18).</li> </ol>



# Merchant Support

At Moneris, help is always here for you 24/7.



## If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

- Visit [moneris.com/support-payd](https://moneris.com/support-payd) to:
  - Consult the FAQs on how to set up and use PAYD.
  - Download PAYD guides to assist with getting started, configuration, and usage instructions.
- Visit [shop.moneris.com](https://shop.moneris.com) to purchase point-of-sale supplies and accessories.
- Visit [moneris.com/insights](https://moneris.com/insights) for business and payment news & trends, customer success stories, and quarterly reports & insights.

Can't find what you are looking for?

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