NMI iProcess
User Guide

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# NMI iProcess Mobile App Install and Configuration

Important Notes:

- If you are using a Bluetooth mobile reader, be sure to **charge the reader overnight** prior to use.

- The term "Device" in this User Guide refers to the phone, iPad or tablet you have downloaded the NMI iProcess mobile app onto (as opposed to the mobile reader you are using with the iProcess mobile app).

Once your iProcess account is set up by Wind River, you will receive 2 emails. The first email will contain your Username and the second email will contain your Password. You will need these when you initially set up the iProcess app on your device.
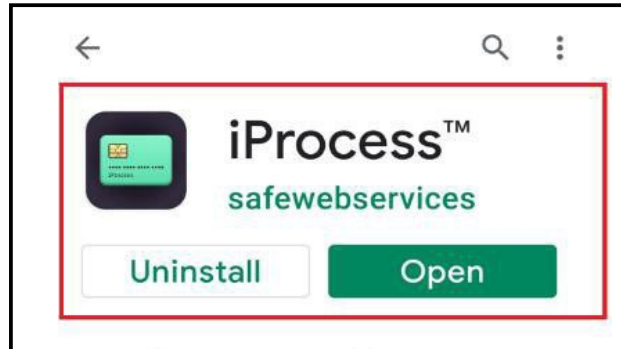
Installing the iProcess App

- Search for the iProcess app in your **Google Play Store** (Android device) or your **iOS App Store** (iPhone/iPad).

- Click **Install**.
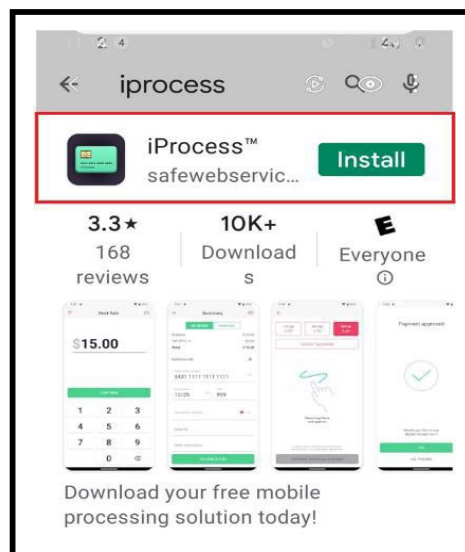
Screenshot from Android Device

- Click **Open**.

- A **Username** and **Password** were given to you for your first iProcess app download.

- Enter this **Username** and **Password** and click on **Log In**.

  o If you are downloading the iProcess mobile app onto multiple devices, you will create a separate Username and password for each additional app download. Each app download will result in an additional monthly fee.

  o Instructions for creating additional usernames/passwords are found in the last section of this User Guide.

- Assign a **Nickname** to the device (phone/iPAD/tablet) you have downloaded the iProcess app onto. This is helpful if you have to manage multiple iProcess apps downloaded onto multiple devices.

- Click **Continue.**

- You will be prompted next to pair with your mobile reader.
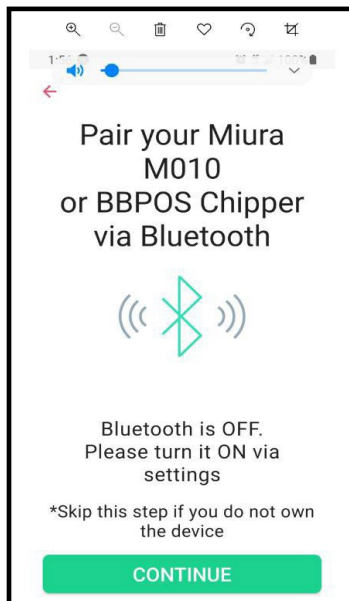
- If you are using a mobile reader that plugs directly into an audio port on your device, simply click on **Continue**.
- If you are using a Bluetooth mobile reader, turn your Bluetooth reader on. You will see a flashing blue light. If the light is red or purple, the reader is not fully charged. **You must charge your reader overnight prior to use.**

  - Access your device's Bluetooth setting and pair your device with the mobile reader.

 - Example of Android device Bluetooth setting:
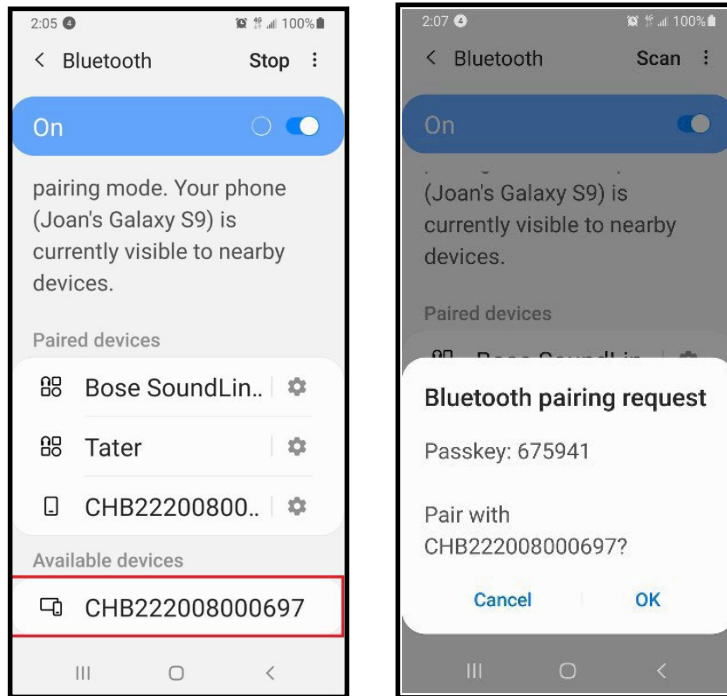
  - Your Bluetooth mobile reader will begin with "CHB", followed by several numbers.

- Then open the iProcess mobile app again and click **Continue** as shown on the screen below.
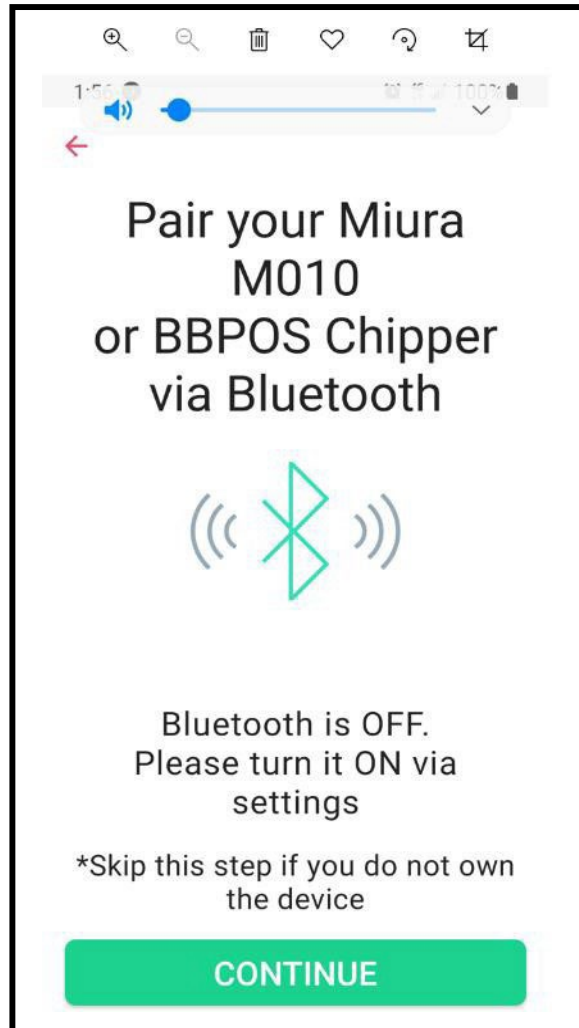
- If you are using a plug-in mobile reader, the reader plugs into your device's audio port. The audio port volume will power the plug-in mobile reader when in use.
- Your device's audio volume must be turned up all the way for the reader to work properly.
- The following screen reminds you to turn your audio volume up all the way and asks permission for the reader to use the audio volume to power the reader.
- Regardless of which reader you are using (plug-in or Bluetooth), click **Allow**:
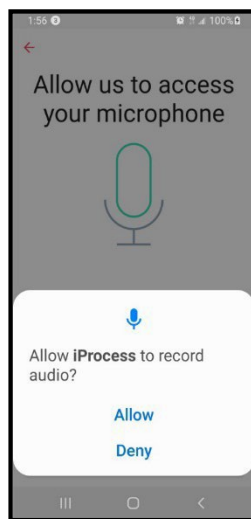
- On the following screen, click **Continue**:
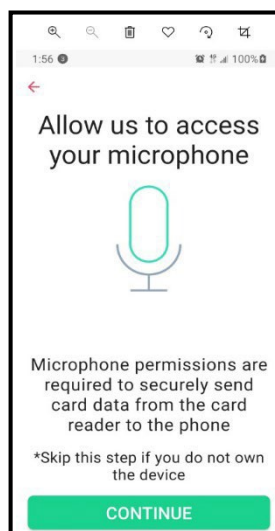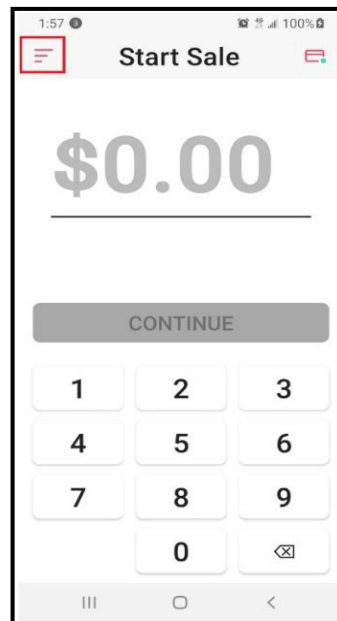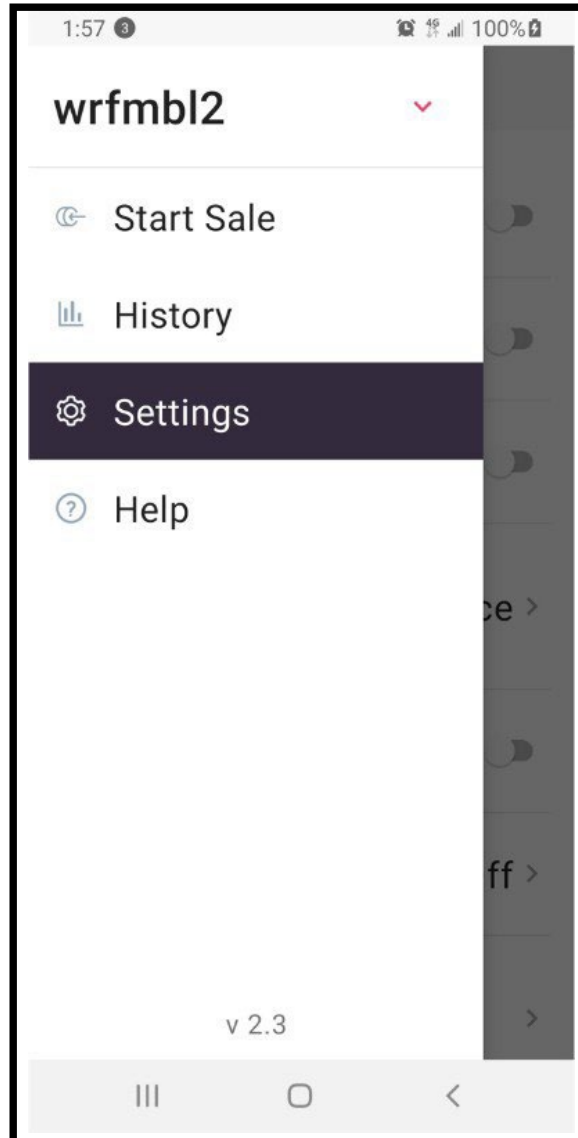
- Enter the sales tax percentage on the next screen if you want the app to calculate the sales tax for you. If you plan to enter the full amount of the transaction with any applicable tax already included, leave the percentage at 0.000%.
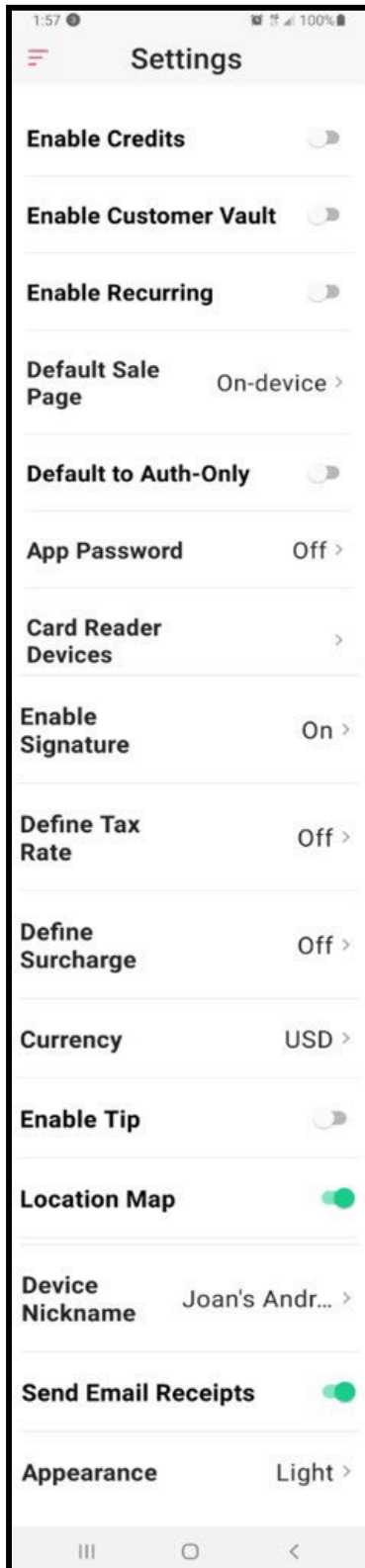
- Click **Get Started**:
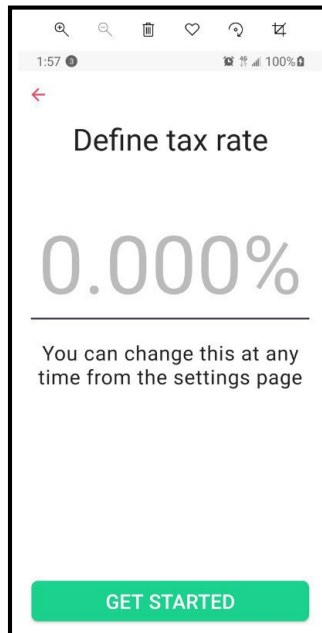
- Click on the **3 lines** in the upper left corner of the next screen:

- Click **Settings**:

- Settings screen:

NMI iProcess Mobile App Setting

- **Enable Credits**: Leave **Disabled**. This functionality is not enabled for your NMI account as it leaves you vulnerable to fraud. You will only be able to process credits by referencing a previously processed sale.

- **Enable Customer Vault** and **Enable Recurring**: These functionalities are only applicable if you are utilizing NMI's full Virtual Terminal in addition to the iProcess mobile app. If you are only utilizing the iProcess mobile app to process your transactions, leave both settings **Disabled**.

- **Default Sale Page:**

  - If you are using a plug-in mobile reader, leave the **Default Sale Page** at **On- device processing.**

  - If you are using a Bluetooth mobile reader, change the option to **Wireless card reader.**
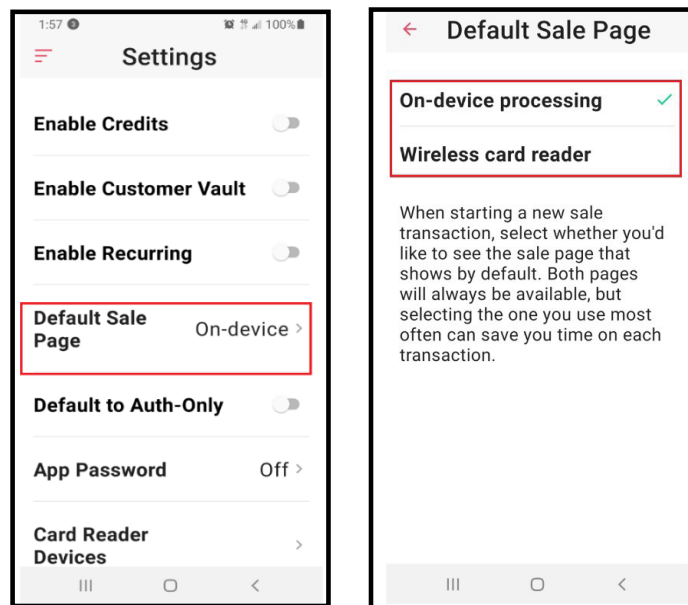
- **Default to Auth-Only**: Leave **Disabled**.

- **App Password**: You will never be prompted again to enter the Username and Password you assigned to your app when you initially downloaded the app. You do, however, have the option to create your own, separate "locked screen" or "App" password that you will be prompted for each time you open the iProcess mobile app.

  - If you choose not to be prompted for a password each time you open the iProcess mobile app, leave **App Password Off**. If you want to be prompted for a password each time you open your iProcess app, change **App Password** to **ON** and you will be prompted to create your password.
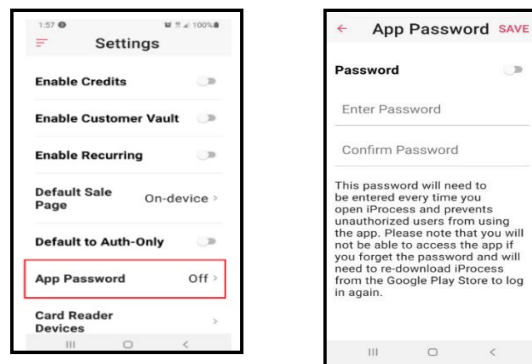

- **Card Reader Devices**: Do not change settings.
- **Enable Signature:** Turn On.
- **Define Tax Rate:** This setting should display the tax rate you set up in an earlier step.
- **Define Surcharge:** If you want to add a surcharge to your transactions to cover your processing costs, there are several steps that need to be completed:

  - You must submit your request to Wind River.
  - Wind River will then register for this option on your behalf with the card associations (Visa, MasterCard, American Express and Discover).
  - There are rules established by the card associations that you must adhere to.
    - For example, you are not allowed to surcharge debit cards, only credit cards.
  - Wind River will provide you an information packet outlining the rules applicable to surcharging.
  - There is a 30-day registration period prior to being able apply a surcharge to your transactions.

- Once the steps above have been completed, your iProcess account will be enabled for surcharging by Wind River, and you will be provided with the date you may begin surcharging.

- On that date, you may change the **Define Surcharge** option to **On** and assign the percentage you want to surcharge your customers.

- Until the above steps have been completed, leave **Define Surcharge Off.**

- **Currency**: Select **USD.**

- **Enable Tip**: Leave **Enabled** if you would like a tip line displayed on the Signature screen. **Disable** if you do not want the tip line displayed on the Signature screen.

- **Location Map**: **Enable** if you would like a location map to be displayed on the receipt that is e-mailed to your customer upon an approved transaction. This helps if the cardholder does not recall what the transaction was for. When you enable the Location Map, you may see the following prompt (select "Allow only while using the...":
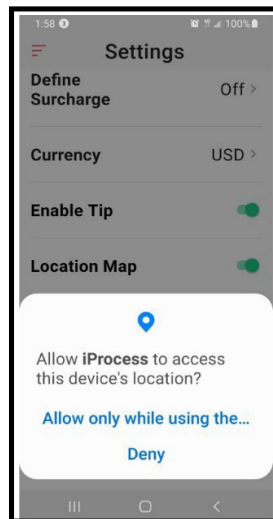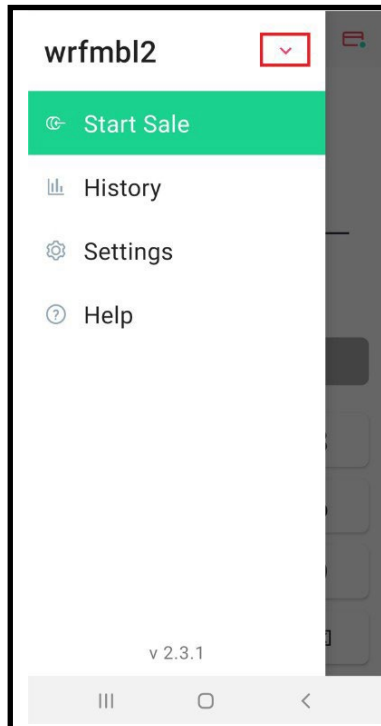

- **Device Nickname**: The Nickname you created on a previous step should be displayed.

- **Send Email Receipts**: Enable.

- **Appearance**: **Light** or **Dark** references either a **White** or **Black** app
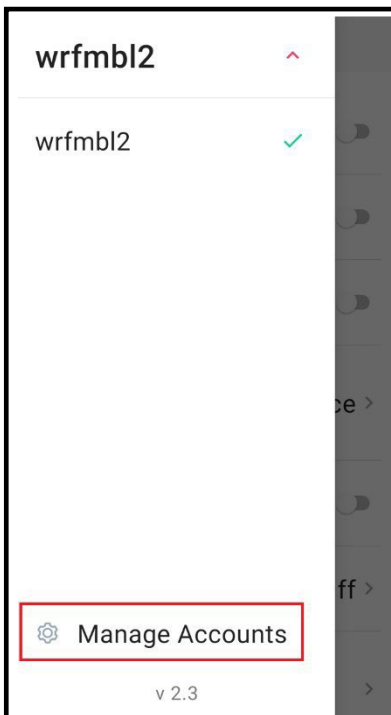
- Click the 3 lines in the upper left corner of the Settings screen:
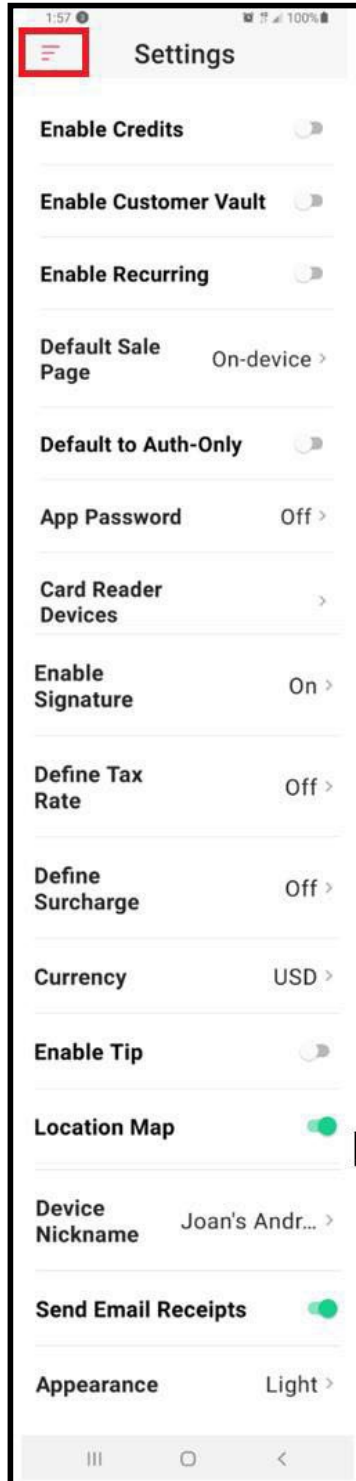
- Click on the down-arrow to the right of your Username:

- Click on **Manage Accounts**:

- Click on the arrow to the right of your Username:

- Enter your business/organization information in the **RECEIPT DETAILS** section and then click on **Save.** This is the information about your business that will display on the receipts that are e-mailed to your customers:

## Processing a Transaction Using a Bluetooth Mobile Reader:

You are now ready to process a test transaction using your wireless mobile reader. Click on the **red back arrow** or the red **X** in the upper left corner until the **3 red lines** are displayed. Click on the **3 red lines** and select **Start Sale**.

- Be sure to charge your Bluetooth reader overnight prior to use. When you power up the reader, a blue light should be slowly blinking. If the light is a different color (red or purple), the reader needs to be charged.

- Make sure your device's Bluetooth setting is enabled.

- Pair your Bluetooth reader with your device.

- If the mobile reader is due for a firmware update, it will be initiated when you swipe/insert your first card.
    - The update may take up to 30 minutes.

- If your iProcess app indicates that the mobile reader is not paired with your device, but your device indicates that it is paired with the mobile reader, there may not be enough bandwidth to allow the card data to pass from the reader to the processing platform for processing and then back to your device. If you have other things connecting to your device via Bluetooth, try disconnecting them and attempting the transaction again.

- Navigate to the **Sale** screen.

- Enter **amount, including the cents**, press **Continue**:
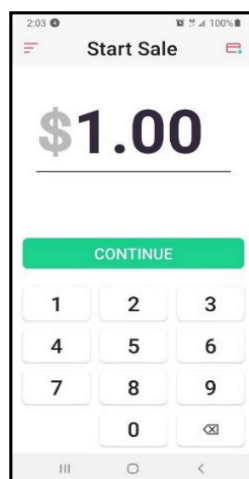
- **Order ID**: Optional: You may assign an Invoice # (or some other relevant data such as a Sales Order # or Client ID) in this field if this is helpful to your internal tracking process or if you would like to provide it for your customer's reference.
    - This field is searchable in your NMI iProcess reporting.
    - This field is alpha/numeric (numbers, letters, or both, no spaces).
    - This field is displayed on receipts.
- Click on the arrow to the right of **Customer details** and enter customer's e-mail address in the **Email** field, then **Save**. Upon an approved Sale, a receipt will be e-mailed to this e-mail address.
- Confirm that the correct option is highlighted at the top of the screen:
    - **WIRELESS**: Bluetooth mobile reader (which is highlighted in screen example below)
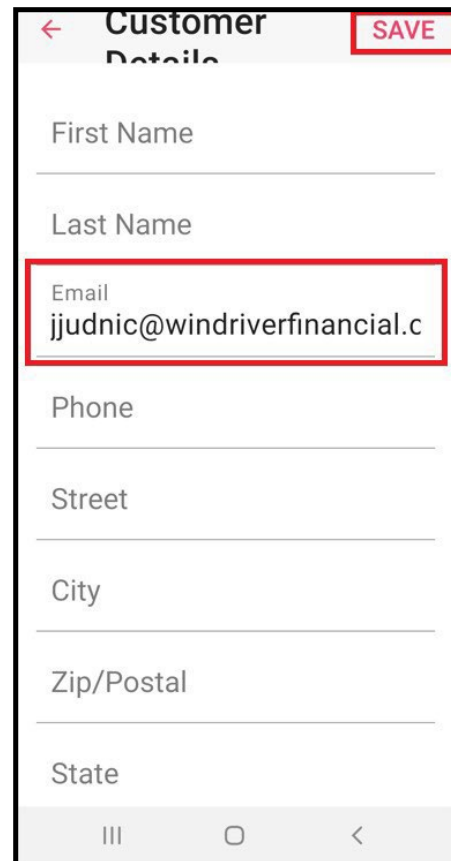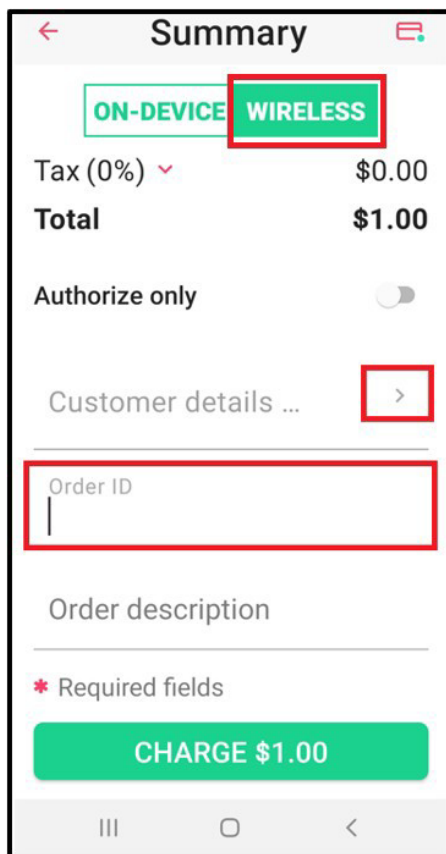
- Click on **Charge $X.XX.** You will see the following screens as the iProcess mobile app activates the Bluetooth mobile reader:
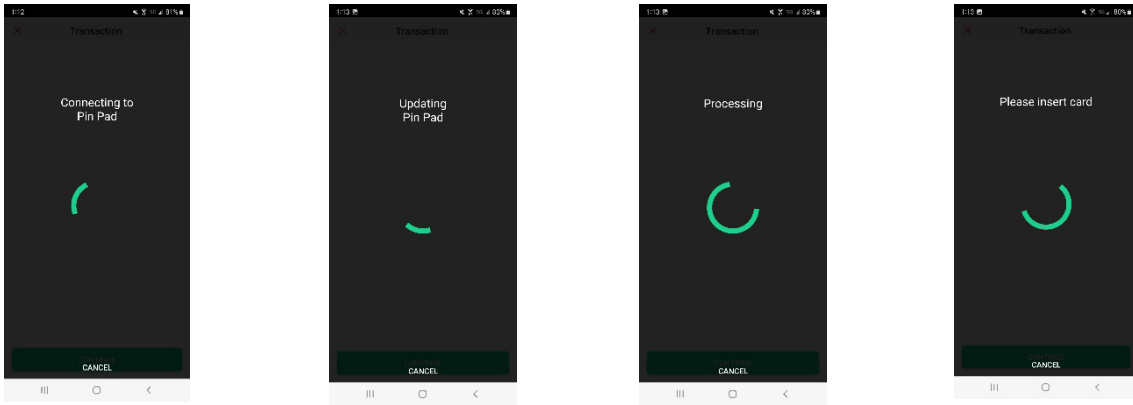
- Insert the credit card, chip facing the thicker part of the reader.
    - Please note, if your Bluetooth mobile reader is due for a firmware update, the update will be initiated when you insert/swipe the card. The update may take up to 30 minutes.

- The following screen will then display:
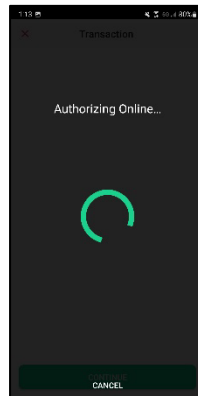
- The Cardholder will then be prompted to sign the screen and press **Continue**.
    - If you have enabled the tip line, it would appear on the signature screen.
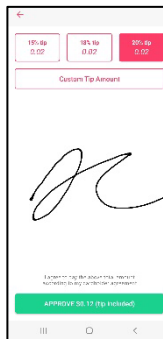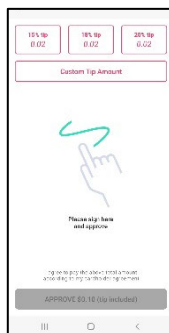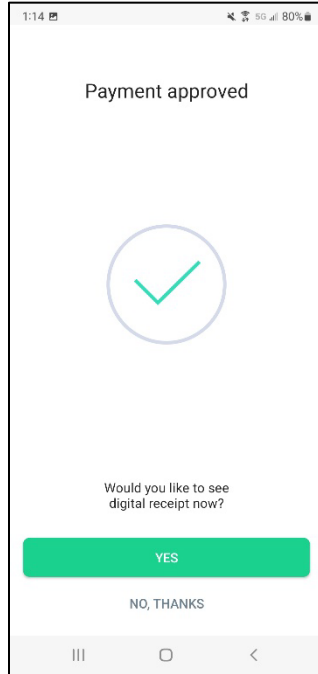
- Once approved, the receipt will be displayed:

Processing a Transaction Using a Plug-In Mobile Reader:

You are now ready to process a test transaction using your plug-in mobile reader. Click on the **red back arrow** or the red **X** in the upper left corner until the **3 red lines** are displayed. Click on the **3 red lines** and select **Start Sale**.

- Make sure your device's Bluetooth setting is **DISABLED**.
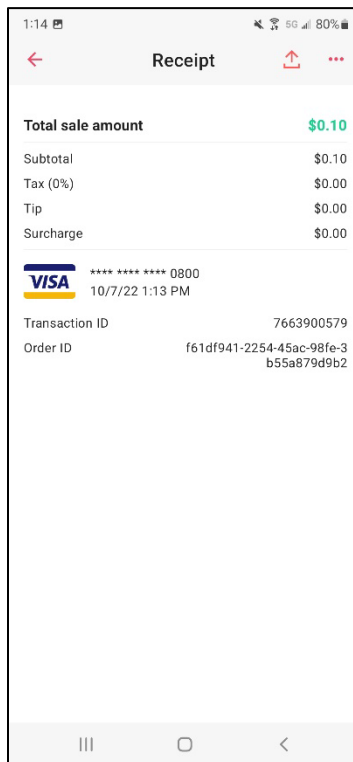- Make sure your **audio and media volumes are turned all the way up**.
- Make sure you have selected **ON-DEVICE** on the processing screen, not **WIRELESS**.
- Do not leave the reader plugged into your device when not in use as this may drain the battery in the reader.
    - You cannot replace the battery in the reader. Once the battery can no longer be charged by your phone when in use, the reader needs to be replaced.
- Make sure the reader clicks into the audio port. If it does not click in all the way, you may need to remove the casing on the device.
- Make sure to swipe the card with the mag stripe on the back of the card facing the thicker part of the reader.
- The reader may have a protective film covering the contacts that read the magnetic stripe on the back of the card. This may cause the reader to not be able to read the data on the card's mag stripe. Remove the film by swiping a business card thru the reader a few times.
- Since the reader uses your audio jack, your phone's sound will be disabled while the reader is attached. Any communication via your device (call, texts) will disrupt your credit card processing.
- Wait 30-60 seconds after plugging in the reader prior to attempting a transaction.
- Wait 10-15 seconds between each transaction attempt.

- If your device does not have an audio jack and you are using an adapter, this reduces the effectiveness of your mobile reader. To maximize success with the reader, make sure the adapter is not a generic, universal adapter. You should use the adapter that came with your device from the manufacturer of the device. If you still cannot get your plug-in reader to work, you may want to consider a Bluetooth mobile reader.

- Enter **amount, including the cents**, press **Continue**:
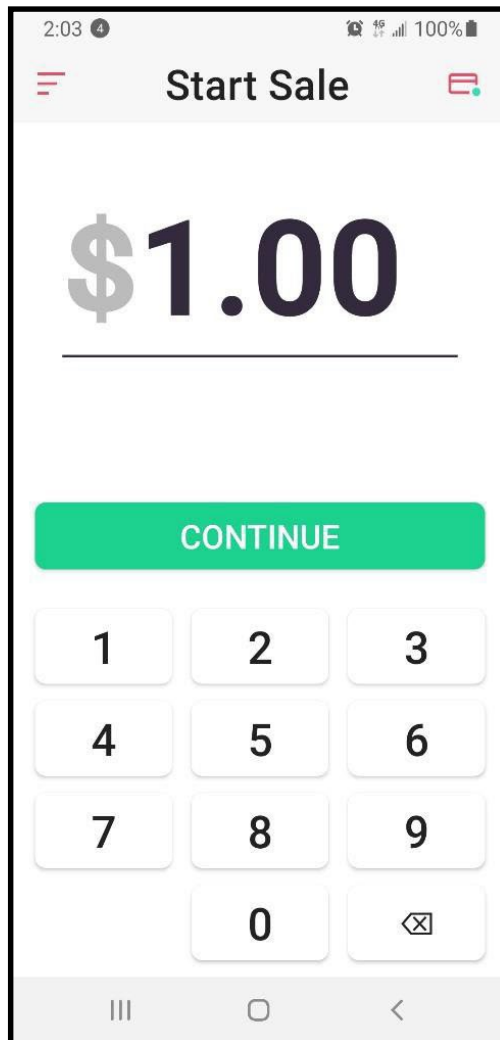
- **Order ID**: Optional: You may assign an Invoice # (or some other relevant data such as a Sales Order # or Client ID) in this field if this is helpful to your internal tracking process or if you would like to provide it for your customer for reference.
  - This field is searchable in your NMI iProcess reporting.
  - This field is alpha/numeric (numbers, letters, or both, no spaces).
  - This field is displayed on receipts.
- Click on the arrow to the right **of Customer details** and enter customer's e-mail address in the **Email** field, then **Save**. Upon an approved Sale, a receipt will be e- mailed to this email address.
  - Confirm that the correct option is highlighted at the top of the screen:
    - **ON-DEVICE**: plug-in mobile reader
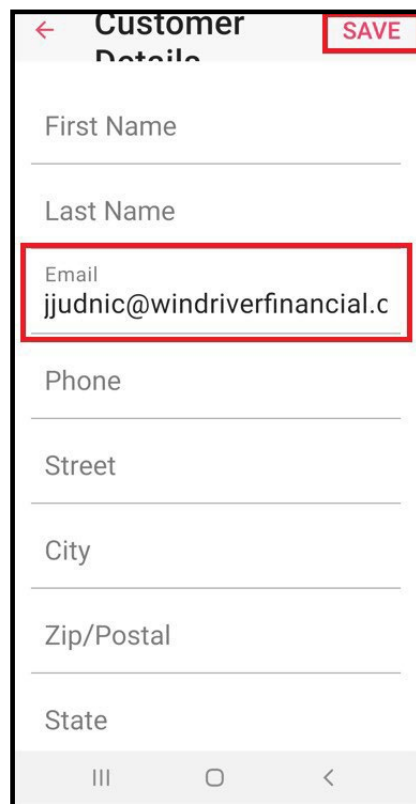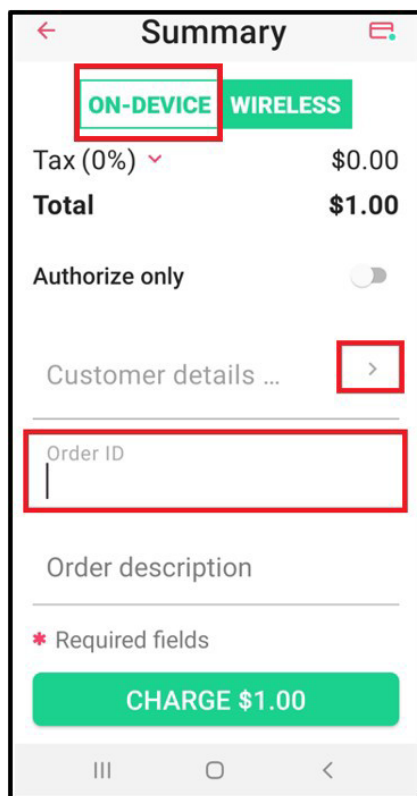
- The Cardholder will then be prompted to sign the screen and press **Continue**.
  - If you have enabled the tip line, it would appear on the signature screen.
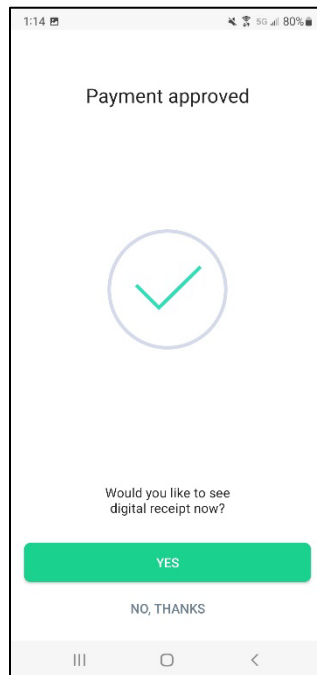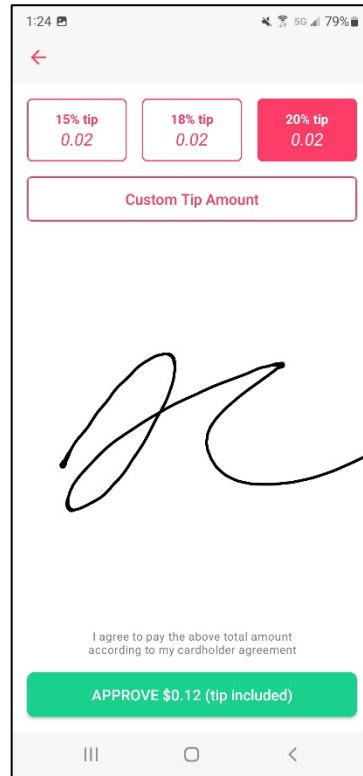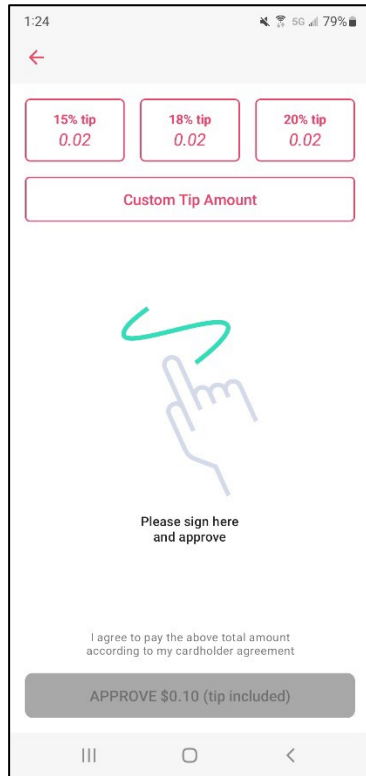
- Once approved, the receipt will be displayed:
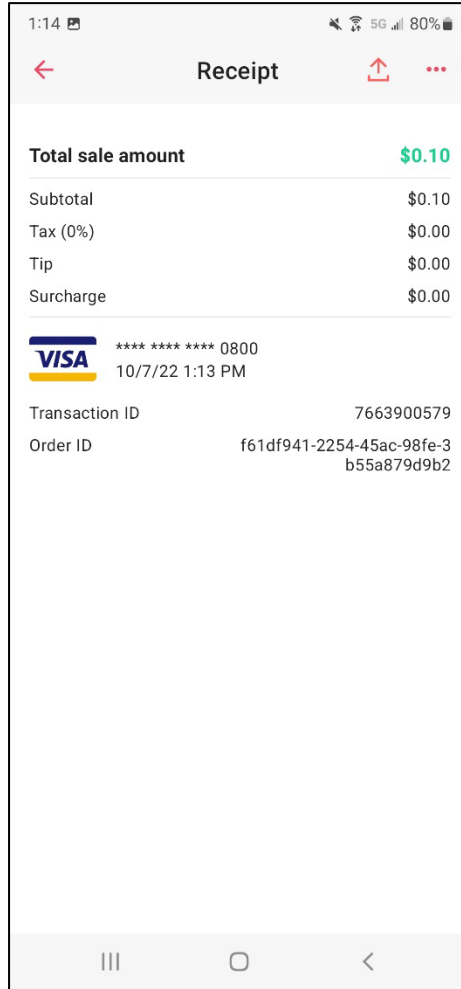
Voiding a Pending Authorization

- You may only void a pending authorization. If a transaction has already settled in a batch, you can no longer void it, you must process a refund.
  - See the last section of this guide for verifying/changing the auto-settle time set in your iProcess mobile app.

- Tap the **3 red lines** in the upper left corner of the app and select **History**:
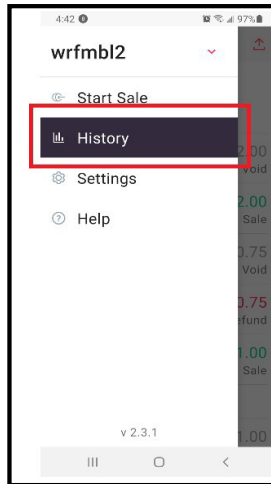
- Tap on the authorization you want to void:
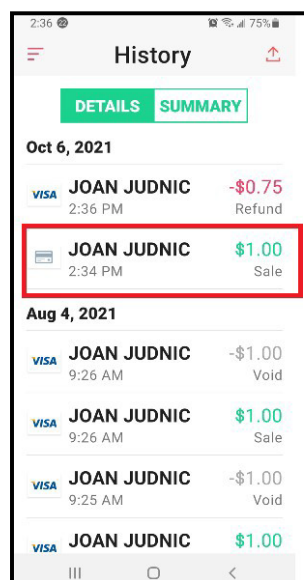
- Tap on the 3 red dots in the upper right corner of the next screen, select **Void** and then **YES**:
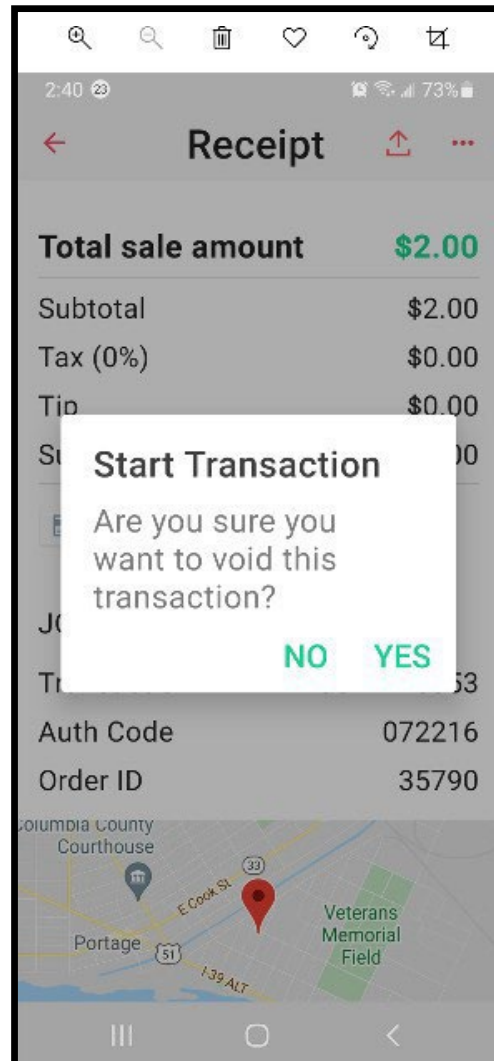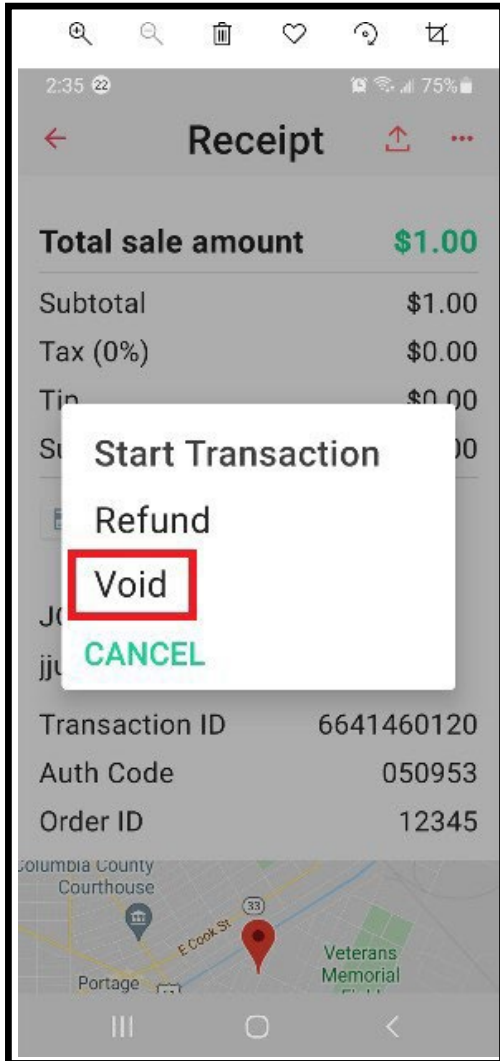
Processing a Credit Refund

- You may process a refund for any amount up to the original transaction amount.

- Tap the **3 red lines** in the upper left corner of the app and select **History**:
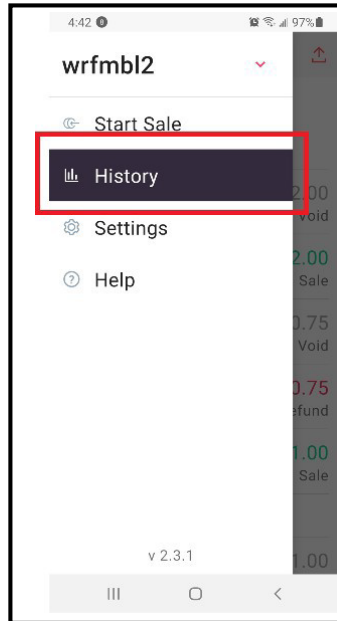
- Tap on the transaction you want to apply a refund to:
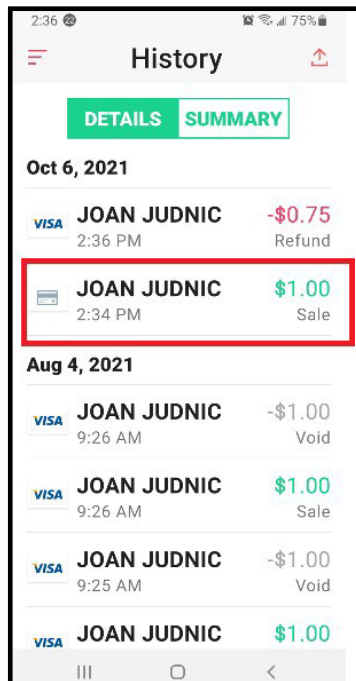
- Tap on the 3 red dots in the upper right corner of the next screen, select **Refund**:

- Key in the amount of the refund if different than the original transaction amount and click on **Refund**:
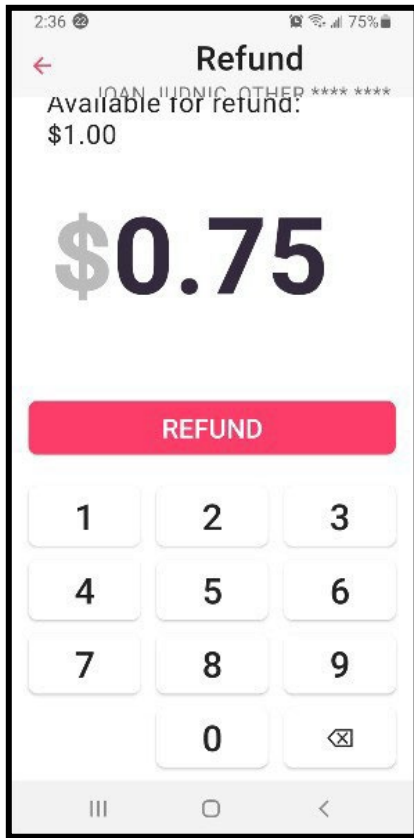
Additional Features

Your NMI iProcess Mobile account includes features that you may utilize by logging on to the NMI site from a PC or laptop.

- Log on to NMI:
  - www.nmi.com
  - Navigate to **Merchant** login in the upper right corner of the home page.
- Enter your **Username** and **Password**.
- Click **Login.**
- Please note: You may always get back to the Home screen by clicking on **Home** in the green section at the top of your screen.

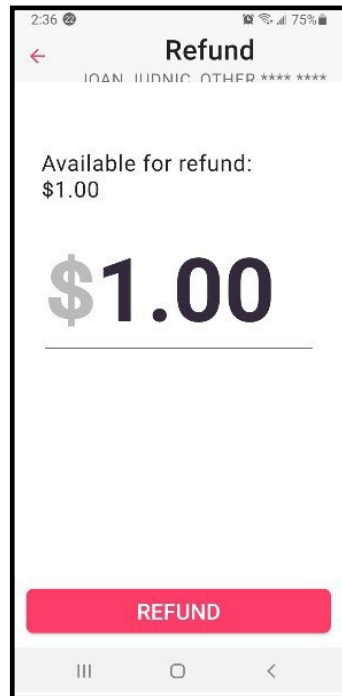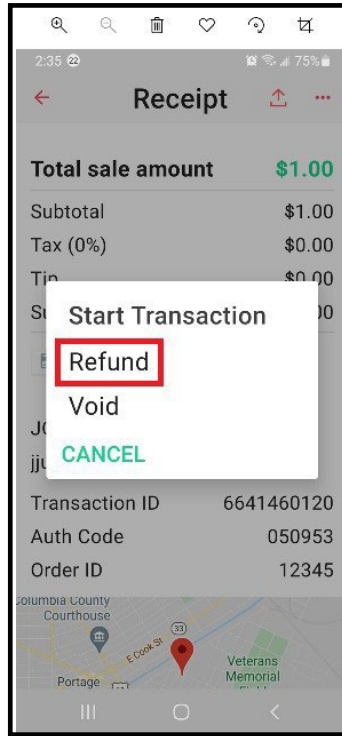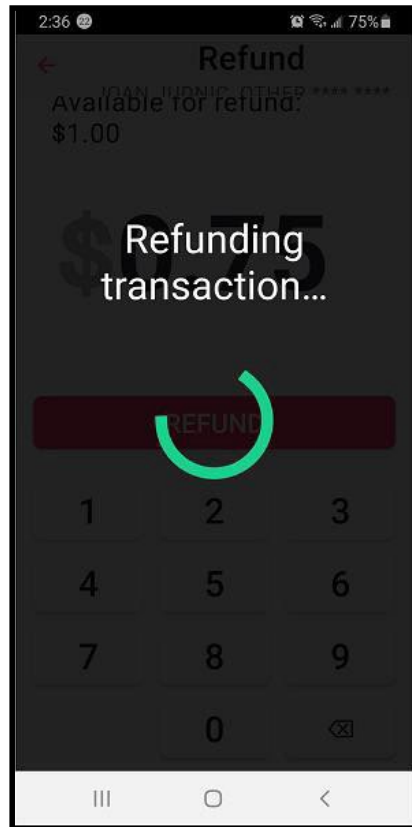## Designated Auto-Settle Time

Your transactions will settle automatically each day. The default auto-settle time is 7:00pm CST. To adjust your designated auto-settle time:

- From the **Home** screen click on **Settings**.
- Click on **Settlement Schedule**.
- Adjust the time in the drop-down window.
- Click on **Update Settlement Schedule**.
  - **Please note**: The net total of your batch (net total of your Visa, MasterCard, American Express and Discover transactions) will be deposited into your checking account 1-2 business days after the batch settlement date.

Additional Users

Your Primary NMI iProcess Mobile account Username is set up by Wind River at the time your NMI iProcess Mobile account is set up. If you will be downloading the iProcess mobile app onto multiple devices, you may want to establish a separate Username for each device. The Username will appear in the transaction detail in your reporting and may be used for tracking purposes.

  - **Please note:** There will be a monthly licensing fee assessed for each active iProcess download. See the next section for information on how to manage the monthly fees for the iProcess mobile apps that are not being used.

To set up additional Usernames:

- From the **Home** screen click on **Settings**.
- Click on **User Accounts**.
- Click on the gray **Add A New User** button.
- Complete the required fields (flagged with red asterisks).
- Click on **Create User**.
    - NMI Usernames cannot be used by anyone else in the NMI system. If the Username you selected is already in use, you will be prompted to select a different Username.

The new User will receive an e-mail from the NMI site, providing a link for them to click on to be routed to the NMI site and establish their own password. They will assign their Username and password when they download the NMI iProcess Mobile app onto their mobile device.

NMI iProcess Mobile Passwords:

- Must be between 8-32 characters.
- Must include a number and a letter.
- Are case-sensitive, but upper and lower case are not both required.

Manage Your Monthly Fees

If you are no longer using the NMI iProcess mobile app on a mobile device, or if there are months that one of your apps will not be used during the year, you may eliminate the monthly licensing fee assessed for that device, by deactivating that mobile device in your NMI iProcess account. Note that you will always be assessed a minimum of 1 licensing fee each month.

- From the **Home** screen click on **Settings**.
- Click on **License Manager**
- On the **Mobile Devices** tab, click on the **Trash Can** in the **Action** column for the device you with to deactivate and confirm.

o   This will not uninstall the app on that device. As soon as you insert/swipe a card via that app, the app is reactivated and will process the transaction and reinstate the monthly licensing fee.

o   You may deactivate and reactivate apps on a monthly basis to avoid monthly licensing fees for the months that the apps are inactive.

Batch Settlement Report

With every settled batch via your NMI iProcess mobile account, you will receive an e- mail, providing your batch net totals. To view detail of your batches:

- On the Home screen click on **Reporting - Transactions**.

- In the **Transaction Snapshot** section, establish the timeframe for the batches you want to view using the **Start Date** and **End Date** fields. Click **Submit.**

- Your batch settlements will be listed by date and batch number on the left, with the batch net total on the right.

  o   Your net batch amounts will be deposited into your checking account within 1-2 business days.

- Click on the **magnifying glass** to the left of the batch date, then **View These Transactions** to view the individual transactions in that batch.

  o   You may then click on the transaction **ID** to view details for that transaction.

  o   If you have downloaded the iProcess app on multiple mobile devices and have a separate Username set up for each mobile device, the Username will appear in the transaction details (lower right corner in the gray block in brackets).

Common Questions

1. **Where can I find more help?**

    a. Help is available within the iProcess app itself. Once the app is installed on your device, open it and click on the 3 lines in the upper left corner of the app and select **Help**.

    b. For additional help, contact NMI support at 800-617-4850

2. **Do I have to open the Google Play Store or the iOS store every time I want to run the iProcess app?**

    a. No. Once the iProcess app is installed on your device, you can launch it by tapping the iProcess icon on your device's Home Screen or App Drawer.

3. **What if I cannot find the Google Play Store or the iOS app store on my device?**

    a. The vast majority of phones and tablets can access the Google Play Store or iOS app store to download apps. Some Android devices, such as the Amazon Kindle Fire, do not have access to the Google Play Store. These devices will not be able to download and use the iProcess app.

4. **Can I run a credit without referencing the original sale the credit applies to?**

    a. No. The non-referenced credit functionality is disabled for security reasons. Running credits only from the transaction history helps protect your money and your business.

5. **Can I use the iProcess app in areas with no cellular data connection or Wi-Fi?**

    a. No. You must have either a Wi-Fi connection or a cellular data connection to use the iProcess app with your device. Transactions will not be accepted if your device is not connected to the internet.

6. **Can I type in a credit card number instead of swiping a card?**

    a. To protect your customers and your business, you should not. The card reader is encrypted and prevents readable card data from entering your device's storage and memory. If you manually type a credit card number into the iProcess app, it will not be encrypted. Having unencrypted credit card data on your device, however briefly, is a serious security risk.

7. The iProcess app is giving me an error message. What's wrong?

     a.   If the iProcess app gives an error message while trying to process a transaction, the most common problem is poor cellular or Wi-Fi signal. For example, the errors "Host Name in Certificate Didn't Match," "Invalid Transaction ID/Object ID," and "Unable to resolve host (secure.nmi.com)" can all be caused by problems with your data connection. When using the iProcess app, make sure you are in an area with a strong data signal, and connect to Wi-Fi when you are able.

For additional assistance, please contact NMI Support at 800-617-4850.