Wind River Payments

FORWARDPAY

Powered By: SwipeSimple

User Guide

Payments. Your Way.

Contents

Welcome to ForwardPay, powered by SwipeSimple. This User Guide will provide all the information you need to get set-up and begin accepting credit and signature debit card transactions using the SwipeSimple mobile application.

Mobile App Installation and Configuration

Important Notes:

- The Term “Device” in this User Guide refers to your mobile phone or tablet that will be used to install the SwipeSimple mobile application.

- Device requirements for the SwipeSimple mobile application are:

    - iOS requires version iOS 13.0 or above.
    - Android requires OS version 5.0 or above.
    - Android devices must have access to the Google Play store.

- If you have opted to use a Wind River provided mobile reader, **please be sure to charge the reader overnight prior to use.**

- Please note that the screenshots included in the user guide are from a mobile Android device. The visuals on an iPhone may vary slightly.

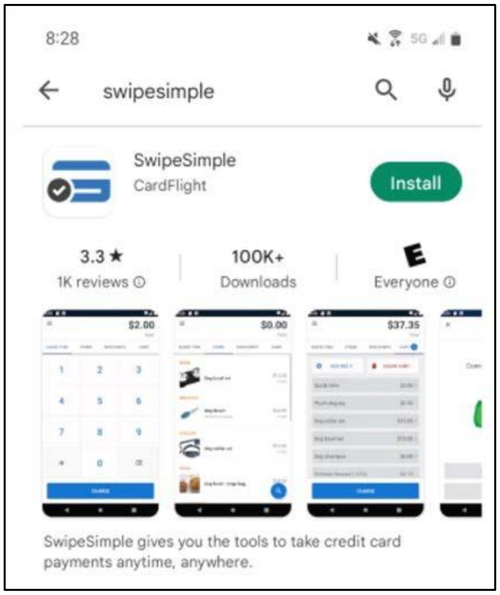
Once your ForwardPay account has been approved by Wind River, you will receive two emails containing your Username and Password. You will need these when you initially set up the SwipeSimple mobile application on your device and to log into the SwipeSimple website.

Mobile Application Installation Instructions

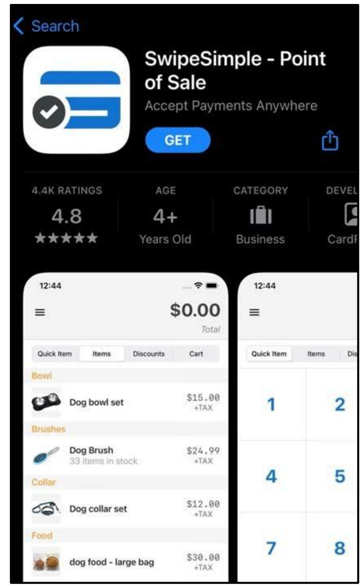
- Search for the SwipeSimple app in your Google Play Store (Android device) or your iOS App Store (iPhone/iPAD).

- Click on **Install**

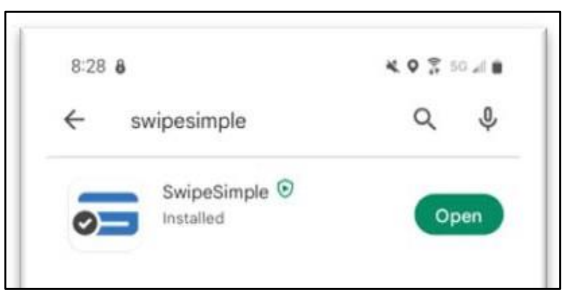
Android - Google Play Store



iPhone- App Store



- Click on **Open**



- Enter the Username and Password that were emailed to you for your SwipeSimple app download then click on **Log In**.
    - Upon first log in, you may be prompted to change your password.
    - Please note: If you are downloading the SwipeSimple mobile app onto multiple devices, you must create a separate Username and password for each additional app download.
    - Instructions for creating additional Usernames/passwords are found in Section III of this guide.

- **Demo Mode**
    - You can explore the functionality without signing in by selecting **Demo Mode.**
        - Demo Mode allows you to navigate the app and simulate swiped or keyed transactions.
        - Dip (EMV) and tap (NFC) transactions cannot be simulated in demo mode.

- **Stay Logged In**
    - Enable **Stay Logged In** to bypass entering your login credentials when opening the app. You will remain logged in until you choose to log out.

- **Forgot Password**
    - Tap **Forgot Password** and enter your email address to receive instructions for creating a new password.

Mobile Reader Pairing Instructions

If you are using a mobile reader provided by Wind River, you must pair your mobile reader with your mobile device before you can begin to accept payments using FowardPay.

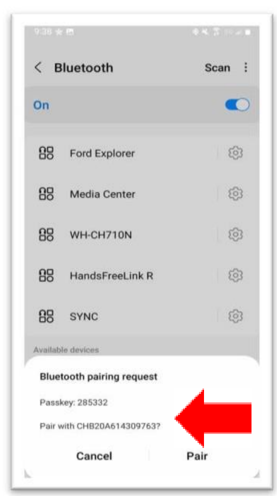
Start by turning on your mobile reader. You will see a flashing blue light. If the light is red or purple, the reader is not fully charged. **You must charge your reader overnight prior to use.**

Turn on the device you used to download the SwipeSimple mobile application and select the mobile device's **Settings** icon.


Android Settings Icon

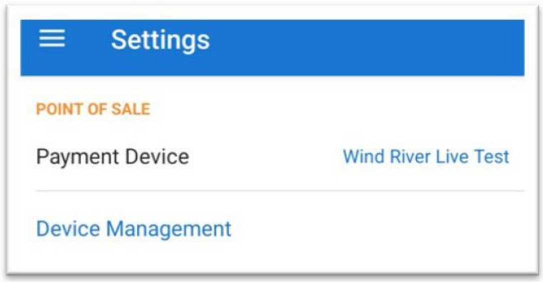

iPhone Settings Icon

- Scroll to the Bluetooth section and open it.
- You should see the mobile reader as an option for pairing. The mobile reader will always start with the letters "**CHB"** followed by a serial number.
- Please note, if you are pairing with multiple readers, please make sure the CHB serial number matches the serial number on the back of the reader.
- If you have difficulty pairing with the mobile reader, please confirm your device meets the minimum requirements as indicated on Page 3 of this guide.
    - Example of an Android Device's Bluetooth Settings:

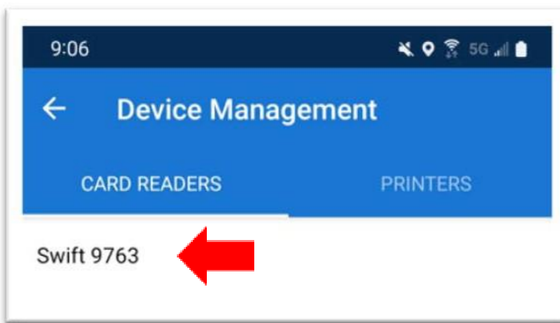


With your mobile reader turned on and paired to your device, log into the app on your device and click the three action lines located in the upper right-hand corner to open the SwipeSimple menu.

- Select **Settings**

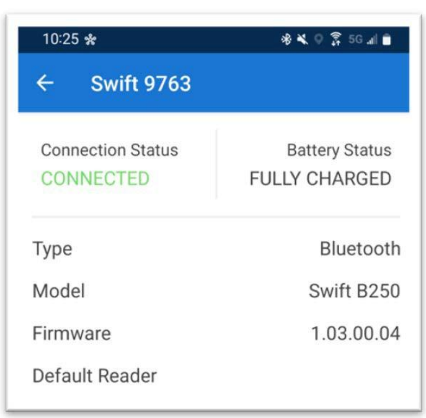


- Then, select **Device Management**



You should see your device listed under Card Readers. Your device will start with "Swift" followed by the last four digits of the serial number located on the back of the mobile reader you have paired.

- Click on your device to see the connection status and the battery status.



App Functions

Account Overview

- Account Overview provides an overview of all transactions from your account within a specified time period. Using the drop down, you can select Today, 7 Days, or 30 Days.

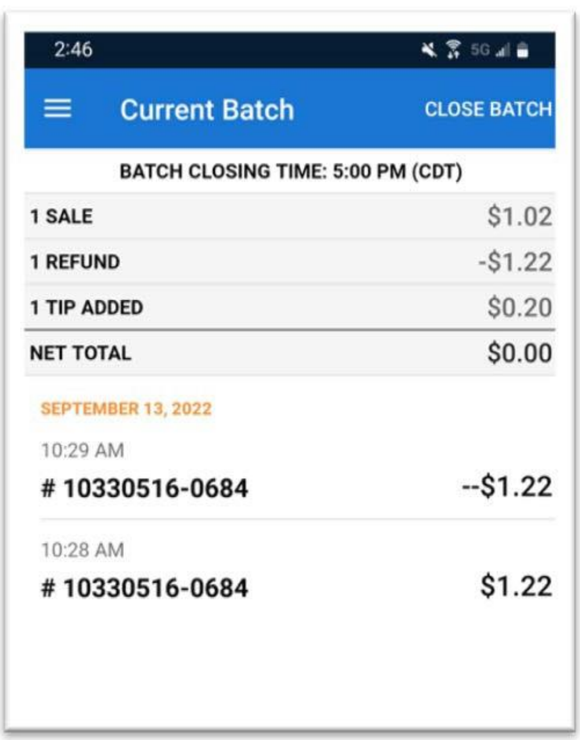
Transaction History

- Transaction History shows details of all transactions for your account.

- To view more details about a specific transaction, simply click on the transaction and then click **Details** in the upper right-hand corner. You can also access the receipt for the transaction from this screen.

Current Batch

- The **Current Batch** menu will show the transaction type and the individual transactions within the current open batch. This also displays the **Batch Closing Time**, as well as a button to close the current batch and deposit the funds.



Item Catalog

The Item Catalog menu allows you to manage your categories, items, and discount pricing. We recommend logging in to the SwipeSimple website, to upload your initial inventory list.

Settings – Point of Sale

The following is a list of definitions of the terminology found in the Point of Sale section:

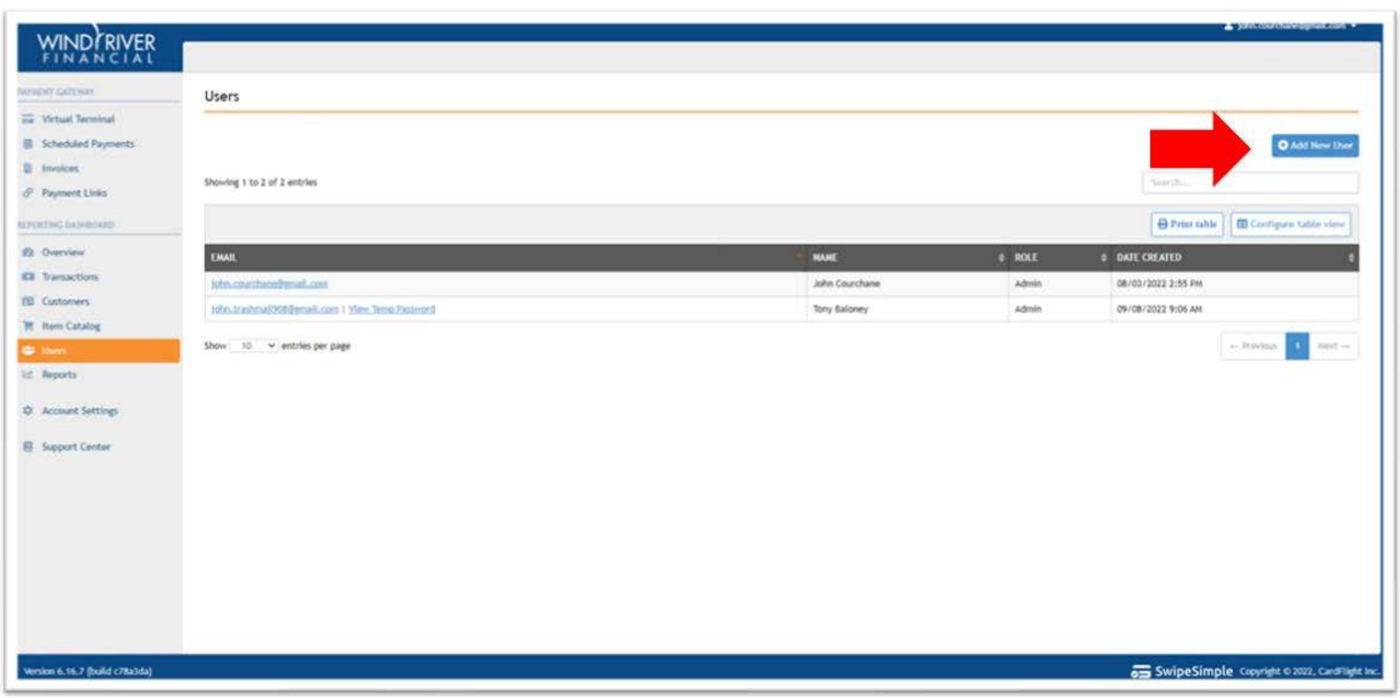
- ***Device Management*** shows which payment device you're currently connected to.
- ***Receipt Printing*** sets the number of receipts to print automatically at the end of a transaction.
- ***Signature*** controls when to prompt for a customer's signature. The options are-Never Prompt, Always Prompt, or Prompt on Transactions over $25.00.
- ***Save Card*** controls the prompt to save a card during a transaction. If set to Always Prompt, the cardholder will still have the option to skip saving a card.
- ***Sales Tax*** enables you to collect a defined tax percentage to your transactions. Sales tax can also be controlled on a per item basis.
- ***Tip*** enables the tip options to be presented to the customer prior to completing their payment. The customer can select from three default tip values or enter a custom tip dollar amount.
- ***Offline Mode*** enables capturing swiped or keyed payments without an internet connection.
    - Offline mode is not compatible with dip (EMV) or tap (NFC) transactions.
    - You can set a maximum amount for offline transactions when Offline Mode is enabled.
    - Transactions are considered "pending" until connectivity is regained and will automatically process when your device goes back online, and the app is opened.
    - Offline transactions expire **30 days** after capture if they are not processed.
    - A maximum of 50 transactions or a total of $3,000 will be saved offline.

Please Note: Offline transactions carry increased risk as they are not approved or declined until network connectivity is re-established.

Adding Additional Users

To add additional users to your ForwardPay SwipeSimple account, log into SwipeSimple.

Navigate to the Users tab on the left-hand side and click **Add New User** in the upper right-hand corner.



- Enter the new user's email address and full name. Select a Role. Admin users have full access to all transaction data and account functions. Member users can only take and void payments, and don't have visibility to other user's transactions. Member users may not process refunds.

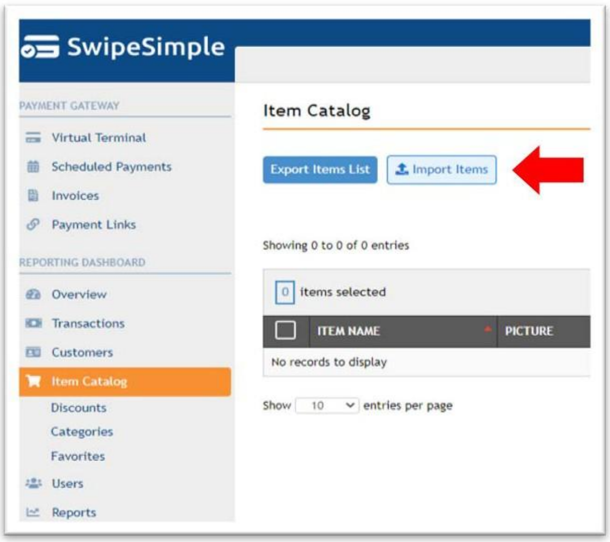
- Click the **Add New User** button to complete the new user set up.

Importing Inventory

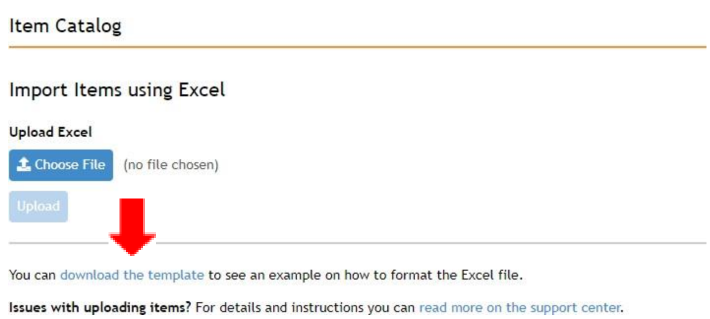
SwipeSimple uses categories to manage inventory. There is no limit to the number of SKUs per category, and no limit to the number of categories. For instance, if you are a retail clothing store, you may have several categories including Hats, Shirts, Pants, and Accessories. Each of those categories could have multiple SKUs.

- To set-up your Categories and SKUs:
  - On a web browser, navigate to the SwipeSimple website.
  - Enter your username and password and click **Sign In.**

From the Dashboard, select **Item Catalog** on the right-hand side menu. Select **Import Items.**

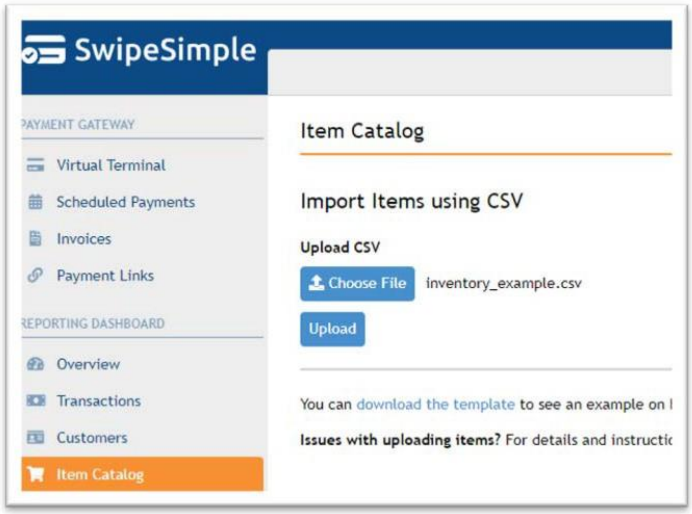


You can download a template CSV file and configure it for your specific company.

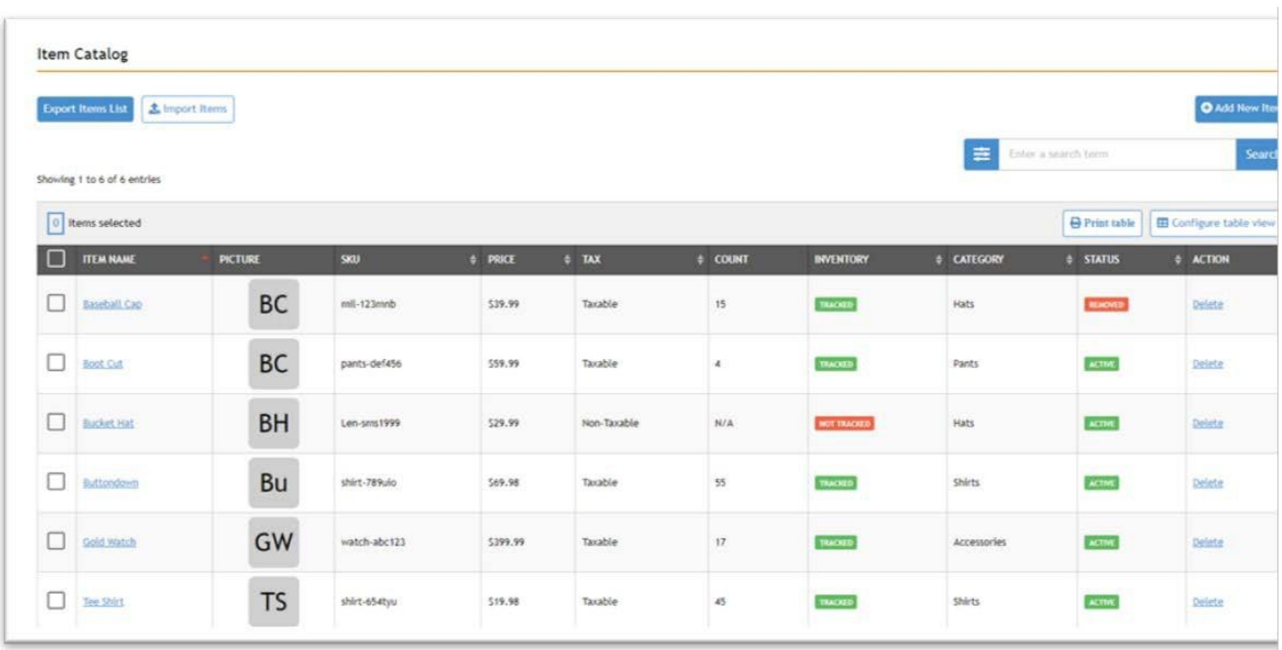


A	B	C	D	E	F	G	H	I
d	name	sku	price	taxable	status	on_hand_	track_inventory	category
	Gold Watch	watch-abc123	399.99	TRUE	active	17	TRUE	Accessories
	Boot Cut	pants-def456	59.99	TRUE	active	4	TRUE	Pants
	Buttondown	shirt-789uio	69.99	TRUE	active	55	TRUE	Shirts
	Tee Shirt	shirt-654tyu	19.99	TRUE	active	45	TRUE	Shirts
	Baseball Cap	mil-123mnb	39.99	TRUE	removed	15	TRUE	Hats
	Bucket Hat	Len-sms1999	29.99	FALSE	active	20	FALSE	Hats

Once you have configured and saved your inventory file, click **Choose File,** navigate to your saved .csv file, and click **Upload.**



You will now see your full inventory in the **Item Catalog**.



To adjust an item (e.g., change the price, add a picture, change the SKU, etc.), simply click on the Item Name within the Item Catalog and make any adjustments.

Click **Update** in the upper right-hand corner, and you'll be redirected back to the Item Catalog.

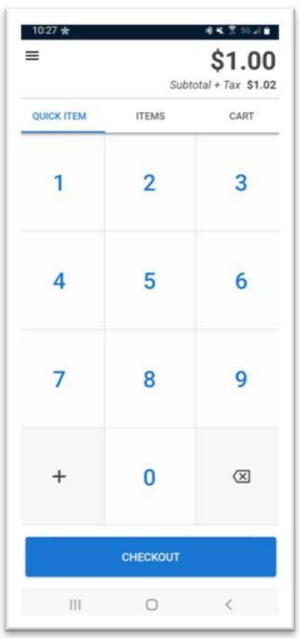
Processing a Transaction

Once you're logged into the app, you will see options for ***Quick Item, Items***, and ***Cart***.

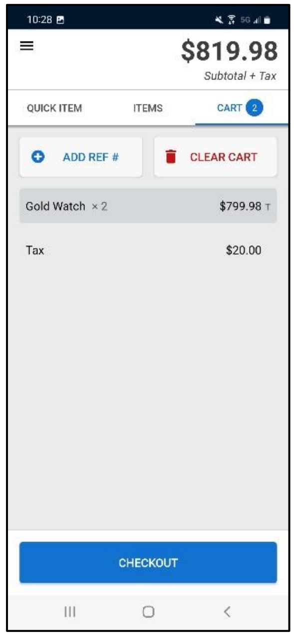
- ***Quick Item*** is used for running a transaction unrelated to any inventory.
- ***Items*** allows you to place items into a cart before running the transaction.
- ***Cart*** displays the items from your inventory that you have added for the transaction.

New Charge

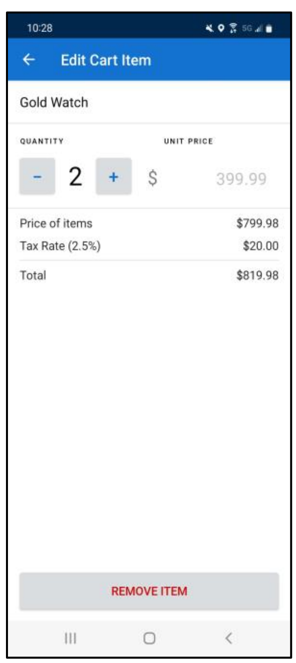
- If using Quick Item, enter the amount of the transaction and click **CHECKOUT.**



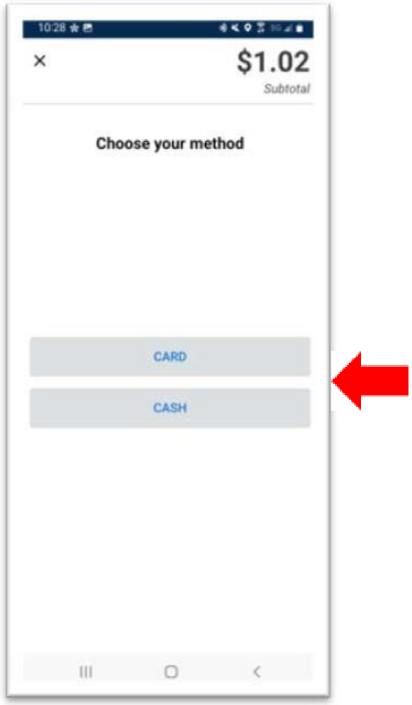
- If using Items, select the SKUs, then go to the cart tab and click **CHECKOUT.**



- To add multiple items from your inventory, select the first item, then press the + button to add the item to the cart, and continue adding items until you're ready to check out.
    - Click the **Cart** tab to finish the transaction.
    - If tax is automatically applied, you'll see your total plus tax in the upper right-hand corner.



- You will be prompted to choose your payment method: card or cash



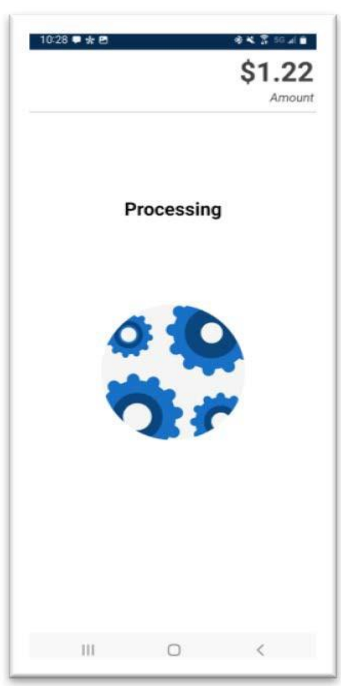
If **Card** is selected and you are using your mobile reader, you will be prompted to Swipe, Dip, or Tap.

It may take a couple seconds for your card reader to connect to the app.

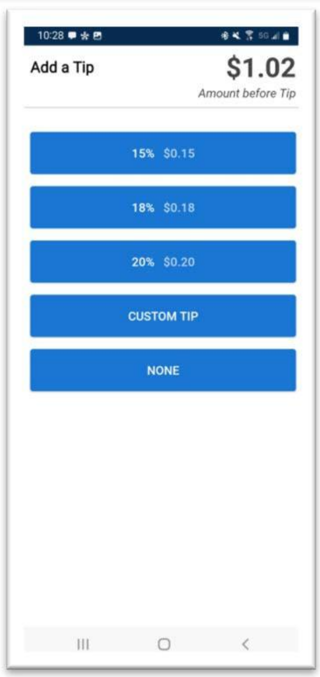
You also have the option to save the card information for recurring payments or installments.

Wind River Payments

You will then see a screen that says **Processing.**

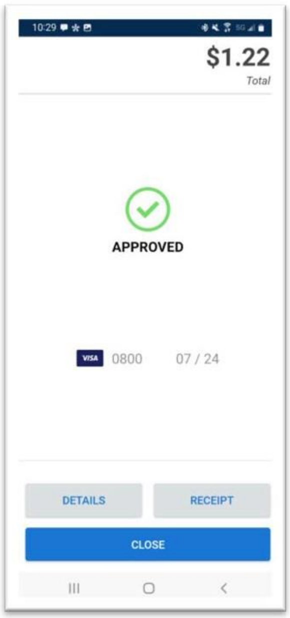


If you have tips enabled, you will see a prompt to add either a set percentage, custom, or no tip.

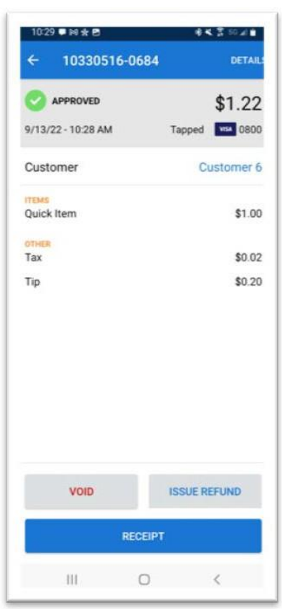


If you require a signature, the customer will be prompted to sign the device's screen.

You will now see either an "Approved" or "Declined" screen. If the card is declined, request a new payment method and re-run the transaction or email forwardpay@windriverpayments.com for more specific information pertaining to the decline reason.

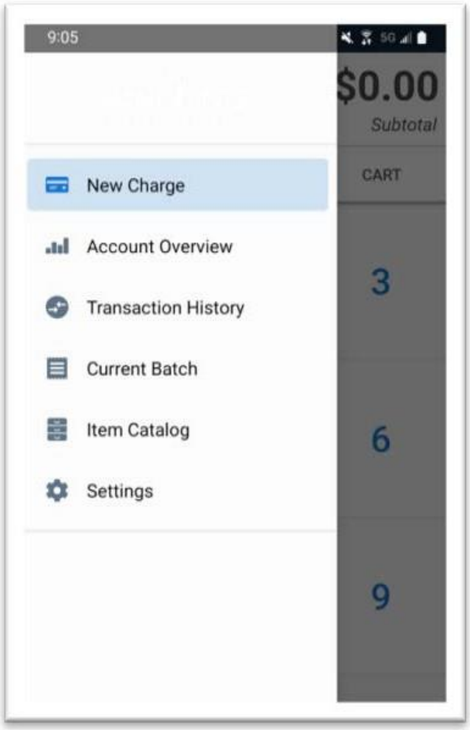


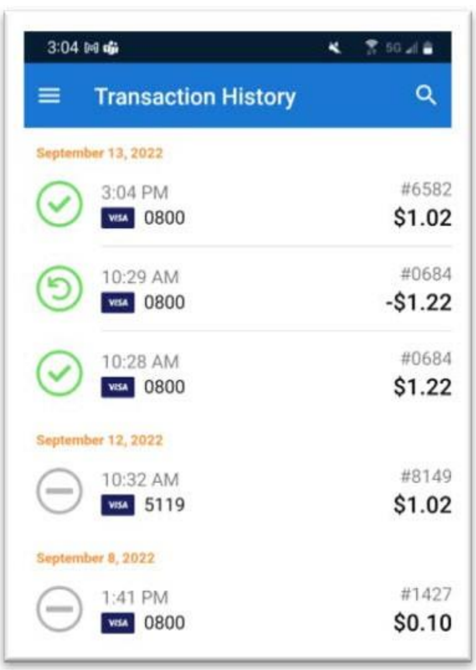
This will transition to a screen showing additional transactional information. From here, you can void the transaction, process a refund, or issue a receipt.



Processing a Void or Refund

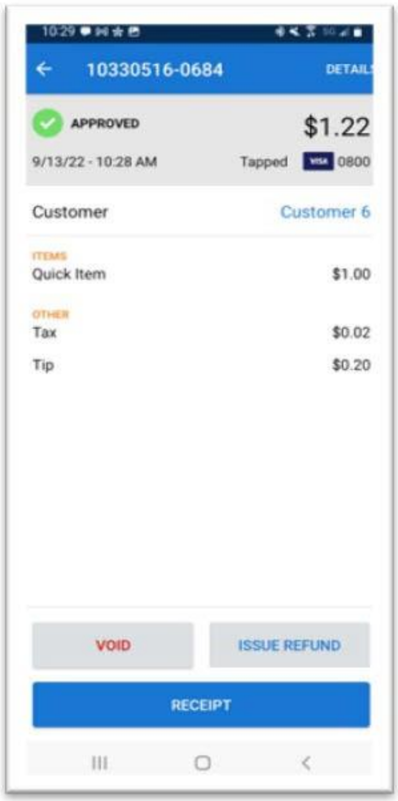
To run a Void or Refund, click the three action lines in the upper left-hand corner. Select **Transaction History** to pull up a list of all of your previous transactions.





Click on the transaction you wish to reverse to open the information page.

From here you can click **Void** if the transaction hasn't settled, or **Issue Refund** to issue the refund.



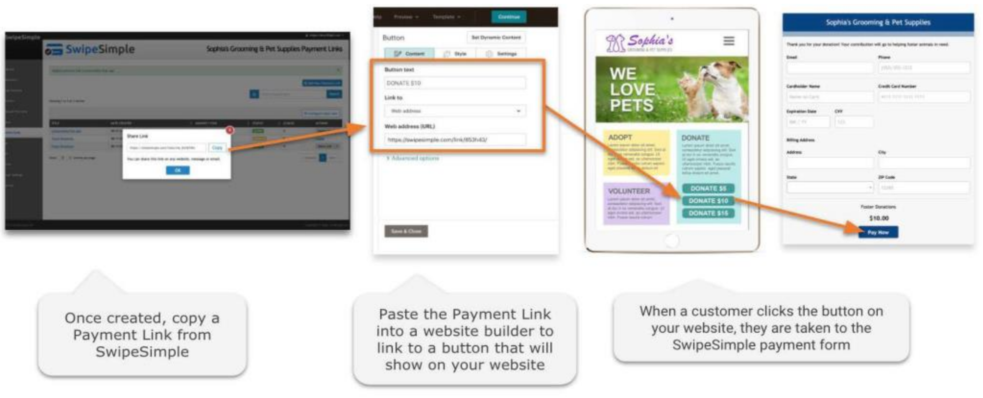
If you encounter issues with installing the mobile application or using ForwardPay, please contact forwardpay@windriverpayments.com.

Payment Links

With ForwardPay, you can provide your customers simple ways to donate or pay for featured goods or services online by using Payment Links. The Payment Links feature in SwipeSimple gives you the ability to accept payments online with the simplicity of sharing a link.

Payment Links can be:

- Shared via your website, newsletters, emails, social media page or any other way you share links.
- Embedded into an image or through a QR code.

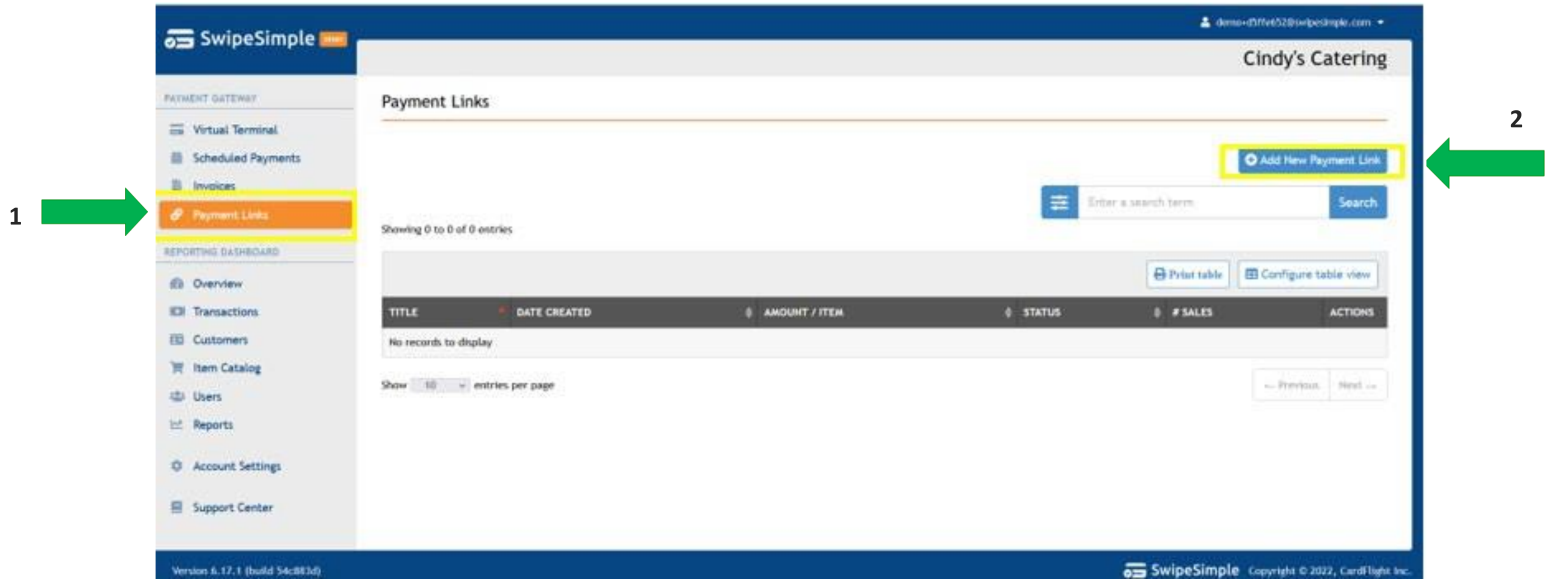


Creating a Payment Link

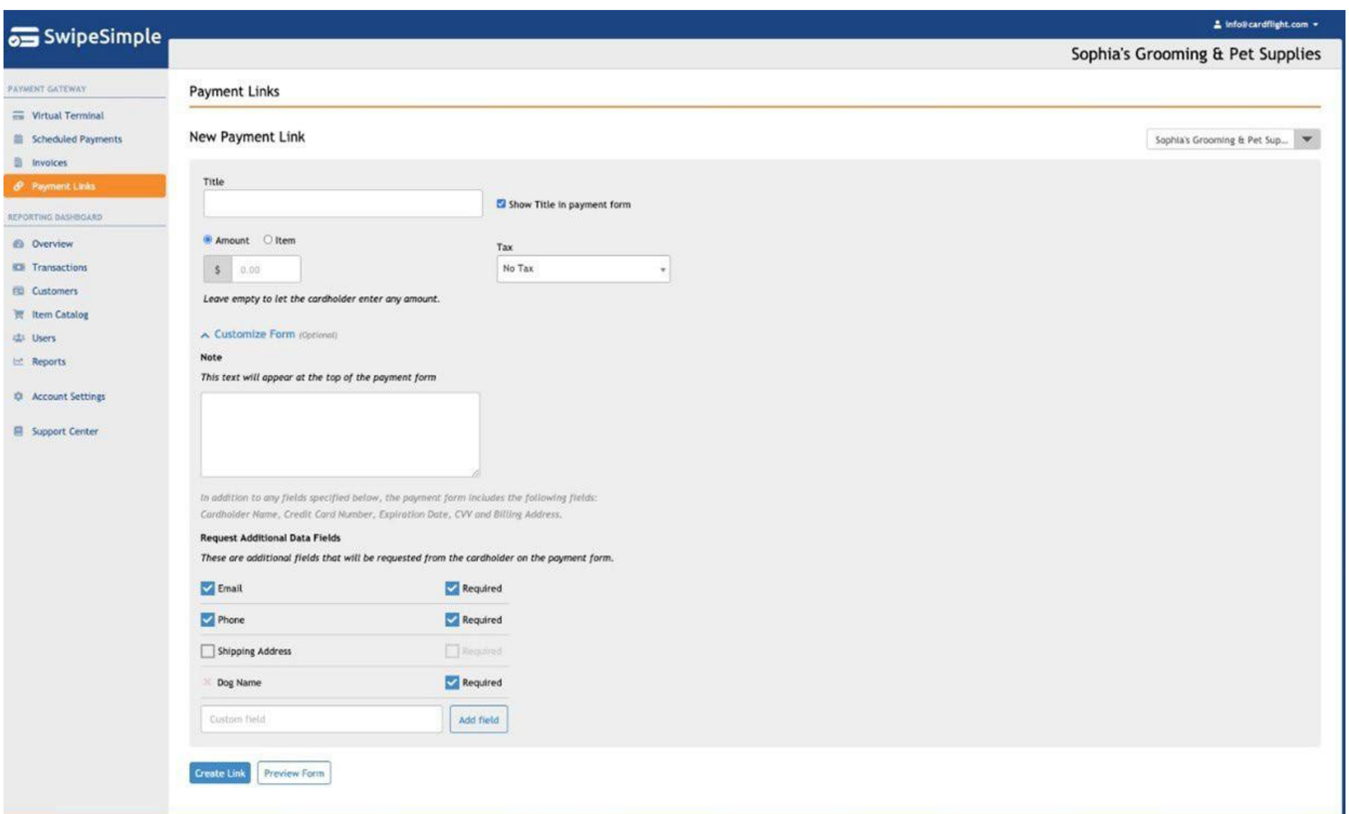
In order to create a Payment Link, please log into your ForwardPay account at SwipeSimple.com using the credentials that were included in your Welcome email.

1. From the side menu, click on **Payment Links.** Here, you will be able to see any of your previously created Payment Links and can do any of the following:
    a. Create new Payment Links
    b. Edit existing Payment Links
    c. Enable/Disable Payment Links
    d. Copy existing Payment Links to share on a website, send in an email or text, send in a newsletter, and more.

Creating a Payment Link



2. Click on **New Payment Link** in the left menu bar. You will be taken to the New Payment Link page. From here, you can design the payment form that will be sent via the link.



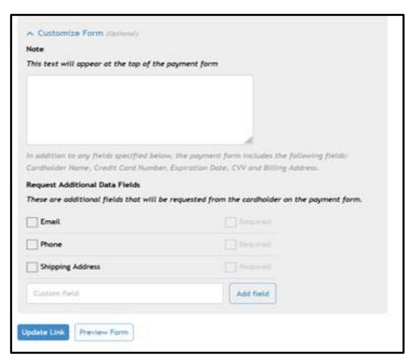
3. Add a Title for the Payment Link
    a. Title is required, but you can choose whether the Title is visible on the payment form.
4. Choose Amount or Item
    a. If you select **Amount**, you can choose to enter a fixed amount or leave it as $0.00. If left at $0.00, the cardholder can enter in any amount at the time of payment.
    b. If you select **Item**, you can choose an item from your previously created Item Catalog and the amount on the payment form will be the amount of that item.

If the item is updated at any point after the Payment Link is created, the Payment Link is also updated.

5. Tax
    a. If your account is configured for multiple tax rates, you will have the ability to select which tax rate to apply to the Payment Form.
    b. If your account is not configured for tax, the Tax dropdown will not be displayed.

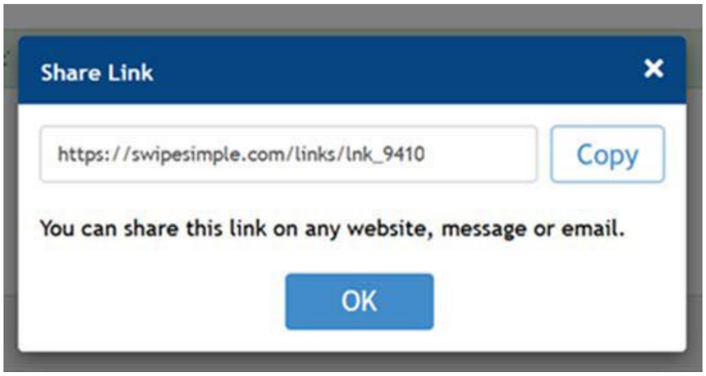
6. Customize Form

    a. When expanded, the **Customize Form** section allows you to add additional fields to the payment form that the cardholder can fill out at the time of transaction. You also have the option to make these required fields.
    b. To add additional fields, you can create your own or select from the data fields below:
        - Note (merchant can leave a message on the payment form for their customers)
        - Email
        - Phone
        - Shipping Address

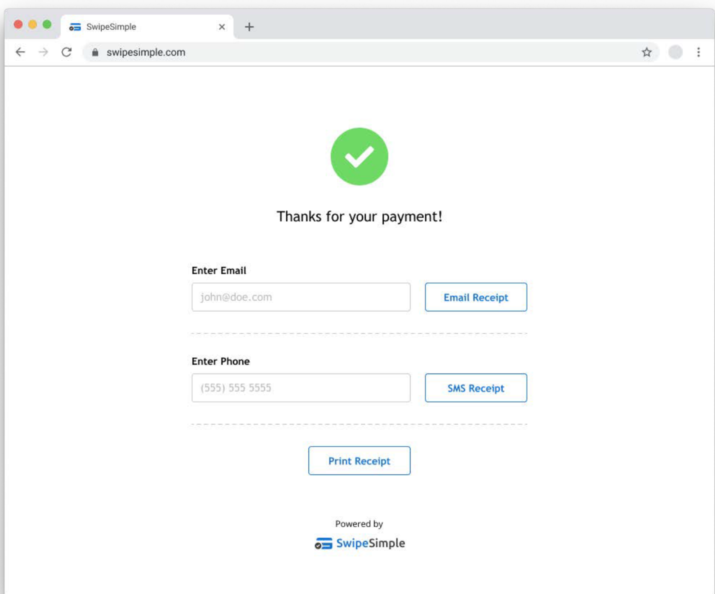


7. Click on **Preview Form** to view the payment form before creating the link.

8. To create the Payment Link, click on **Create Link** and a pop up will appear with the shareable link that you can copy and paste onto your website, a newsletter or email, social media page, and more.

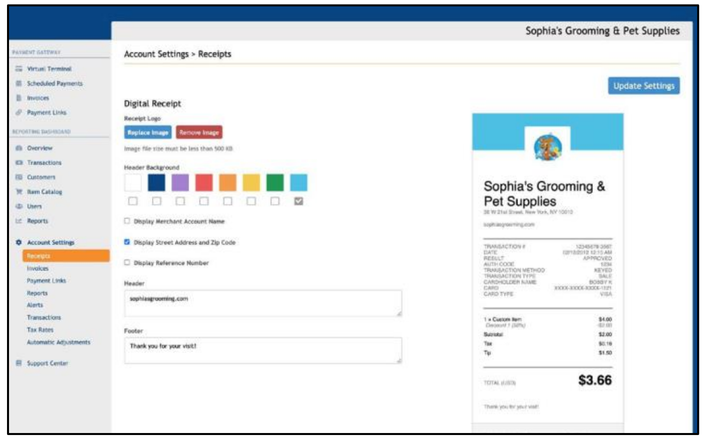


Receipts for Payment Links



After successfully completing a Payment Links form, your customer will be given the option to send themselves a receipt via email or SMS, or to print the receipt. You will be able to see if a receipt was sent from the transaction details in your Transaction History.

How to Customize Your Receipt



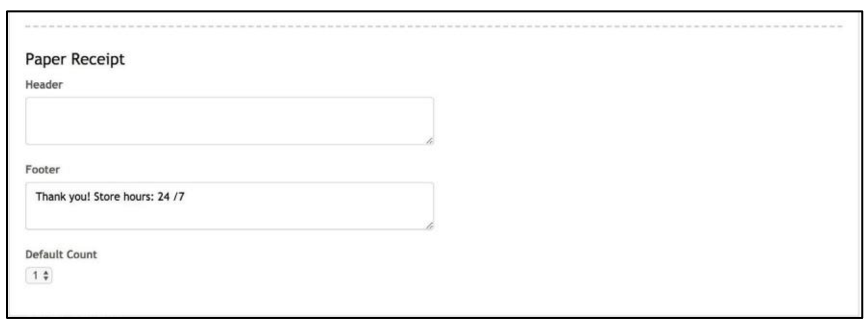
Click on the Receipts tab under Account Settings on the left hand of the screen.

Set or modify **Digital Receipt** details including:

- Add or remove an image/logo
- Include a header background color
- Choose to display the Merchant Account name
- Choose to display Street Address and Zip Code
- Choose to display the Reference Number
- Header
- Footer
- Set email recipient for every transaction

The digital receipt preview is automatically updated as changes are made.

To customize **Paper Receipts**, scroll to the bottom of the Receipts page to set or modify details including:



- Header
- Footer
- Default number of paper receipts to be printed after each transaction – select between 0, 1, or 2 copies from the Default Count dropdown

For additional support, please visit the [SwipeSimple Support Center]() or contact us at ForwardPay@windriverpayments.com.