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REFERENCE GUIDE

Chase Mobile Checkout

CONTENTS

OVERVIEW

Chase Mobile Checkout (CMC) is a mobile point of sale solution that allows business owners to process credit, signature debit and select third-party gift card transactions on a mobile device. In order to use the solution, you need our proprietary mobile app downloaded to your compatible
device, a signed merchant agreement and a Chase-issued card reader.

SUPPORTED PLATFORMS AND DEVICES

Minimum compatibility requirements to use Chase Mobile Checkout with your Chase-provided card reader:

- iPhone® and iPad® using iOS 10.0
- Android™ 6.0
- Bluetooth Low Energy 4.0

LET'S GET STARTED

Follow these steps to start taking payments with Chase Mobile Checkout.

You will receive two emails: one with your username and one with your temporary password.
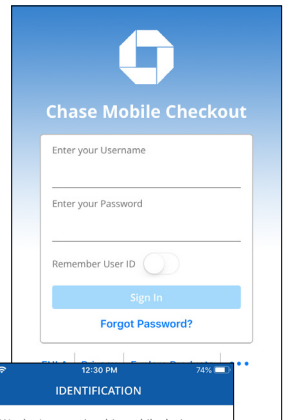
Download Chase Mobile Checkout from the Apple® App Store® or Google Play™ Store, then launch the app on your mobile device.
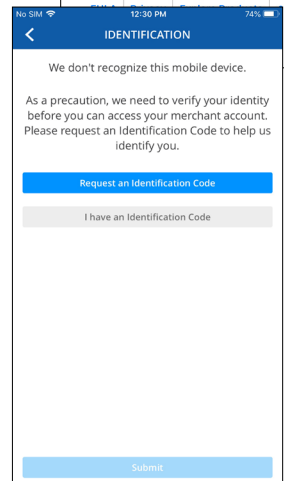
ACTIVATE YOUR ACCOUNT

When you launch the app for the first time, accept the End User License Agreement. Allow CMC to access location services for transaction purposes.

a. Sign in with your username and temporary password. We sent your username and password in separate emails for security purposes.

b. You'll be prompted to create a new password.

c. Next, you'll be prompted to receive an Identification Code. Select your preferred method, phone or email, to receive the code from the list of contacts provided on the screen. Enter the Identification Code and password on the sign-in screen and tap **Sign in**.

Chase Mobile Checkout

Enter your Username

Enter your Password

Remember User ID

Sign In

Forgot Password?

No SIM   12:30 PM   74%

IDENTIFICATION

We don't recognize this mobile device.

As a precaution, we need to verify your identity before you can access your merchant account. Please request an Identification Code to help us identify you.

Request an Identification Code

I have an Identification Code

Submit

PAIR THE READER TO YOUR DEVICE

Once your card reader has arrived:

a. Charge the reader for three hours using the USB charging cable.

b. Pair the reader with your mobile device.

The card reader comes with a USB cable, which should be plugged in to both the reader and a power source (such as a computer) to charge the battery. The card reader's battery requires approximately three hours to fully charge.

The general status LED light will blink green while charging, and then switch to solid green when complete. Use the USB cable to recharge your card reader as needed.
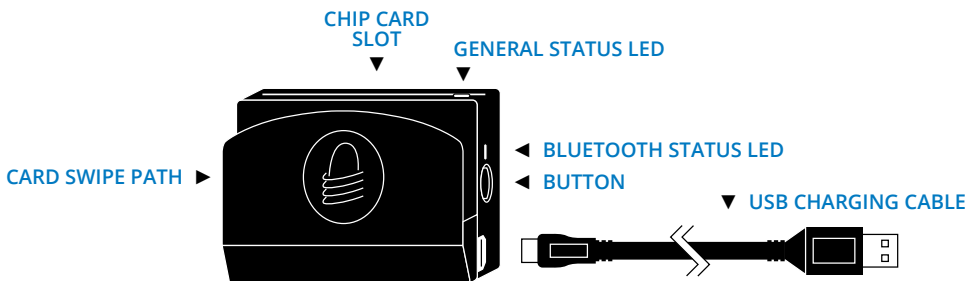
START THE PAIRING PROCESS:

1. Make sure Bluetooth is enabled in your device's settings.
2. Once you're signed in to the Chase Mobile Checkout app, tap **Settings** from the main navigation menu at the top left of your screen.
3. From the **SETTINGS** screen, tap **Card Readers**.

4. Locate the button on the side of the card reader.

    Note: Once you begin the pairing process, you'll have about three minutes to get your device paired successfully, or you'll have to start over.
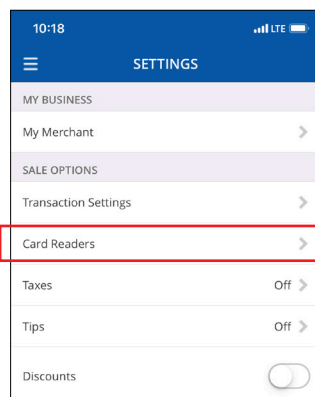
5. Press and hold the button for two seconds. If the button is held too long (5 to 10 seconds), the card reader will enter airplane mode. Tap the button again to remove it from airplane mode.

6. The Bluetooth status LED will be a steady blue, and will quickly blink three times. Release the button. The card reader is now in pairing mode.

7. On the back of the card reader, look for the serial number. It starts with **S/N**.

8. Select this same serial number from the list of devices in your Chase Mobile Checkout app. You may need to refresh your screen to display the reader list.

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9. Inside the Bluetooth Pairing Request window, enter the default pairing code of six nines (9 9 9 9 9 9) and tap **Pair**.

10. Once the status changes to **Connected** beneath the reader name, toggle on the **Set As Current Device** switch.

11. Tap the **Back** button.

12. In the list of your saved devices, you should see **Active** noted beside the card reader. The mobile device is now paired with the card reader.

CHIP CARD SLOT

GENERAL STATUS LED

CARD SWIPE PATH

BLUETOOTH STATUS LED

BUTTON

USB CHARGING CABLE
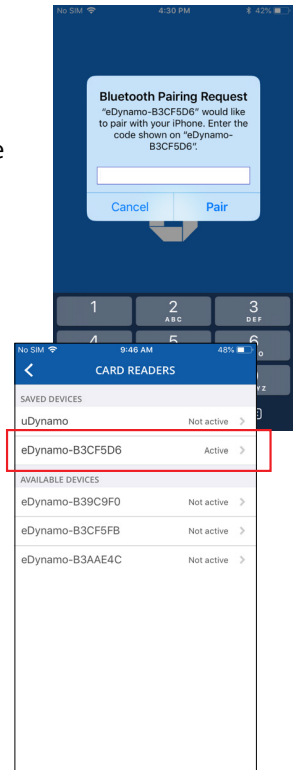
NOTE: The Bluetooth status LED indicates key steps in pairing with a mobile device. For a full description of the pairing process, see page 5.

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NAVIGATE YOUR APP

Here are a few tips for navigating the Chase Mobile Checkout app.

- The app home screen defaults to the **NEW SALE** screen for quick and easy access to accepting payments.
- Tapping the menu icon at the top left of your mobile device screen gives you quick access to these features:
  - **New Sale**
  - **Edit Catalog** — create and edit your product catalog
  - **Sales Activity** — review activity, refunds, voids, reprint receipts
  - **Other Reports** — Settlement, Chargeback, Fees, Funding reports
  - **Settings** — customize the payment experience to your business
  - **Notifications** — enable notifications to help you run your business
  - **Support** — in-app support and frequently asked questions
 - **Sign Out**

QUICK TIPS

- To process a **Refund** or **Void**, use the main navigation menu options to access your **Sales Activity** or see the **Process a refund or void** section.
- You can customize your app from the **SETTINGS** screen to best work with your business needs.

CUSTOMIZE YOUR PAYMENTS EXPERIENCE

The **SETTINGS** screen offers you several options to customize your processing experience.

- Customize transaction settings including adding reference numbers to your transactions, enabling card verification value (CVV) prompts and creating address verification service (AVS) options.

- Enable signature prompt during transactions from an EMV-enabled reader.

- Set up customized tip percentages and tax rates.

- Enable the option to calculate discounts.

- Manage electronic receipts via email or text.

- Set or change your business name as it appears on receipts and in the payment app.

- Establish a pairing relationship for up to nine Bluetooth card readers.
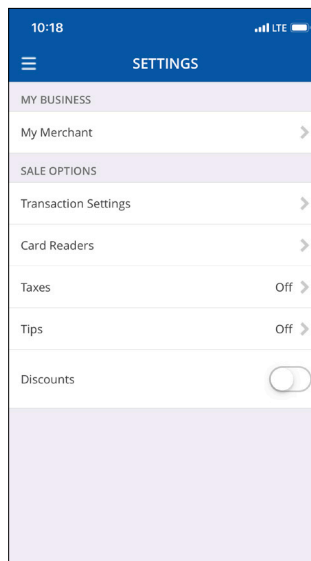
CREATE AND MANAGE YOUR PRODUCT CATALOG

Create a catalog of products to be stored on your mobile device. The limit to the number of items in the catalog is the mobile device's available storage.

1. From the main navigation menu, tap **Edit Catalog**.

2. Select an item to make edits to the product name, price or details.

3. Create an item by selecting **Add new item or service**.

   a. Enter the **Name**.

   b. Set the item's **Price** and **Category**.

   c. Toggle off the **Apply Tax** setting if you don't want tax applied.

4. To add a photo of the item, tap **Add photo** to allow access to your device's camera or photo library.

5. When complete, tap **Save** to store the item in your catalog.
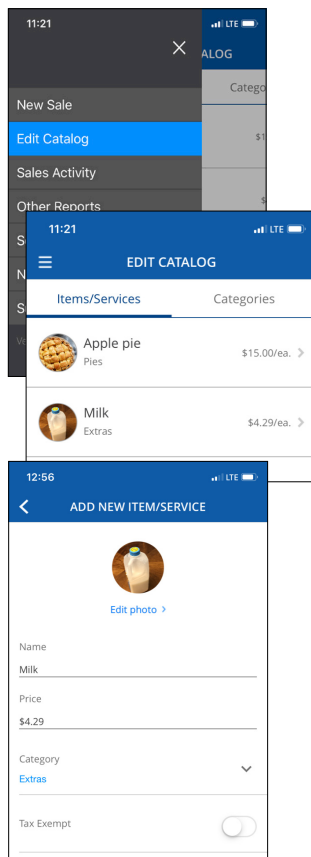
SET UP AND CUSTOMIZE YOUR RECEIPTS

Customizing your receipts strengthens your marketing and protects your business by helping you better manage and win disputes. Your Chase Mobile Checkout credentials give you access to our Online POS Terminal system, where you can manage and customize your receipts. Here's how:

1. Visit and bookmark **chase.com/OnlinePosTerminalSupport**. Your Chase Mobile Checkout username and password also work for your Online POS Terminal access.

2. From the home screen, select **Settings** then select **Receipts.**

3. Browse to upload your logo. The logo must be PNG format, no larger than 75px high x 350px wide and must not exceed 80 KB.

4. Once the logo is uploaded, the image will appear on your receipts.

5. The receipt **Header** and **Footer** fields can also be edited.

6. Tap **Update** to confirm changes.

For more about receipt best practices, including preventing and managing chargebacks, visit **chase.com/chargebacks** or refer to the **Prevent and manage disputed charges** section.

PROCESS A QUICK SALE

1. From the **NEW SALE** screen, enter the amount to charge or select items from your **Product Catalog** under the **Add items to sale** tab and tap **Review sale**. To delete a catalog item from the sale, select **# ITEM** in the top right corner, view the item and tap **Remove** or the (-) button on the key pad. You can use the (+) button on the key pad to add additional items to the order.

2. Review the order, and add any discounts or tax as desired. Select from your pre-set tax options and tap **Apply** once selected. Once the order is correct, tap **Checkout**.

3. Tap **Review sale**. The app will try to connect with your selected card reader, enabling it to capture the credit card information.

   a. If making an EMV/chip card sale, leave the card inserted. The app will prompt the user when it's okay to remove the card.

   b. If swiping the card, remember to swipe slowly and firmly with the magnetic stripe down.

   c. Manual entry is also available by tapping **Enter card information** at the top right of the screen.
   Note: Manual entry is not recommended. It's best to ask for an alternative method of payment instead. It can help you provide proof of purchase in the event a charge is disputed.

4. While the card is inserted, if tips are enabled, the customer should select the correct tip amount before tapping **Authorize**.

5. Once the transaction is authorized, a confirmation screen appears. If enabled, your merchant receipt is automatically sent to your email. The customer can enter their email address or mobile phone number for the digital receipt, then tap **Send**.

6. When the sale is completed, the **NEW SALE** screen appears.

NOTE: CARD SWIPING — For your security and that of your customers, we encourage the use of EMV-enabled/chip cards over swiping or manual entry.

Please visit **chase.com/chargebacks** for more helpful tips.
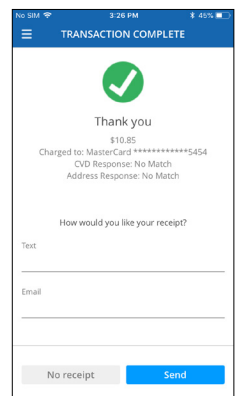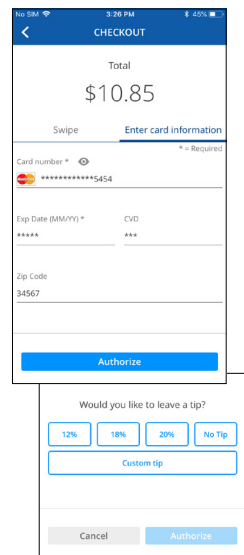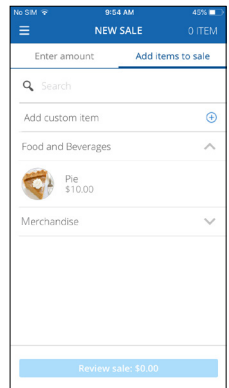
CREATE YOUR SALES TAX OPTIONS

- Apply different tax rates to items in the same order.
- Tax can also be applied to the entire order.
- Sales with an individual tax item will NOT be taxed again if a tax is applied to the full order.
- Product catalog items can be marked as "tax exempt," avoiding any applied taxes.

SET YOUR SALES TAX OPTIONS

Set up to three tax amounts to apply to each sale.

1. From the main navigation menu, select **Settings**.
2. Tap **Taxes** to select **On** for applying tax.
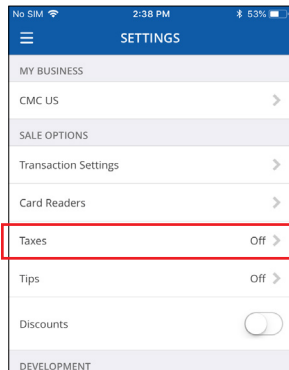
3. Select **Add New Tax** at the bottom of the screen.
4. Enter the **Name of the tax** and the **Tax rate**, then tap **Save**.
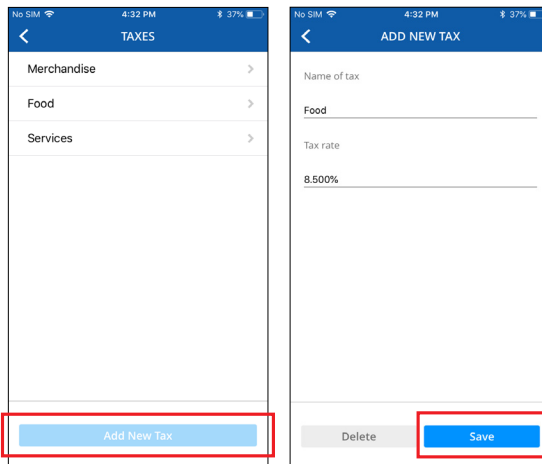
APPLY DISCOUNTS

1. From the **SETTINGS** screen, toggle on the **Discounts** switch to enable.

2. Apply discounts at an item level or on the total sale. To discount total sale, tap **Add discount** on the **REVIEW ORDER** screen. Add the amount or percent to discount and tap **Update**.

3. To discount individual items, select the **See items** option below the total dollar amount on the **REVIEW ORDER** screen.

4. The **EDIT ITEMS** screen will pop up. Tap the item you want to discount from the list of items in the order.

5. Tap the **Add discount** option.

6. Add discounts by a specific amount or by percentage, then tap **Apply**.
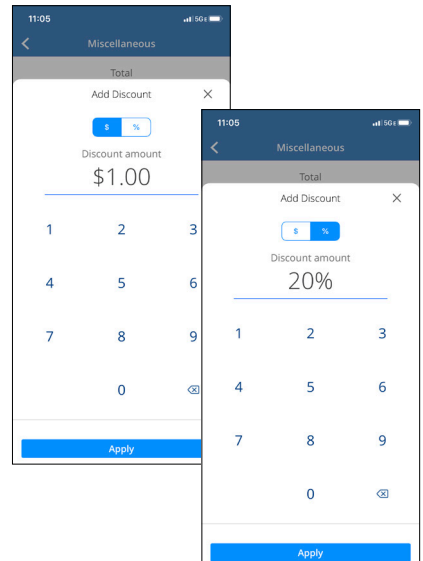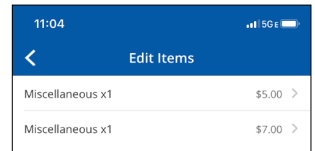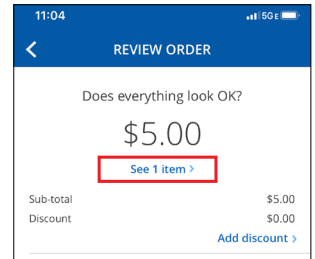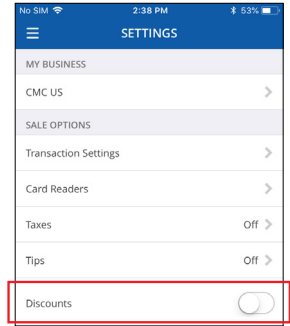
PROCESS A REFUND OR VOID

To process a refund or void in Chase Mobile Checkout:

1. From the main navigation menu, select **Sales Activity**.

2. Select the date of the transaction you want to refund or void by tapping on a date listed. If the date needed isn't on the initial list, use the calendar icon to change the date range.

3. When the date is selected, a summary list of transactions for that date will appear.

4. Scroll to find the transaction you want to refund or void. Tap the transaction to view **Transaction Details**.

5. Tap **Refund*** at the bottom of the screen. **Void** may appear instead of **Refund** if the app detects that a transaction can still be voided.

    Note: Because transactions can't be refunded until the batch has been settled, the only option for a same-day refund is to void the transaction. The app recognizes whether a transaction can be refunded or if it can be voided instead.

6. Select **Refund full amount** or **Custom amount**. A custom amount can't be greater than the total amount of the sale.

7. When the amount is correct, tap **Continue**.

8. Present the mobile device to the customer. The customer can use a stylus or their finger to sign for the refund.

9. After the customer has given you back the mobile device, tap **Done**.

10. Once the transaction is complete, a confirmation screen appears.

Enter the customer's email address or mobile phone number to send a digital receipt of the refund.

*For refund transactions, users will need to reenter their password for sessions lasting longer than 15 minutes.
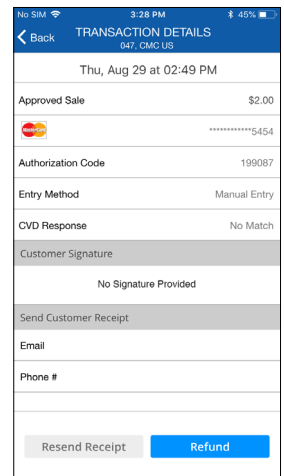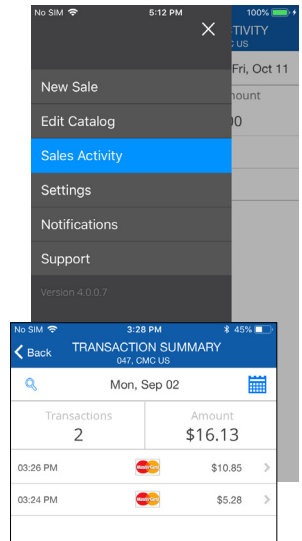
VIEW SALES ACTIVITY

Sales activity details are accessed through various transaction reports. A hierarchy icon will appear in the top right corner if your business has access to more than one account.

1. Select **Sales Activity** from the main navigation menu.
2. Select the date of the transaction, or use the filter feature by tapping the magnifying glass icon.
3. Select the transaction from the **TRANSACTION SUMMARY** screen.
4. Tap the transaction to see the **Transaction Details**.

- The current transactions are listed with the most recent transaction at the top. You can filter transactions by tapping the calendar icon and selecting the range of dates you'd like to view.
- See details on a specific transaction by tapping it.
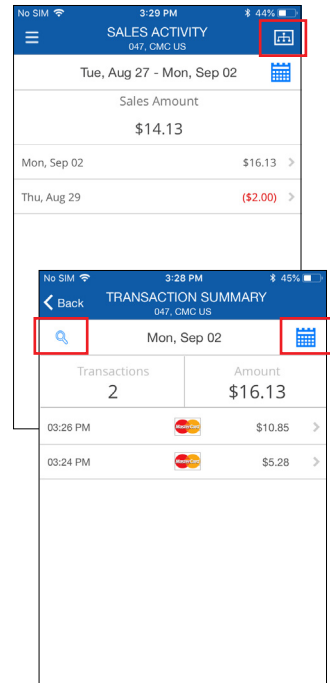
VIEW SETTLEMENT REPORTS

Settlement reports can help you understand the overall activity of your account by keeping track of all batches in your Merchant Services account.

A settlement operation is used to close out the current batch of transactions and open a new batch. You don't need to settle your batch manually; Chase Mobile Checkout automatically settles for you at 11:30 p.m. EST every day.

You can access these reports from the **OTHER REPORTS** screen. To change the date range, tap the calendar icon.

- **Settlement Overview** provides deposit information for the last week with a grand total at the top as the default view.
- **Funding Overview** provides actual funded data based on deposits from Chase on behalf of the merchant. The default view is the past week's funded dollars with a grand total at the top.
- **Fees Overview** will show all fees summarized by date for the last week as the default.
- **Chargeback Summary** gives individual chargeback details.

RESEND A RECEIPT

Receipts can be automatically sent to you by email or text, or to your customer's email or text (standard carrier fees may apply). Receipts can also be manually resent if needed.

To resend a digital receipt to a customer:

1. Select **Sales Activity** from the main navigation menu.

2. Select the date of the transaction, or use the filter feature by tapping the magnifying glass icon.

3. Select the transaction from the **TRANSACTION SUMMARY** screen.

4. Tap the transaction to see the **Transaction Details**.

5. Confirm the customer's email address or mobile phone number. You can update or enter another address or phone number if desired.

6. Tap **Resend Receipt**. This will also send you a copy of the receipt.
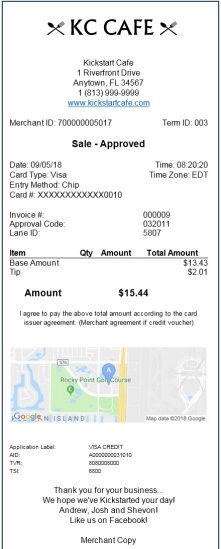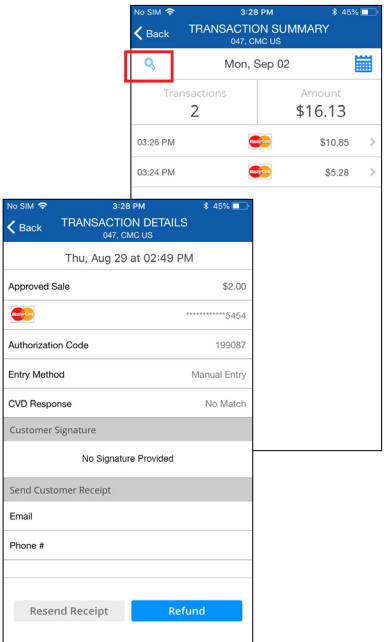
TROUBLESHOOT COMMON ERRORS

LED Light Indicators

Understand the status of the reader using the two indicator lights.

- The general status LED tells you the general status of the battery and transaction.
- The Bluetooth status LED tells you the status of the Bluetooth connectivity.

General status LED

COLOR	FLASHING PATTERN	MEANING
Green	Slow Blinking	When plugged in, indicates the device is charging.
Green	Solid On	When plugged in, indicates the device is fully charged.
Green	Solid On	During transaction, it indicates the device is ready for card entry.
Red	One Second Flash	During a transaction, it indicates the reader has failed to decode data on a card. Try the swipe or insert again.
Red	Rapid Flashing	During a transaction and when operating on battery power, it indicates a card has just been swiped or inserted but the battery must be recharged.

Bluetooth status LED

COLOR	FLASHING PATTERN	MEANING
Blue	Solid On	When the button is quickly pressed, it indicates that the reader is functioning. Do not hold the button for too long (5 to 10 seconds) or the reader will be placed in airplane mode. To restore it, quickly tap the button. Refer to the **Pair your mobile device** section for more information.

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ADDITIONAL HELP AND FREQUENTLY ASKED QUESTIONS

Minimum compatibility	Requirements to use Chase Mobile Checkout with the card reader are an iPhone® using iOS 10.0 or Android™ 6.0, and Bluetooth 4.0.
I can't download the app.	Your system may not meet the minimum compatibility requirements.
I can't find the app in the app store to download.	You must be using iOS 10.0 or Android™ 6.0 to see the app in the app store.
I can't sign in to the app.	Ensure: • You have signed a merchant agreement with Chase. • You have a mobile account. • You are connected to the internet. • You have an active username and password.* *Your username and password were emailed separately when your account was first activated. The password email contains a one-time use password that will require a reset when you sign in for the first time.
My password isn't working.	Ensure: • You are spelling it correctly. • You enter the case correctly. You can reset your password by tapping **Forgot Password?** on the sign-in screen.
I can't process transactions.	Ensure: • You are connected to the internet. • The reader hasn't been placed in airplane mode (quickly tap the button to restore it). • You are in the United States and not close to a border. • Your GPS and location services are not disabled.

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The card reader doesn't seem to be working.	The reader can be used by only a single mobile device at a time to perform a transaction. No more than nine mobile devices can be paired to a single reader. If a tenth device is paired, then the first device will be unpaired. You also may want to ensure: • The reader is fully charged. • The mobile device's Bluetooth is enabled. • You've paired the mobile device using the one-time pairing code of six nines (9 9 9 9 9 9) (refer to the **Pair your mobile device** section for more information) and the reader is set as default reader. • The reader hasn't been placed in airplane mode (quickly tap the button to restore it). If you still cannot process transactions, try turning off your mobile device and turning it back on, then launch the app and sign in.

FREQUENTLY ASKED QUESTIONS (FAQs)

How do I set up additional users or order more card readers?	Individual user profiles can be configured in ways that only grant them access to specific functions of Chase Mobile Checkout. • To request the setup of additional users, please call Chase Mobile Checkout Support at 1-866-428-4967. • To ensure the security of your sensitive data, this can only be completed by the account contact Chase Merchant Services has on record.
What mobile devices can I use with Chase Mobile Checkout?	Minimum compatibility requirements for CMC is iPhone® iOS 10.0 or Android™ 6.0. For using card readers, the mobile device must be at least Bluetooth 4.0 capable.

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Why am I asked to change my password every 90 days?	Using guidance from the Payment Card Industry Data Security Standard (PCI-DSS), Chase asks users to change their password every 90 days. Frequent password renewal decreases the chances for malicious individuals to gain access to your or your customers' sensitive data.
How do I know my password is about to expire?	During sign in, the app will notify you when you are five days away from your password's expiration date and again a day before your password expires. Tapping this notification will take you through the password reset process. You can skip these notifications until the password finally expires. The password can be changed at any time by tapping **Forgot Password?** on the sign-in screen.
How do I locate my sign-in credentials?	Once you've signed a merchant agreement with Chase and your account is established, you'll receive two separate emails from us containing your username and your password. The password email contains a one-time use password that will require a reset when you sign in for the first time. See the **Let's get started** section for more information.
Can I use an external app to store my account credentials?	Utilizing the secure credential storage systems built by some third-party password managers, you can now paste your account credentials directly into CMC's sign-in page. However, we still recommend that you take the necessary security precautions in protecting your account credentials and never leave them in a publicly-accessible place.
Can I share sign-in credentials among my employees?	While mobile devices and card readers can be shared by your employees, each user should have their own user credentials tied to their own email address.

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Can I sign in to my Chase Mobile Checkout account from multiple mobile devices?	Yes, but you may need to complete the device authentication process whenever you access CMC from a new mobile device for the first time. Refer to the setup instructions earlier in this guide for details on device authentication.
Will my current sign-in credentials work each time a new version of CMC is released?	Yes. We frequently issue new versions to ensure the app is up to date with security and feature enhancements. Simply visit the Apple® App Store® or Google Play™ Store to download the new version and receive the latest updates.
Will my current sign-in credentials ever expire?	Please keep your CMC credentials active by signing in at least every 90 days. Otherwise, we protect your mobile account by locking the credentials and requiring the password to be reset.
How do I get a card reader?	Contact the Chase Mobile Checkout Support team at 1-866-428-4967 to request a card reader.
Why am I no longer prompting for a signature during transactions?	Starting in April 2018, the payment brands made signature capture optional for all EMV-enabled card readers. Now, when using our card reader, the signature is no longer required for EMV/Chip or magnetic stripe based transactions. We did make this an option for you, however, and you can enable signature capture in **Settings** under the option for **Signature Settings**.
What are AVS settings and how do I enable them?	Address Verification Service (AVS) is a service provided by the payment brands that determines the match or partial match of the consumer's address information. The responses are returned to you during the authorization process via your transaction processing software/hardware, and can help determine your next action: approval, exception or decline. CMC allows users to modify them by visiting **Settings**, then **Transaction Settings**.

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How do I set up my unique tip and tax settings?	CMC can prompt for a tip during each transaction. This setting can be customized to allow your customers to select from up to three suggested tip amounts. You can also create unique tax settings per product or on the entire purchase amount.
Does Chase Mobile Checkout allow me to accept transactions outside of the U.S.?	Chase Mobile Checkout can only be used by U.S. and Canadian merchants. The app you are using currently is only available for U.S.-based businesses. There is a separate app that can only be downloaded by businesses located in Canada. To learn more or to set up an account for use in Canada, please contact our specialist.
Can I add my business logo to my receipts?	Yes, and we recommend you use this feature. Refer to the **Set up and customize your receipts** section for more information. Your CMC account credentials also give you access to Online POS Terminal (OPT). There, you can customize the receipts emailed to your customers, including the addition of your business logo. Uploaded logos can be no larger than 75px high x 350px wide and must not exceed a file size of 80 KB.
Do I have to have a network connection to process transactions?	Yes. You will need to have access to a cellular network or internet connection to process transactions. Additionally, location services must be enabled on your mobile device to process transactions.
Why do I see the notification "Card Reader Not Responding?"	Once a card reader is selected in **Settings**, the app will expect it to be on and available during the transaction process. This notification is displayed if the app is unable to communicate with the card reader for any reason. Reasons may include lost data connection or power. If you find that communications do not recover, see the **Troubleshooting common errors** or **Additional help and frequently asked questions** section for more options.

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Can I use my Chase Mobile Checkout card reader with Online POS Terminal?	No. The CMC card reader is only for use with a mobile device. You cannot use it with a computer-based card processing app. Contact us at 1-866-428-4967 to discuss purchasing a separate reader for Online POS Terminal (OPT) or receipt printer for your computer.
What can I do when a customer disputes a transaction?	We recommend the following steps to prevent and manage disputed charges: • Never use an authorization code on more than the transaction intended or without physically processing the card. • Always process a refund back to the original card number. • Don't refund by check or cash. • If credit is due on more than one sale, process each credit individually. • Don't attempt to receive an authorization multiple times. If declined, ask for an alternate method of payment. • Make sure the conditions of the sale are on the receipt. • Get your customer's signature electronically or on the printed receipt. • Clearly display your policies at the register and on your website. • Always provide your customers with an easy way to return merchandise for full credit. • Use delivery tracking, including signature confirmation. • Use the business name your customer would recognize on card statements. • Use accurate product description on receipts and statements. • Use ID verification policies and services — also consider accepting chip-enabled cards. Other helpful tips and FAQs can be found at **chase.com/chargebacks**.

MANAGE AND OPTIMIZE YOUR ACCOUNT

Chase business clients get access to additional tools, resources and solutions to help you manage your business. Below are a few of those resources. Please visit chase.com/MerchantServices for additional details and contact information.

Online POS Terminal: Chase Mobile Checkout users automatically have access to Online POS Terminal, which allows you to customize your customers' receipts and access detailed reporting from your Chase Mobile Checkout app.
Online POS Terminal also allows you to process payments through a browser-based system from any computer or laptop device,* using a PIN pad. Your Chase Mobile Checkout username and password also work with Online POS Terminal.
Visit chase.com/OnlinePosTerminalSupport for more information on using Online POS Terminal.

*Additional access may be required to process payments using Online POS Terminal.

Manage Your Account Online, 24/7: Have other Chase accounts? You can manage your merchant, card and business accounts together in one place. View transactions and fees, review disputed charges (chargebacks), subscribe to alerts and access your account statements. Your account statements are easily accessible online using the **Statements and documents** option in the main navigation menu.

If you are already enrolled to manage your Chase accounts online, just sign in at chase.com/SignIn with your existing username and password. **Note: Your account management password is the same for all your Chase business accounts, but different from your Chase Mobile Checkout payment processing password.**
For new clients, sign up now for quick and easy access. You'll need your specific company number to get started.

PREVENT AND MANAGE DISPUTED CHARGES

- Never use an authorization code on more than the transaction intended or without physically processing the card.

- Always process a refund back to the original card number.

- Don't refund by check or cash.

- If credit is due on more than one sale, process each credit individually.

- Don't attempt to receive an authorization multiple times. If declined, ask for an alternate method of payment.

- Make sure the conditions of the sale are on the receipt.

- Get your customer's signature electronically or on the printed receipt.

- Clearly display your policies at the register and on your website.

- Always provide your customers with an easy way to return merchandise for full credit.

- Use delivery tracking, including signature confirmation.

- Use the business name your customer would recognize on card statements.

- Use accurate product description on receipts and statements.

- Use ID verification policies and services — also consider accepting chip-enabled cards.

Other helpful tips and FAQs can be found at **chase.com/chargebacks**.

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