



# Reader User Guide

## Mobile EMV Card Reader



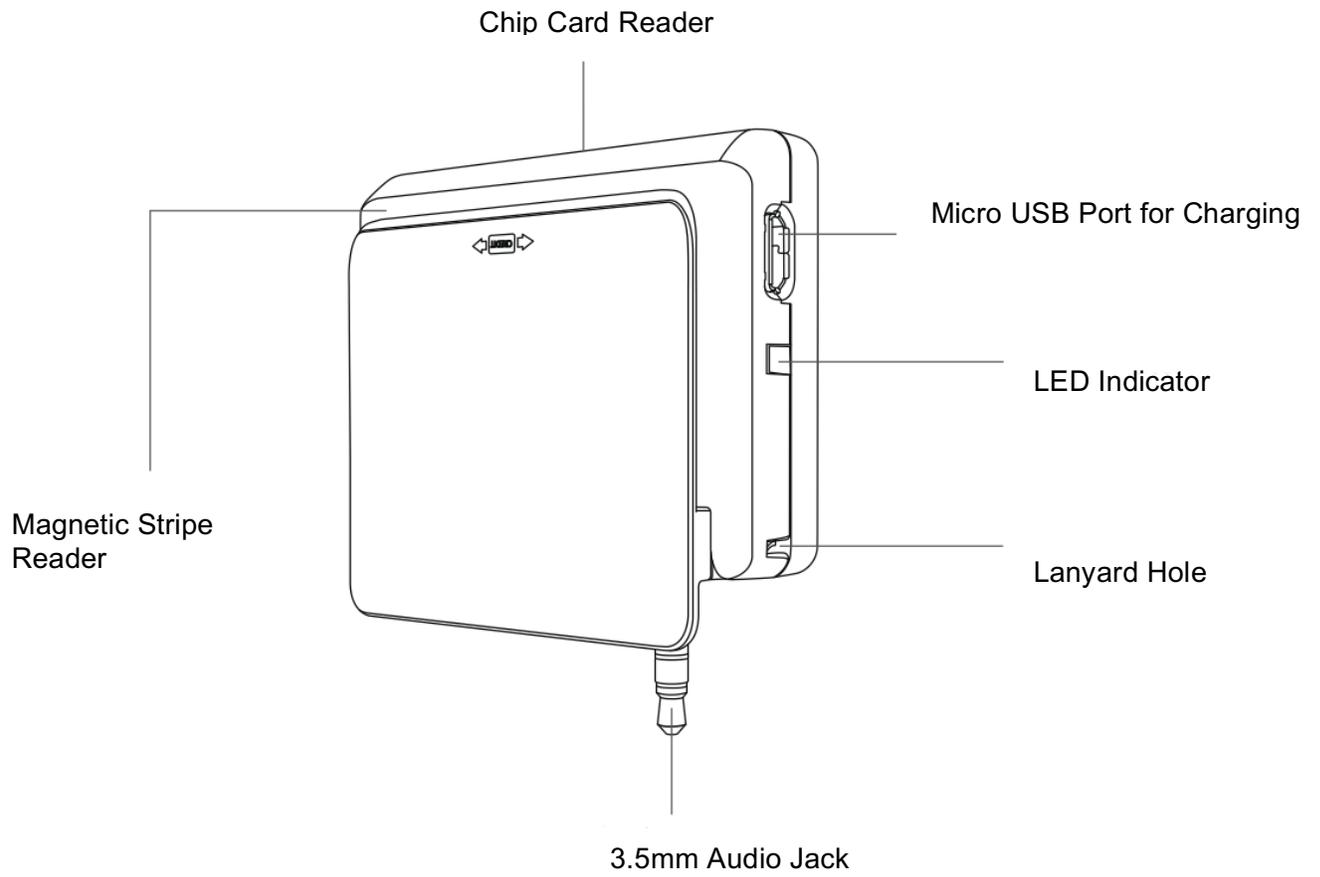
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# 1. Overview

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## 2. Specifications

Supported Devices	SwipeSimple version 3.0 will work with iOS version 8.0 and above, Android OS version 4.0.3 and above. SwipeSimple version 2.1.6 and below (which only accepts mag stripe card payments) will work with iOS version 8.0 and above, Android OS version 4.0.3 and above.
Power	Built-in Lithium Polymer Rechargeable Battery (125mAH, 3.7V)
Battery Life	Approximately 100 EMV transactions for every full charge.
Charging	Connect Micro USB to computer system or power adapter. A full charge may take up to 2 hours.
Light Indicator	Green: Fully charged Red: Charging Blinking Green: Processing a transaction Blinking red: Battery running low
Communication Channel	Micro USB
Items in the Kit	Card Reader & USB cable

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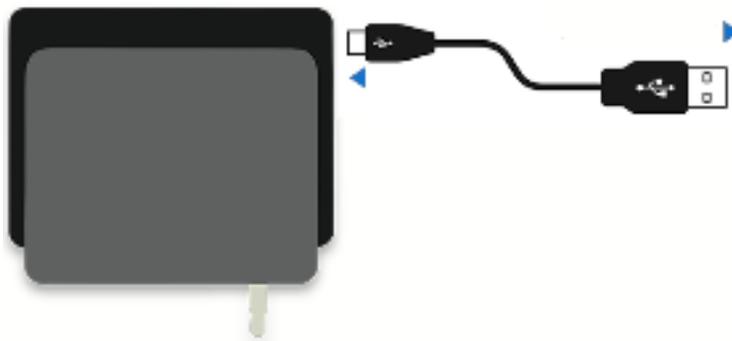
### 3. Operating the Reader

#### Step 1

Charge the card reader with the enclosed USB cable. You can either connect the card reader to a computer or power adapter. A full charge may take up to 2 hours.

#### Step 2

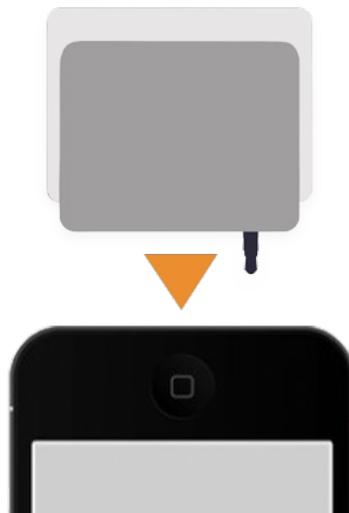
Download and install the SwipeSimple mobile application on your smartphone or tablet. The SwipeSimple application can be downloaded from the App Store or Google Play Store.



*Computer/ Power Adapter*

#### Step 3

Plug your card reader into the audio jack of your smartphone or tablet. You may need to remove the protective case of your phone or tablet.



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#### Step 4

Launch the SwipeSimple application.

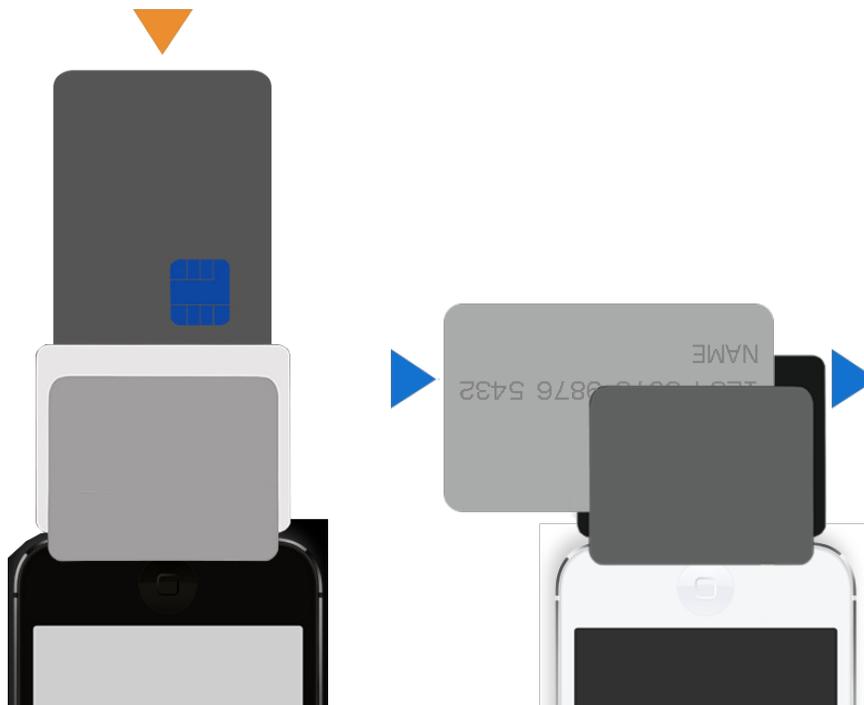
#### Step 5

You may need to maximize the media volume or other audio settings on your smartphone or tablet.

#### Step 6

Insert or swipe the card when prompted by SwipeSimple. If the card has both a magnetic stripe and a chip, you may be required to insert the card rather than swiping it. Refer to SwipeSimple for the correct way to process the transaction.

Please ensure that the card remains inserted throughout the entire transaction. Removing the card prematurely will cancel the transaction.



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## 4. Frequently Asked Questions

### **What is EMV?**

EMV stands for Europay, Mastercard and Visa. It is a global standard for credit and debit card payments with chip card technology. EMV has many security features to help battle payment fraud and protect card data. Customers can feel more secure about paying at businesses. Beginning October 1st, 2015, merchants may be accountable for additional chargeback liability if they have not upgraded their systems to accept EMV chip cards.

### **Do I have to upgrade my current mPOS technology?**

It is not a legal requirement for you, however, it is recommended. If a transaction occurs at your business after October 1st with a fraudulent card, not having an EMV chip card point of sale system increases the risk that you may lose a chargeback or dispute.

### **How will EMV change my business?**

You will be providing your customers with a more secure sale process while protecting your business from chargebacks. Your customers may require some training on how to do an EMV transaction, and your employees may also have to be trained so that they know how to operate the mPOS, and help customers if they have any issues.

### **How do I take an EMV transaction?**

Follow the prompts in the SwipeSimple application. When the app says to Dip Card, make sure you insert the chip card into the EMV slot. Please ensure that the card is kept in the slot throughout the entire transaction. If you remove the card before the end of the transaction, the payment will not be processed.

### **What if my customer doesn't have a chip card?**

Our card reader has a separate slot with a magnetic stripe reader that allows for card swiping.

### **What happens if I do a keyed transaction?**

Responsibilities for fraudulent transactions for keyed transactions remain unchanged post EMV migration. For a "card present" transaction, merchants will have more rights over disputed transactions and chargebacks if the card is dipped or swiped, rather than typed on screen.

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### **Which devices are compatible with SwipeSimple?**

SwipeSimple works on iOS devices running iOS version 8.0 and above, and Android devices running Android OS version 4.0.3 and above. For the complete list of supported devices, please refer to our device compatibility list.

Please note that devices not listed on the list may be compatible with SwipeSimple (we just haven't tested with them). To test your device, download the SwipeSimple application, go to demo mode, plug the reader in, and attempt a test transaction.

### **Why can't my device detect the card reader?**

Ensure that your card reader is plugged in firmly by removing and reconnecting the card reader. Remove any protective sleeve or casing. Some smartphone cases prevent the reader from being firmly plugged in.

Ensure that you are using a supported device.

Ensure that you're using the most updated version of the SwipeSimple application.

Ensure that the media volume or other audio settings on your device is maximized.

### **Why does my card reader fail to read cards?**

Ensure that your card reader is fully charged and displays a green light when connected.

Ensure that the card's chip or magnetic stripe is facing the right direction and inserted correctly. Chip cards should be inserted in the black section at the top of the reader, with the chip facing towards the grey image of a card. Magnetic stripe cards should be swiped in a slow, fluid motion along the slot between the grey and black portion of the reader, with the magnetic stripe facing towards the black portion of the reader.

Check and clear the credit slot of any debris or lint.

### **Where can I get more troubleshooting help?**

Reach out to TransNational Payments at (888) 998-6224 or [support@gotnp.com](mailto:support@gotnp.com).