

Introduction

Congratulations on your purchase of CardReader Plus!

Now you can get swiped rates right from your Windows PC! Using your Internet connection, CardReader Plus! reads all credit card types*, and submits them over the Internet for immediate authorization! CardReader Plus! is available in **either RS-232 (9-pin serial) or USB configurations**. CardReader Plus!' powerful software immediately identifies card type and validity, with an innovative graphic display. It then creates a submission form for you to review, add your transaction amount and optional reference number. Then just press a button, and within seconds, you have an authorization!

Save money on every transaction you swipe, **CardReader Plus! is fully qualified for the "swiped" or "card-present" retail rate**. If you are 'keying in' your transactions when you have the credit card in your hand, you are losing money with every sale!

Features:

- ?? Instant identification of card type
- ?? Multiple merchant accounts
- ?? Stores last 5 used merchant ID's
- ?? Password Security
- ?? Supports Pocket Merchant and Verifone Printer 250 for traditional receipts
- ?? Windows default printer support
- ?? Free Updates

CardReader Plus! is a 'SALES ONLY' module, yet with a push of a button, it automatically opens up your Virtual Terminal interface, where you can log in, and perform Voids, Credits, or get your Reports. CardReader Plus! does require the Transaction Central Virtual Terminal, which is included with all of our Merchant Accounts.

* **Note:** *Your merchant account must be enabled for these card types.*

Installation

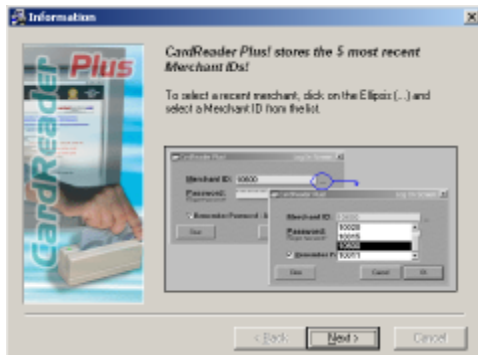
The installation requires a PC running Windows 98 or greater.

To Install CardReader Plus! ...

1. Insert the **CardReader Plus! CD** into your CD-ROM drive.
If the *AutoRun* screen starts, go to step 5.



2. From the *Windows Taskbar*, select the *Start* button.
3. Select *Run* from the menu.
4. Type, where D is your CD ROM drive, `D:\setup.exe`
5. Click the menu item *Install CardReader Plus!*
This will start the installation process and install CardReader Plus! on to you computer. Depending on your system configuration, you may need to restart your computer.

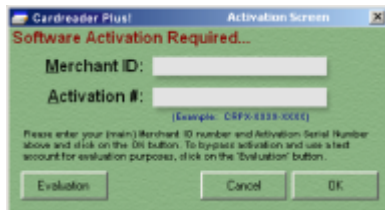


To Launch CardReader Plus! ...

1. Click on the *Start* button from the Windows task bar.
2. Select the *Programs* menu item.
3. Select the *CardReader Plus!* menu item, then
4. Click on the *CardReader Plus!* application icon in the menu.
An [Activation Screen](#) will appear for the first time.

Activation of CardReader Plus! ...

You will need your *Activation Serial Number* and *Merchant Account ID* in order to activate CardReader Plus! If you do not have your *Merchant Account ID* yet, or you would simply like to evaluate CardReader Plus! by using a Merchant Test ID (see below), then click on the *Evaluation*



button. Otherwise, enter your 5 digit Merchant ID and Activation Number (located in the case below the CD) and click on the *OK* button.

To Evaluate CardReader Plus!

1. Click on the *Evaluate* button
2. Enter a *Merchant Test ID*

Valid Merchant Test ID: **10011**

Password: **1234**

Log-On

Once activation is complete, or you have chosen the *Evaluation Mode*, the **Log On** screen will appear. Enter the same information you normally would enter when logging into **Transaction Central**. This is the *Merchant ID* and *Password* that were given to you by *Payment Resources International*.



The software will look up your *Merchant ID*, and display your account's name for verification - This is to ensure that your transactions go into the account you want them to. After you have verified that you have selected the proper merchant account, press the *Yes* button. If this is the first time you are using CardReader Plus!, you will be required to set up the communications port for your **Magnetic Card Reader** device. This is outlined next.



Setting up Communications for Magnetic Card Reader...



If the *Card Reader* is on **USB**, the setup is simple. Just select *USB*, and you are done. If you have an **RS-232 Reader**, you must select the Com port that your *Card Reader* is attached to. The software will display all **ACTIVE Com:** (communication) ports. You may need to consult the documentation that came with your computer in order to select the correct one. One simple method is to attempt a swipe transaction into a test account on each *Com:* port in turn.

If you see no *Com:* ports enabled, or you have tried all the enabled ones with no success, you may have them turned off in your system *BIOS*. Again, you will need to consult your system documentation in order to correct this. Due to the nature of RS-232, and the thousands of radically different computers in use, we cannot offer technical support on RS-232 port enabling or selection.

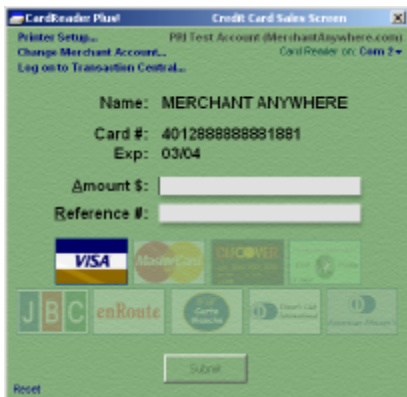
Operation

1. Launch CardReader Plus!

The following screen appears. This is the default screen and the software will always return to it after each transaction.

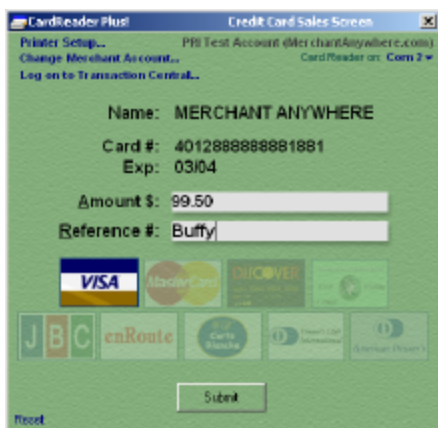


2. Swipe a credit card through the Card Reader.
Use a smooth steady motion, with the bottom of the card in full contact with the bottom of the slot. You can swipe the card in either direction. Make sure that the magnetic stripe is presented to the card reader's magnetic head, opposite from an arrow moulded into the top of the card reader. If you had a good swipe, you will see the screen shown below.



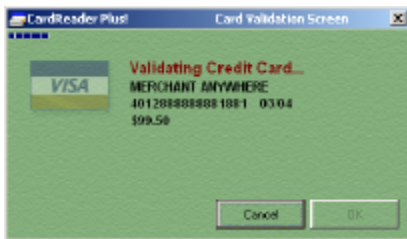
Notice that once the reader has successfully read the card, it highlights the card type on the screen and displays the cardholder name, account number and expiration date on the screen.

3. Enter the *Amount* of the transaction.
4. Enter your *Reference Number*.
The reference number can be any combination of numbers and letters, up to 10 characters in length. You can use this number to match up your transactions with invoices and sales order numbers, or use them to identify the person who made the sale.



Click on the *Submit* button.

After you have entered the amount and reference number, the *Submit* button becomes active. Once you press the *Submit* button, the transaction information is sent to the processor. When this happens the following screen appears.



If for some reason your computer is not connected to the Internet, CardReader Plus! will start the dial-up process. If the line is busy or you are using a Network or DSL connection that is not currently on-line, the information screen will show:

Printing Receipts

After you have received an approval, you can click on the white “Print Receipts...” The system will print your charge receipt like the sample below from the default windows printer.

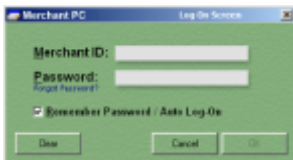


Changing Merchant Accounts & Virtual Terminal

On the main screen, you have the ability to change merchant accounts, which you will need to do if you started with a test account. You can also log in to [Virtual Terminal](#) from the [Main](#), [Card Approved!](#), and [Card Declined!](#) screens.

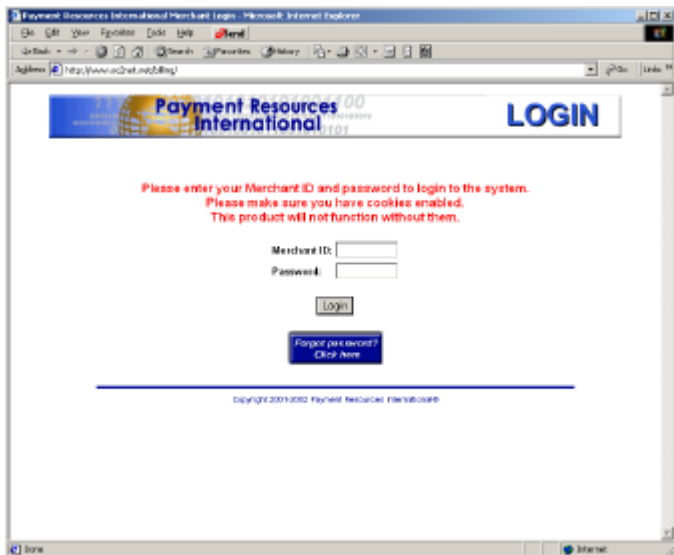
To Change Merchant Accounts ...

1. Click on the blue [Change Merchant Account...](#) link. The [Log On](#) screen will appear, allowing you to select another *Merchant Account* and *Password*.



To Log On to Virtual Terminal...

1. Click on the blue [Log on to Virtual Terminal...](#) link.
This will open the [Log-On Web Page](#) for **Virtual Terminal**.
2. Enter your *Merchant ID* and *Password*.
You can now review your recent transactions and perform credits and voids. Virtual Terminal will also allow you to get your reports.



The screenshot shows a web browser window with the title "Payment Resources International Merchant Login - Microsoft® Internet Explorer". The address bar displays "http://www.or2net.mer211ng". The page content includes the "Payment Resources International" logo on the left and a large "LOGIN" button on the right. Below the logo, there is a red warning message: "Please enter your Merchant ID and password to login to the system. Please make sure you have cookies enabled. This product will not function without them." The login form consists of two input fields: "Merchant ID:" and "Password:", each followed by a text box. Below these fields is a "Login" button. At the bottom of the form area, there are two links: "Forgot your account?" and "Click Here". A horizontal line separates the form from the footer, which contains the text "Copyright 2001-2002 Payment Resources International®".