Payment Jack
Frequently Asked Questions

Version 1.3 Revised 2-14-2012

Q: What is Payment Jack?

A: We have updated our relationship with ROAM Data to form our own brand for mobile phone processing: Payment Jack. Now we have an even better option for our merchants to use their own existing cellular device to process credit card transactions in the field.

Q: What is the main competition for the Payment Jack Program and why is Payment Jack a better option?

A: Recently, several competitors have emerged in the industry with similar options for mobile phone processing. When comparing the Payment Jack program to its competitors, our program consistently comes in under the pricing of the competition. When a merchant processes over $600 a month, Payment Jack is easily the most cost-effective program in the industry. See below:

	Payment Jack	Intuit	Square	VeriFone Payware	Charge Anywhere	Apriva
Qualified Discount Rate	1.09%	1.70%	2.70%	**	**	**
Per Communication Fee	$0.25	$0.30	--	$0.17 + merchant provider fees	$0.10	**
Monthly Fee	$10.00	$12.95	None	$15	$19.99	$19.95
1st Swiper	Free	Up to $219	Free	Free	$199.99	**
Additional Swipers	$19.95	Up to $219		$115	$199.99	**
Monthly Minimum	Free	Free	Free	**	**	**
Cancellation Fee	Free	Free	Free	$295	**	**
Setup Fee	Free	Free	Free	$45	$169.99	**

** Varies by merchant service provider

Q: Will any cellular phone/device work with Payment Jack Services?

A: No. The phone must have a Data Plan, and it needs to be able to access the internet. In addition, you should check the "Compatibility List" on the Payment Jack section of the Partner Resource Center (located in the AMPlify Portal) to make sure that a specific mobile phone can work with the Payment Jack Service. As new phones and technologies are constantly being introduced, ROAMpay (our Mobile Service Provider) does its due diligence in testing new phones as they are released.

Every phone utilizes different hardware. Sometimes a Carrier changes certain models of phones to fit the specific needs of their networks. These changes can sometimes prevent the Swipe Device from working. The Application is functional on ALL Android O.S., version 2.2 phones.

Other popular phones include:

- Blackberry: Education is key to ensuring that a Blackberry will function with Payment Jack. Blackberry devices were never intended to work with Applications, unlike Android and iPhone models. Within minutes, we have had great success in getting merchants and Partners up and running with Blackberry phones. Be sure to speak to your merchant about planning for 15 minutes of training for Blackberry devices.

- Android 4G: Most 4G phones have dual-core processors, which creates an issue with the battery. Dual-core processors use so much of the phone's constant power that it takes away from the ability to operate the Swipe Device.

Q: How can I get my merchant set up with Payment Jack?

A: There are 2 options for signing up for Payment Jack. For either option you can find the application documents in the Partner Resource Center, or by calling our Payment Jack Support Group at 1-888-368-1725 for assistance.

a. The **Adding Payment Jack Option** should be used when adding Payment Jack services to a new or existing merchant account that will utilize both Payment Jack and another point of sale processing device (e.g. a Hypercom T4100/T4220 terminal, a Nurit 8000 GPRS terminal, or their existing point of sale terminal, Free Placement or merchant-supplied).
b. The **Stand-Alone Option** should be utilized when a new or existing merchant will only be using the Payment Jack service.

Q: How do I know whether the account will be Retail (Card-Present) or MOTO (Card-Not-Present)?

A: If the merchant's cellular device is compatible with the Payment Jack Card Swipe Device, the account can be boarded as Retail (Card Present). If the merchant's cellular device is only compatible with the Payment Jack Application and not the Card Swipe Device, the account will need to be boarded as MOTO (Card-Not-Present).

Q: Is there a cost for the Payment Jack Application to be downloaded to a merchant's phone? If so, what is it?

A: There is no longer any cost assessed to a merchant for downloading the Payment Jack Application. We, as a processor, absorb that cost.

Q: Does Payment Jack utilize an Electronic Signature?

A: Yes! Payment Jack utilizes what is called "Signature Capture," meaning that the signature is captured electronically on the screen, eliminating the need for a physical receipt.

Q: Does Payment Jack work with an external printer for physical receipts?

A: No. While this service should be available in 2012, it is not currently an option for any merchant working with Payment Jack. Customers working with a Payment Jack merchant will receive an emailed copy of their receipt, which will be input at the time of sale. If a merchant absolutely needs to supply their customers with physical statements, then we recommend the use of a "knuckle buster" or manual imprinter, which they can have customers sign, and receive a carbon copy, or else print a copy from their desktop computer. For information on purchasing a manual imprinter, go to the "Payment Jack" section of the Partner Resource Center.

Q: How does a merchant know that they have been approved for their Payment Jack account?

A: We always send merchants a Welcome Kit, which includes a copy of the original Merchant Application, as well as information on Payment Jack and their Card Swipe Device (if applicable). In addition, before our Welcome Kit arrives, the merchant will receive an approval email directly from Payment Jack, which serves as the initial confirmation.

Q: Will PIN-Based Debit and EBT work on the Payment Jack service?

A: PIN-Based Debit and EBT are not available on the Payment Jack service because the proper encryption capabilities do not exist on mobile phone devices.

Q: Is Retail Tip available on the Payment Jack service?

A: Yes! Merchants can add a tip to transaction amounts. This option is similar to "Tip During Sale," and allows the merchant to specify a tip when entering the total transaction amount; this is not to be adjusted, but entered at the time of sale.

Q: Can Payment Jack be used as a merchant retention tool?

A: Yes! For existing merchants who feel that the monthly costs for their current merchant account are too high, Payment Jack may be a viable option for them at only $10 monthly, plus processing fees.

Q: What are some resources that I can use to learn more about Payment Jack?

A: There will be many resources available in the "Payment Jack" section of the Partner Resource Center, as well as through our Payment Jack Support Team. This team can be reached by phone at (888) 368-1725 or email at paymentjack@merchantserviceshq.com. Other links or resources include: Current Compatible device list http://download.totalmerchantservices.com/agentforms/applicationdocuments/pjack/PJ_CompatibilityList.pdf and additional information on Roam Data's website http://www.roamdata.com/roampay/us/. Scan applicable QR code below to access each site.

Partner Resource Center:

Roam Data's Website: