



eMobile Getting Started Guide

Version 1.0



Summary

This guide contains functional directions and best practices for accepting payments using eMobile. The intention of this guide is to better equip merchants and businesses to increase their profitability by using eMobile as an alternative to credit card and debit card payment processing.

eMobile is owned and operated by MyECheck Inc.

MyECheck Inc.

2600 E. Bidwell Suite #190

Folsom, CA 95630 844-693-

2432 www.mycheck.com

www.e-mobile-pay.com

Last updated August 7th 2015



Contents

Cover Page	1
Summary.....	2
Contents.....	3
Instructions for Use.....	4
How to Download.....	4
How to Register.....	4
Using eMobile App and Wallet	5
How to Complete Transactions.....	6
Settings.....	6
“e Near Me” Merchant Locations Map.....	7
Rewards.....	8
Best Practices for Maximizing Profitability.....	9
Customer Adoption Tools – eMobile Rewards System.....	9
Customer Adoption Tools – eMobile Merchant Location System.....	9
Customer Adoption Tools – eMobile Decals.....	9
Tips and Techniques for Encouraging Customer Adoption.....	10
More Help Resources	10



Instructions for Use

1. Download

eMobile is a mobile application and is available for download on iPhones on the Apple App Store and for Android phones on the Google Play store. Follow the links on e-mobilepay.com to go directly to the eMobile app inside of the app stores or search “eMobile Pay” inside of the app stores. Once you have located the app inside of your app store, click “install” to install the app. After it is finished installing you are ready to move on to registration.

2. Registration

Step 1: Select Username and Password:

1. The first screen you will land on upon opening the eMobile app is a sign in page. At the bottom right corner, there is an option to “Sign Up”. Tap that option.
2. Next the app will redirect you to the registration pages. First, create a username between 4 and 35 characters. Next create a password between 8 and 20 characters, include an uppercase letter, a lowercase letter, and one or more number. You will be asked to reenter the password. Enter a valid email address; a verification message will be sent there. Enter the designated “CAPTCHA” code and agree to the Terms and Conditions to continue. You will have the option to read the Terms and Conditions. Tap “Create Account”.
3. Once you have created your account a “Thank you” screen will display confirming a verification message was sent to the email provided. You will have the option to change the email or resend the message. Go to your email and follow the link in the email from service@myecheck.com. You will be redirected confirming that the email is verified.

Step 2: Register

1. After confirming your email a screen will appear with the option to select a business or personal account.

What is the difference between Personal and Business? Personal accounts are used solely to make payments for purchases and services. Business accounts allow you to make payments, but also to accept payments from the customers of your business.



2. If you selected business you will continue to the business registration screen to enter registration information: legal first and last name, social security number, date of birth,
3. and mobile number. Next, enter the business address, city, state, and ZIP code. Provide the employer identification number (EIN), business name associated with EIN, and the doing business as name (DBA). Once all the information is completed, tap continue. If you selected Personal, you will continue through the same registration steps, minus the business specific registration questions.

Step 3: Link your Checking Account:

1. The last portion of registration pertains to bank information. Please note only checking accounts are accepted at this time. Enter bank account number, reenter the account number to confirm, and enter routing number and the name on the account. Once entered, tap the e logo with the words "Sign Up" below. A verification text will be sent to the mobile number entered. Enter the code from the text message and press continue. You will have the option to resend the code. Registration has been completed

3. Using eMobile

Step 1: Explore the eMobile App:

1. Once you have exited out of browser and tap the eMobile app. The sign in screen will appear. Enter your username and password. Set a four digit PIN that will be used for log in. Enter current password for security verification. A success message will be displayed before being redirected into the mobile wallet.
2. There are 3 *[4] pages inside the app: Wallet, Transactions, *[Locations], [Rewards], and Settings. Tap on each icon at the bottom of the screen to be redirected to each page.
* [Indicates a feature or link that will be available soon]
3. At the top left of the screen, there is a three bar icon with a drop down menu.
4. At the top right of the screen, a running balance is displayed; available balance, funds that can be used at any time, pending balance, funds that have not cleared, and total balance, sum of available and pending balance. Note, pending funds may take up to 48 hours to become available for use.



Step 2: Loading and Paying with your Wallet:

What is my wallet? When you use the eMobile app we will open a virtual account for you in our pooled account ("Wallet") that is maintained at our financial institution partner. Any funds collected from Consumers are stored in your Wallet until you give us instruction to send them to your bank account or use them to make a payment.

1. The Wallet acts as the main screen inside of the eMobile app. There are several options available within the Wallet screen that will encompass many of the primary functions of the eMobile app.
2. The "Deposit" button will allow you to add money into our wallet from your linked checking account. It takes two days for the funds to become available in your wallet to spend. Deposited funds that are not yet available will show as "pending" in your wallet. Balances are subject to account balance policies.
3. To withdraw funds from your wallet and deposit them into your linked checking account, choose the "Withdraw" option on the main Wallet screen. Simply enter the amount you want to deposit or withdraw and you can easily deposit it into your checking account.
4. To make a payment using your eMobile app, simply choose "Pay" on the main Wallet screen to scan a merchant created QR code or hand enter a numerical code from an invoice that you have received. Once scanned, a copy of the invoice will appear on the screen. Choose the option to "pay" to continue with the payment.
5. For Businesses: To request money from a customer to pay for goods or services, simply choose "Bill" inside of the Wallet home screen in order to create an invoice for a customer. There are two options: QR invoice (preferred) and email invoice. For the QR invoice, a form will appear to be completed pertaining to sale details. Enter item name, price and quantity of each item. You will have the option to add a note. A subtotal will appear at the bottom of the screen. eMobile discount set by business will be deducted before tax. Tax will be added and the total amount will be displayed. Press continue to generate QR.
6. Next a QR code will be displayed on the screen for the customer to scan. To email an invoice, choose that invoicing option and enter the email and first and last name of customer. Add the item(s) name, price and quantity. You will have the option to add a note. A subtotal will appear at the bottom of the screen. eMobile discount set by business will be deducted before tax. Tax will be added and the total amount will be displayed. Press continue to send code via email. The customer will manually enter the code to pay.



Step 3: Keeping Track of your Transactions:

1. Refer to the Transactions tab at the bottom of the eMobile app. The transactions page consist of detailed account history. Each transaction displays name and email of customer or business, date and price of what was bought or sold, and a reference number. Tap on an individual transaction to get more information on the type of transaction; bill, pay, or refund. At the center of the screen, there is a drop down where transactions can be displayed by last 7 days, last 30 days, last 3 months, or last six months. There is also the option to search inbox for a specific transaction.

Step 4: Updating your Settings:

1. At the bottom of the app there is a tab for “Settings”.
2. Once you have arrived at the settings screen you will be offered four options: advanced settings, set pin, capture driver’s license, and log out.

Advanced Settings includes four options: contact details, preferences, service profile, and more.

Contact Details will include: username, first name, last name, and date of birth. Below this the email, mobile phone number and password are displayed. This information can be edited or changed.

Preferences will include: default bank accounts, default payment request style (business only), default invoice preferences (discount for using eMobile and tax rate – businesses only)

Service Profile will include: summary of the type of user you are (personal or business), business name, EIN and DBA (business only).

More: choosing “more” gives you five more options:

Note: add a default note to invoices that you send (business only)

Address: update your address

Logo: set the logo that is displayed on your invoices (business only)

Bank Account: update your linked bank account or verify your current bank account by having a small deposit, under \$1, deposited into your checking account. Included in the deposit transaction there will be a code to enter for verification.

Back: return to settings menu



Step 5: “e Near Me” - Locating Businesses that Accept eMobile: (Coming soon!)

1. Choose the Locations tab (coming soon) which brings you to a geographical map which indicates businesses that accept eMobile using red dropped pins. Each pin represents a location that accepts eMobile payments. The pins display the discount percentage that customers will receive when paying with eMobile.

Step 6: Rewards (Businesses Only):

1. Go to the Settings tab, choose Advanced Settings and then go to Preferences where you are able to set your rewards customer discount in the same area that allows you to adjust your tax settings.



Best Practices for Maximizing your Profitability

To maximize your profitability you will want to work with your customers to drive adoption of eMobile payments.

Since the app requires registration before use, we suggest an approach to customer adoption that is targeted to inform during their current visit and encourage adoption prior to their next visit.

Customer Adoption Tools and Techniques:

eMobile Rewards System - Utilize our free Customer Rewards feature to increase return business and drive new customers. Simply set your discount level and the discount that you are offering will appear on our location feature next to your business! This is an excellent way to entice previous customers to return, as well as grabbing the attention of potential new customers. Use the tool to offer better incentives than your competitors as well.

How much discount should you give? The rewards program is completely flexible and built to be customized to the individual needs of our merchants. We highly recommend offering a discount to your customers to entice them to initially adopt eMobile. We set the default discount at 5% since that is an average cost of accepting payments through card processing after all costs associated with card acceptance. You do not have to offer a discount and there is no limit to the discount that you can offer.

eMobile Merchant Location System – By accepting eMobile, your business will be automatically displayed on the “e Near Me” merchant locating feature inside of the eMobile app. When used in conjunction with the eMobile Rewards System, the discount that you offer customers who pay with eMobile will be displayed next to your business. This is an excellent way to catch the attention of potential new customers and encourage return visits from previous customers.

eMobile window and register stickers allow you to proudly display that you accept eMobile. Order your stickers online at www.e-mobile-pay.com/shop or [Print Your Own Here](#). Display the large, outward facing eMobile sticker on your window so that customers that see your business can also see that you accept eMobile. Use our smaller eMobile stickers and QR code stickers to display at checkout, by scanning the displayed QR codes your customers will be taken directly to their app store in order to download eMobile.



Display this PDF on a customer facing screen or surface in order for your customers to simply scan the QR code which take them directly to the eMobile app in the app stores.

Incentivize and train employees to inform the customers about the benefits and rewards of the eMobile payment system that you are accepting. A quick explanation of how paying with eMobile benefits your customer and where to find it can help them adopt the app and be ready to use it on their next visit.

Email your customer base with the news that you are now accepting eMobile payments and how much of a reward you are offering for paying with eMobile. Include this QR code and these links to the app stores where your customers can download the app in advance of their next visit.

Add a Memo to Invoices alerting your customers to your new preferred payment method and their reward for adopting and paying with the app. Include QR code links to app stores so that they can download the app directly from scanning their invoice. Then add QR payment codes to future invoices to allow them to be paid directly through eMobile.

More Help:

<http://www.e-mobile-pay.com> for more info and to watch demo videos <http://www.e-mobile-pay.com/contact-page/> for questions <https://e.myecheck.com/sg/terms.htm> to view terms <https://e.myecheck.com/sg/privacy.htm> to view privacy policy <http://www.e-mobile-pay.com/about-us/> to learn more about us <http://www.e-mobile-pay.com/contact-page/> for questions or comments

Call Us at: 844-693-2432 or

Email Us at: emobilesupport@myecheck.com