

PAYD PRO PLUS[®] MOBILE SOLUTION

Using PAYD Pro Plus for Gift Cards





BE PAYMENT READY

For more information
and assistance:

Web: getpayd.com/paydproplus/support

Toll-free: 1-855-423-PAYD (7293)

Record your Moneris® merchant ID here:

Contents

- Introduction 2
 - Moneris gift card features 2
- Setting up the PAYD Pro Plus App to work with Moneris gift cards 3
 - Enable the gift card payment type 3
 - Creating a gift card profile 4
- Activating/reloading a gift card 6
 - Activating gift cards 6
 - Reloading gift cards 10
- Checking the balance of an activated gift card 16
- Redeeming a gift card 19
- Refunding a sale in which a gift card has been redeemed 22
- Deactivating a gift card 24
- Receipt output options 28
- Troubleshooting gift card issues 29
- Notes 30
- Merchant support 31

Introduction

The Moneris Gift Card Program allows any sized business to sell custom designed gift cards. Now you can offer the perfect gift for any occasion – from the holidays to a birthday, anniversary or even Hug Your Boss Day.

This guide provides you with instructions on how to configure and use the PAYD Pro Plus App with the Moneris Gift Card Program.

Note: Based upon your PAYD Pro Plus software bundle type and/or your Merchant Agreement with Moneris, certain features described in this guide may not be visible within the PAYD Pro Plus App.

Moneris gift card features

Moneris gift cards have features that include terms & conditions of use, a unique card number, and a 3-digit CVC.

Note: The 3-digit CVC is used when swiping or entering the gift card for transactions with the PAYD Pro Plus App.



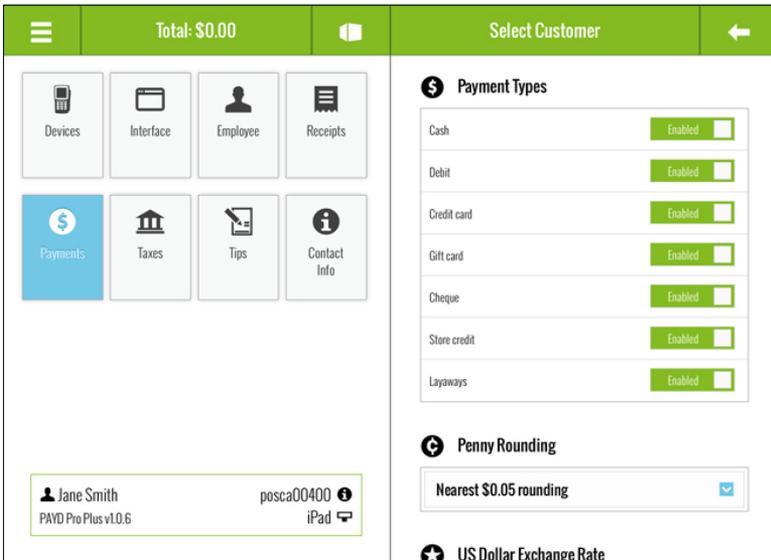
Note: Some gift cards are in English only, and some are in French/English. The example presented here is English/French.

Setting up the PAYD Pro Plus App to work with Moneris gift cards

In order to begin using Moneris gift cards with the PAYD Pro Plus App, a few setup steps need to occur first.

Enable the gift card payment type

1. Tap the **Main Menu** button ().
2. On the main menu, tap **Settings**.
3. On the Settings screen, on the left pane, tap **Payments**.
4. In the Payments screen, on the right pane, under the **Payment Types** section, slide the **Gift card** slider to the right (Enabled).

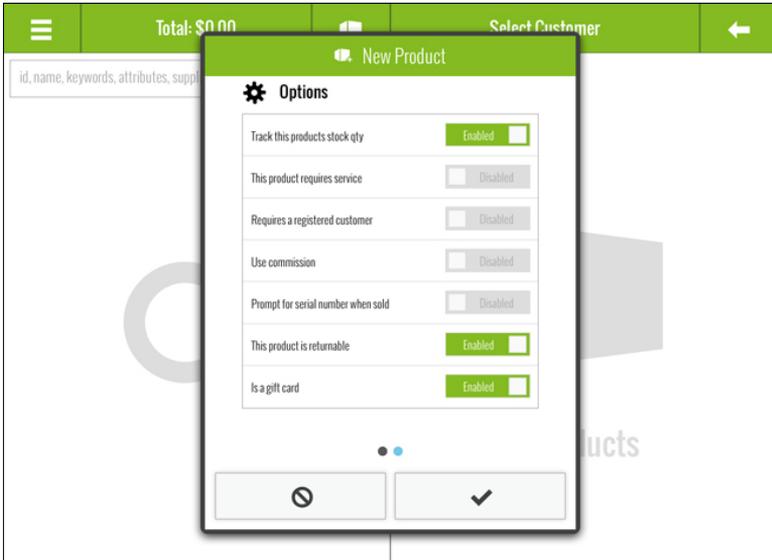


5. Tap an area in the left pane to save your work.

Creating a gift card profile

Before a gift card can be activated and redeemed, you need to create a product profile for the gift card (because PAYD Pro Plus treats a gift card like a product when it is sold). Follow the instructions below to create a gift card profile.

1. Tap the **Main Menu** button ()
2. On the main menu, tap **Products**.
3. In the Products screen, tap the **New Product** button ().
The New Product popup appears.
4. Create the gift card's profile:
 - a. In the **Product name** field, use the on-screen keyboard to enter a name for the gift card.
 - b. In the **Product UPC** field, key in a UPC (a product ID) for the gift card.
 - c. Optional: Enter a price for the gift card in the **Retail Price** field.
***Note:** PAYD Pro Plus handles two types of pricing models for gift cards: Variable and Fixed price. Variable priced gift cards mean that the customer can specify the amount to load onto the gift card. Fixed price gift cards can only be activated at the price entered in the **Retail Price** field. Therefore, you should only enter a price in the **Retail Price** field if the gift card will have a Fixed price. If you wish the gift card to have a Variable price that the customer can determine when purchasing, leave this field blank.*
 - d. Swipe from right to left to make a new set of options visible.
 - e. Scroll down, and under the **Options** section, slide the **Is a gift card** slider to the right (Enabled).



- f. Tap the checkmark button () at the bottom of the New Product popup.

The PAYD Pro Plus App is now ready to process gift cards.

Activating/reloading a gift card

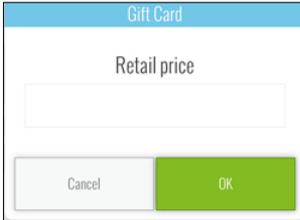
Before a gift card can be used to pay for purchases, the gift card needs to be activated. If an activated gift card has been partially or completely redeemed (and now has a \$0 balance), it can be reloaded.

Activating gift cards

Follow the steps below to activate a single or multiple gift cards for a customer.

1. Tap the **Main Menu** button ()
2. On the main menu, tap **Sale**.
3. In the Sale screen, add the gift card product to the bill:
 - From the Favourites Group:
 - On the Favourites Group on the right pane, tap the tab that contains the gift card, then tap the gift card product. Proceed to step 4.
 - From the Search or Create a Product popup:
 - a. Tap the **Product** button () at the top of the left pane. The Search or Create a Product popup appears.
 - b. Search for the gift card by name or UPC.
 - c. Tap its name in the list.
 - d. Proceed to step 4.
4. If a Gift Card popup appears prompting for a retail price, proceed to step 5. If the prompt does not appear, proceed to step 6.

5. In the Gift Card popup, tap inside the **Retail price** field and enter a price for the gift card. Tap **OK** at the bottom of the popup when finished.



6. If you're activating one gift card, continue to step 7. If you're activating more than one gift card, repeat steps 3 – 5 to add other gift cards to the sale. If you are selling multiple gift cards for the same value (e.g., selling three gift cards at \$25 each), you can tap the line containing the gift card, and in the popup that appears, tap the  symbol to increase the quantity.
7. Add other products to the bill as required. When the customer is ready to pay, proceed to step 8.
8. Tap the **Shopping Cart** button () in the top right corner of the Sale screen.
9. Process the payment for the transaction:
 - a. Tap the payment type the customer is using on the right pane.
 - b. Once you are done accepting payment, tap **Done** on the right pane.
 - c. Select the receipt output options. See *Receipt output options* on page 28 for more information.

The Activation screen reappears with the number of cards ready for activation and their values.

☰	Total: \$0.00	☰	Select Customer	←
 <p data-bbox="285 570 351 594">Gift Cards</p>			<p data-bbox="614 347 793 394">1 card(s) ready for activation. Load card no. 1 with \$ 100</p> <div data-bbox="543 423 868 467"> <input data-bbox="543 423 868 467" type="text" value="Manual"/> ✓ </div> <div data-bbox="543 500 868 544"> <input data-bbox="543 500 625 544" type="text" value="CVC"/> <input data-bbox="625 500 868 544" type="text" value="Additional information"/> </div> <div data-bbox="593 589 820 639"> <input data-bbox="593 589 706 639" type="button" value="Cancel"/> <input data-bbox="706 589 820 639" type="button" value="Swipe"/> </div>	

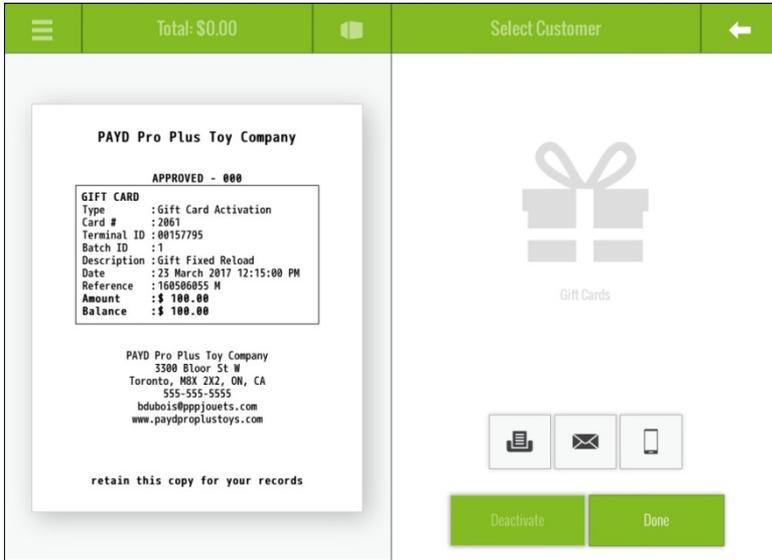
☰	Total: \$0.00	☰	Select Customer	←
 <p data-bbox="285 1154 351 1179">Gift Cards</p>			<p data-bbox="614 932 793 979">3 card(s) ready for activation. Load card no. 1 with \$ 25</p> <div data-bbox="543 1008 868 1052"> <input data-bbox="543 1008 868 1052" type="text" value="Manual"/> ✓ </div> <div data-bbox="543 1084 868 1128"> <input data-bbox="543 1084 625 1128" type="text" value="CVC"/> <input data-bbox="625 1084 868 1128" type="text" value="Additional information"/> </div> <div data-bbox="593 1174 820 1224"> <input data-bbox="593 1174 706 1224" type="button" value="Cancel"/> <input data-bbox="706 1174 820 1224" type="button" value="Swipe"/> </div>	

10. Activate the gift card:

- If you are using a Moneris PIN Pad:
 - a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - b. Optional: Use the **Additional information** field to record additional information about the gift card activation.
 - c. Tap the **Swipe** button.

The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.
 - d. Swipe the gift card through the PIN Pad's magnetic stripe reader.
 - e. The PIN Pad processes the gift activation and returns to the WELCOME/BONJOUR screen. The Sale screen displays the gift activation receipt on the left pane. Proceed to step 11.
- If you are manually keying in the gift card number:
 - a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
 - b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
 - c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - d. Optional: Use the **Additional information** field to record additional information about the gift card activation.

Note: *If you make a mistake on the card entry, tap the **Clear** button and repeat steps a - d.*
 - e. Tap the **OK** button at the bottom of the right pane.
 - f. The PAYD Pro Plus App processes the gift activation and returns to the Sale screen, which displays the gift activation receipt on the left pane. Proceed to step 11.



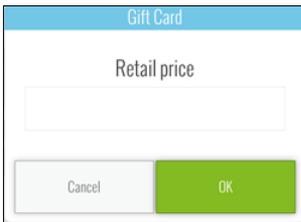
11. Select your receipt output. See *Receipt output options* on page 28 for more information.
12. Tap **Done** to complete the activation.
13. If you are activating more than one gift card, the Activation screen appears again and you will be prompted to activate the next gift card at the specified value. Repeat steps 10 – 12 as necessary to activate all the gift cards the customer paid for.

Reloading gift cards

Follow the steps below to reload or add value to a single or multiple gift cards.

1. Tap the **Main Menu** button ().
2. On the main menu, tap **Sale**.

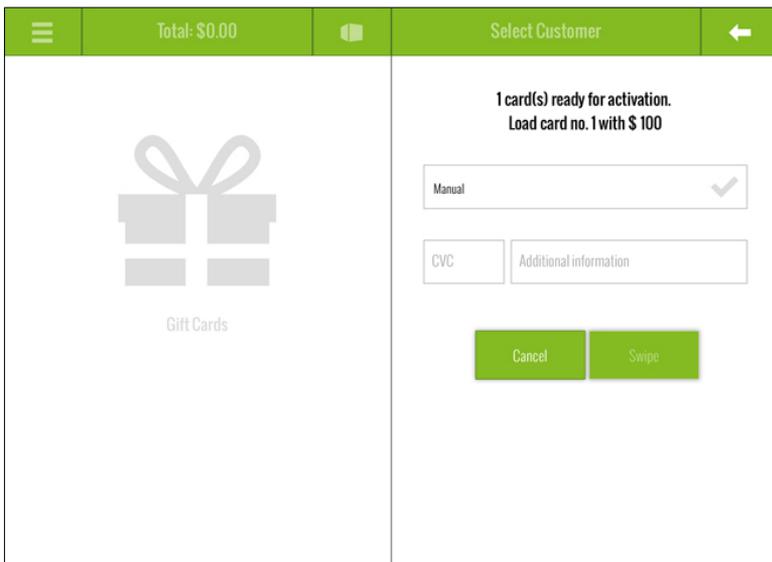
3. In the Sale screen, add the gift card product to the bill:
 - From the Favourites Group:
 - On the Favourites Group on the right pane, tap the tab that contains the gift card, then tap the gift card product. Proceed to step 4.
 - From the Search or Create a Product popup:
 - a. Tap the **Product** button () at the top of the left pane. The Search or Create a Product popup appears.
 - b. Search for the gift card by name or UPC.
 - c. Tap its name in the list.
 - d. Proceed to step 4.
4. If a Gift Card popup appears prompting for a retail price, proceed to step 5. If the prompt does not appear, proceed to step 6.
5. In the Gift Card popup, tap inside the **Retail price** field and enter the value you are adding back to the gift card. Tap **OK** at the bottom of the popup when finished.

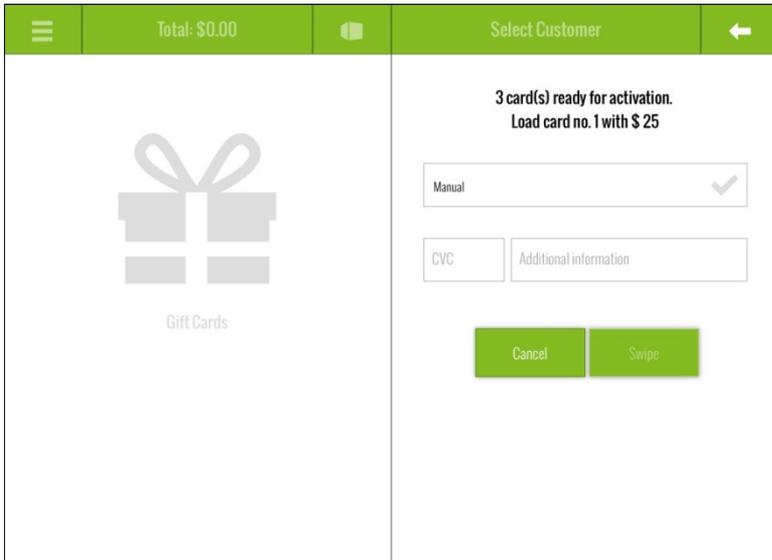


6. If you're reloading one gift card, continue to step 7. If you're reloading more than one gift card, repeat steps 3 – 5 to add other gift cards to the sale. If you are reloading multiple gift cards for the same value (e.g., reloading three gift cards at \$25 each), you can tap the line containing the gift card, and in the popup that appears, tap the  symbol to increase the quantity.
7. Add other products to the bill as required. When the customer is ready to pay, proceed to step 8.

8. Tap the **Shopping Cart** button () in the top right corner of the Sale screen.
9. Process the payment for the transaction:
 - a. Tap the payment type the customer is using on the right pane.
 - b. Once you are done accepting payment, tap **Done** on the right pane.
 - c. Select the receipt output options. See *Receipt output options* on page 28 for more information.

The Activation screen reappears with the number of cards ready for reload and their values.





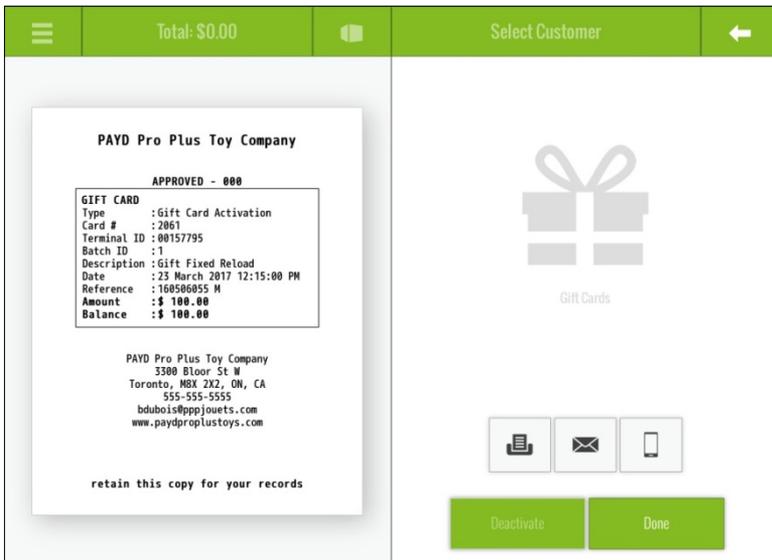
10. Reload the gift card:

- If you are using a Moneris PIN Pad:
 - a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - b. Optional: Use the **Additional information** field to record additional information about the gift card reload.
 - c. Tap the **Swipe** button.

The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.
 - d. Swipe the gift card through the PIN Pad's magnetic stripe reader.
 - e. The PIN Pad processes the gift reload and returns to the WELCOME/BONJOUR screen. The Sale screen displays the gift activation receipt on the left pane. Proceed to step 11.

- If you are manually keying in the gift card number:
 - a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
 - b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
 - c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - d. Optional: Use the **Additional information** field to record additional information about the gift card activation.

***Note:** If you make a mistake on the card entry, tap the **Clear** button and repeat steps a - d.*
 - e. Tap the **OK** button at the bottom of the right pane.
 - f. The PAYD Pro Plus App processes the gift reload and returns to the Sale screen, which displays the gift activation receipt on the left pane. Proceed to step 11.



11. Select your receipt output. See *Receipt output options* on page 28 for more information.

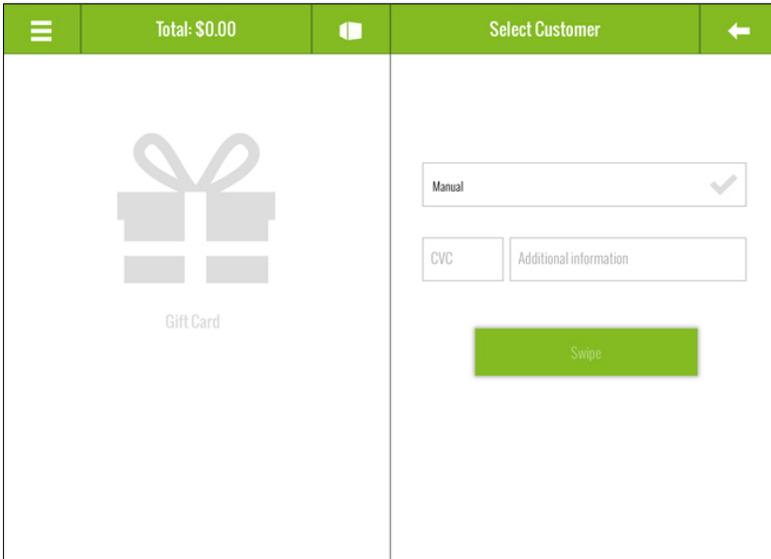
12. Tap **Done** to complete the reload.
13. If you are reloading more than one gift card, the Activation screen appears again and you will be prompted to reload the next gift card at the specified value. Repeat steps 10 – 12 as necessary to reload all the gift cards the customer paid for.

Checking the balance of an activated gift card

At any time, you can check the balance of an activated gift card.

1. Tap the **Main Menu** button ().
2. On the main menu, tap **Gift Card**.

The Gift Card screen appears.

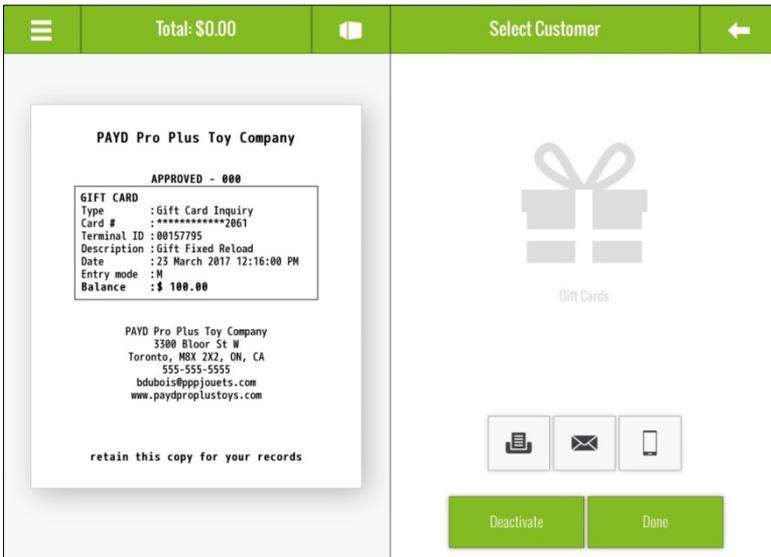


3. Check the balance of the gift card:
 - If you are using a Moneris PIN Pad:
 - a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - b. Tap the **Swipe** button.

The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.

- c. Swipe the gift card through the PIN Pad's magnetic stripe reader.
 - d. The PIN Pad returns to the WELCOME/BONJOUR screen. The Gift Cards screen displays the current gift card balance on the left pane. Proceed to step 4.
- If you are manually keying in the gift card number:
 - a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
 - b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
 - c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.

***Note:** If you make a mistake on the card entry, tap the **Clear** button and repeat steps a - c.*
 - d. Tap the **OK** button at the bottom of the right pane.
 - e. The PAYD Pro Plus App returns to the Gift Cards screen and displays the current gift card balance on the left pane. Proceed to step 4.



4. Do one of the following:

- To print a copy of the receipt from the Bluetooth receipt printer (if equipped), tap the **Print** button ().
- To email a copy of the receipt, tap the **Email** button (). In the Email Receipt popup that appears, key in the customer's email address and tap **OK**.
- To send an SMS text copy of the receipt, tap the **SMS** button (). In the Text Receipt popup, key in the customer's mobile number and tap **OK**.
- To deactivate the gift card, tap **Deactivate**. See *Deactivating a gift card* on page 24 for more information.
- To exit the screen, tap **Done**.

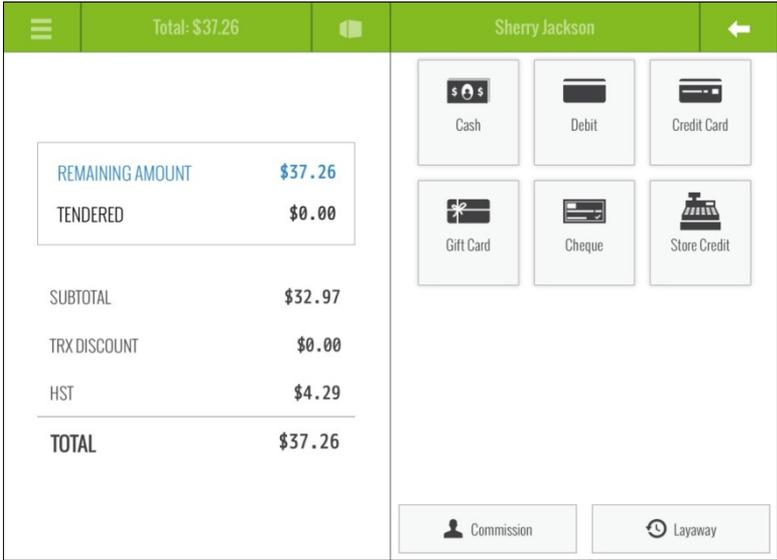
Redeeming a gift card

When processing a sale, you can redeem an activated gift card to pay for all or part of the transaction. Follow these steps to redeem a gift card.

Note: For instructions on processing a sale, refer to the **PAYD Pro Plus Mobile Solution: Using PAYD Pro Plus for Apple® iPad®** guide, available for free download at getpayd.com/paydproplus/support.

1. Tap the **Main Menu** button ().
2. On the main menu, tap **Sale**.
3. In the Sale screen, populate the sale with the items the customer is buying, apply any discounts, change prices or quantities as necessary.
4. Once the sale is finalized, tap the **Shopping Cart** button () at the top of the right pane.

The Payments screen appears with the payment types shown on the right pane.



5. Tap **Gift Card**.

6. Redeem the gift card:

- If you are using a Moneris PIN Pad:

- a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.

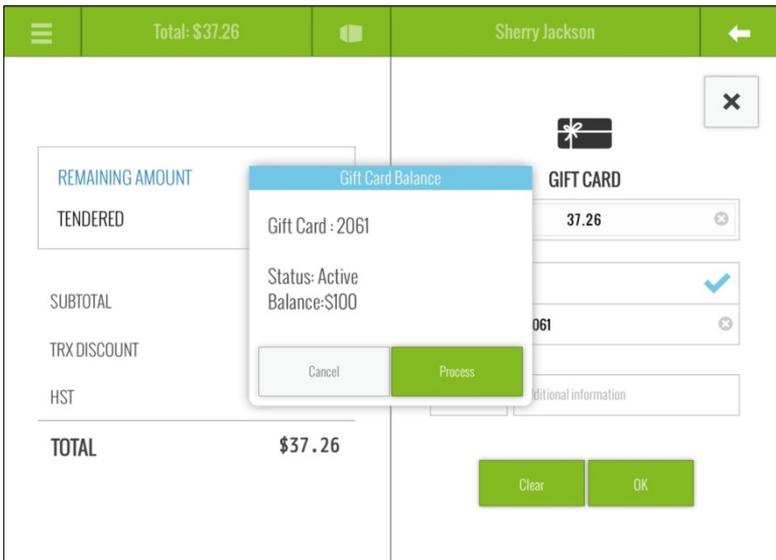
- b. Optional: Use the **Additional information** field to record additional information about the gift card.

- c. Tap the **Swipe** button.

The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.

- d. Swipe the gift card through the PIN Pad's magnetic stripe reader.

- e. The PIN Pad returns to the WELCOME/BONJOUR screen. A Gift Card Balance popup appears showing the current gift card balance.



- f. Tap the **Process** button at the bottom of the Gift Card Balance popup.
The transaction processes and the Sale – Completed screen appears.
 - g. Proceed to step 7.
 - If you are manually keying in the gift card number:
 - a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
 - b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
 - c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - d. Optional: Use the **Additional information** field to record additional information about the gift card.
***Note:** If you make a mistake on the card entry, tap the **Clear** button and repeat steps a - d.*
 - e. Tap the **OK** button at the bottom of the right pane.
 - f. The PAYD Pro Plus App processes the gift card and queries the server, then the Gift Card Balance popup appears showing the current gift card balance.
 - g. Tap the **Process** button at the bottom of the Gift Card Balance popup.
The transaction processes and the Sale – Completed screen appears.
 - h. Proceed to step 7.
7. In the Sale – Completed screen, select your receipt output. See *Receipt output options* on page 28 for more information.
 8. Tap **Done** to complete the sale.

Refunding a sale in which a gift card has been redeemed

If a gift card has been redeemed during a sale, the sale can be refunded and the value can be returned to the gift card.

1. Tap the **Main Menu** button ()
2. On the main menu, tap **Transactions**.
3. In the left pane of the Transactions screen, search for the transaction by ID, date, customer name, customer phone number, or email.

***Hint:** To search all transactions, leave the search field empty and tap the **Search** button (.*

4. Once you locate the transaction, tap it in the left pane. The transaction receipt details appear in the right pane, and a **Return** button is revealed.
5. Tap the **Return** button.

The Select product(s) to return popup appears.

6. Tap the **+** button beside items being returned, then tap the checkmark button () at the bottom of the popup.

The Return on Sale screen appears.

7. Ensure that the product(s) and amount(s) is accurate, then tap the **Shopping Cart** button () at the top of the right pane.

The Payments screen appears with the payment types shown on the right pane.

8. Tap Gift Card.
9. Refund money to the gift card:

- If you are using a Moneris PIN Pad:
 - a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.

- b. Optional: Use the **Additional information** field to record additional information about the gift card.
- c. Tap the **Swipe** button.
The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.
- d. Swipe the gift card through the PIN Pad's magnetic stripe reader.
- e. The PIN Pad processes the refund to the gift card, then returns to the WELCOME/BONJOUR screen.
- f. Proceed to step 10.

- If you are manually keying in the gift card number:

- a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
- b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
- c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
- d. Optional: Use the **Additional information** field to record additional information about the gift card.
***Note:** If you make a mistake on the card entry, tap the **Clear** button and repeat steps a - d.*
- e. Tap the **OK** button at the bottom of the right pane.
- f. The PAYD Pro Plus App processes the refund to the gift card, then displays the Return – Completed screen. Proceed to step 10.

10. In the Return – Completed screen, Select your receipt output. See *Receipt output options* on page 28 for more information.

11. Tap **Done** to complete the return.

The gift card's value has been restored, and it can be redeemed for future purchases (see page 6).

Deactivating a gift card

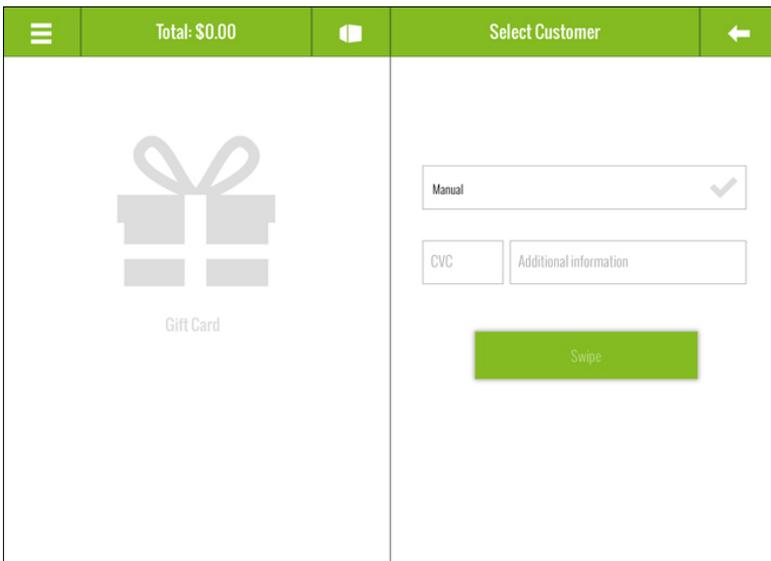
Once a gift card has been activated, it can be deactivated at any time. Follow the steps below to deactivate a gift card.

Note: Once a gift card is deactivated, it can **never** be activated again.

Note: Deactivating a gift card will take the gift card out of circulation, and can be used to increase security and prevent fraud.

1. Tap the **Main Menu** button ().
2. On the main menu, tap **Gift Card**.

The Gift Card screen appears.



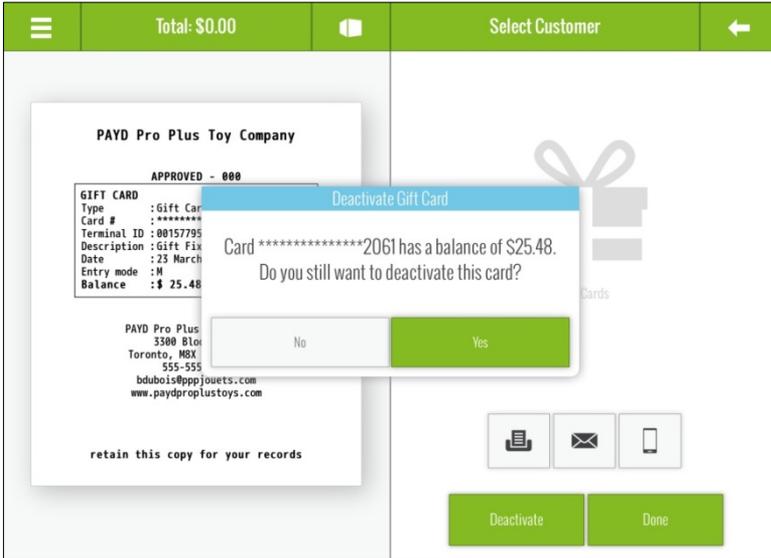
	Total: \$0.00		Select Customer	
 Gift Card		<input type="text" value="Manual"/> ✓ <input type="text" value="CVC"/> <input type="text" value="Additional information"/> <input type="button" value="Swipe"/>		

3. Enter the gift card you wish to deactivate:
 - If you are using a Moneris PIN Pad:
 - a. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.

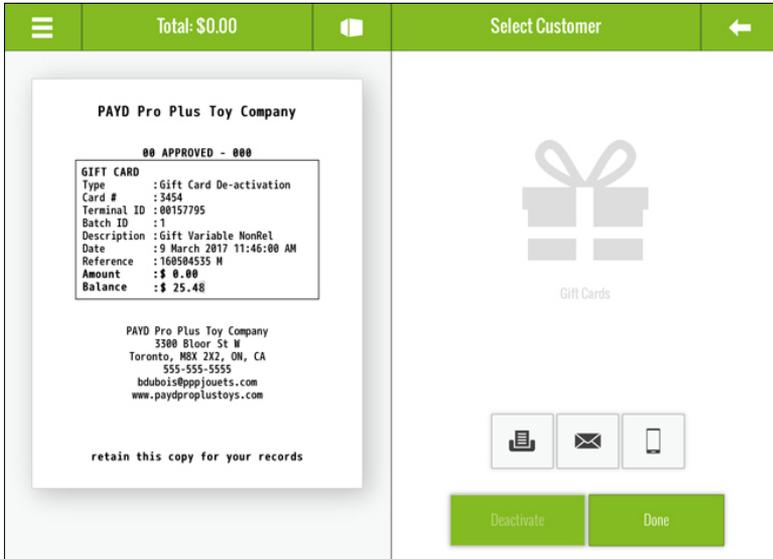
- b. Optional: Use the **Additional information** field to record additional information about the gift card.
 - c. Tap the **Swipe** button.
The PIN Pad displays the SWIPE CARD GLISSER LA CARTE prompt.
 - d. Swipe the gift card through the PIN Pad's magnetic stripe reader.
 - e. The PIN Pad returns to the WELCOME/BONJOUR screen. The Gift Cards screen displays the remaining gift card balance on the left pane. Proceed to step 4.
- If you are manually keying in the gift card number:
 - a. Tap the **Manual** checkmark. It turns blue and the Manual entry or scan field appears below.
 - b. Tap inside the **Manual entry or scan** field and key in the gift card number using the on-screen keyboard and tap **Return**.
 - c. Tap inside the **CVC** field and key in the gift card's 3-digit CVC number using the on-screen keyboard and tap **Return**.
 - d. Optional: Use the **Additional information** field to record additional information about the gift card.
 - e. Tap the **OK** button at the bottom of the right pane.
 - f. The PAYD Pro Plus App returns to the Gift Cards screen and displays the remaining gift card balance on the left pane. Proceed to step 4.

4. Tap the **Deactivate** button.

The Deactivate Gift Card popup appears.



5. Tap **Yes** to proceed with the operation.
6. Select your receipt output. See *Receipt output options* on page 28 for more information.



7. Tap **Done** to complete the deactivation.

Receipt output options

When you have completed a transaction as described in this guide (gift card activation, balance inquiry, refund etc.), you are presented with receipt output options depending on the way you have configured the PAYD Pro Plus App.

- To print a copy of the receipt from the Bluetooth receipt printer (if equipped), tap the **Print** button ().
- To email a copy of the receipt, tap the **Email** button (). In the Email Receipt popup that appears, key in the customer's email address and tap **OK**.
- To send an SMS text copy of the receipt, tap the **SMS** button (). In the Text Receipt popup, key in the customer's mobile number and tap **OK**.

For more information on configuring the receipt output options, refer to the *PAYD Pro Plus Mobile Solution – Configuration Guide* available at getpayd.com/paydproplus/support.

Troubleshooting gift card issues

If an issue or error message appears, and is listed in the table below, follow the instructions in the table. If the problem is still not resolved, call Moneris Customer Care toll-free at **1-855-423-PAYD (7293)**.

Issue	Solution
“Error This card cannot be used for refund transactions”	You have attempted to refund money to a gift card that has not been activated. Process the refund to another gift card, or refund to another tender type.
The gift card the customer is trying to redeem has a \$0 balance.	Perform a balance inquiry (see page 16). If the gift card does have a \$0 balance, it will need to be activated/reloaded (see page 6) before it can be redeemed.
The gift card does not have enough value to pay for an entire purchase.	The customer needs to use another payment type for the remaining amount owed (called a Split-tender payment). Refer to the <i>PAYD Pro Plus Mobile Solution: Using PAYD Pro Plus with Apple iPad</i> guide available for free download at getpayd.com/paydproplus/support .
“Card already deactivated” error appears when trying to activate a gift card, or when performing a balance inquiry.	Some types of gift cards are not able to be reloaded (based on your Merchant Agreement with Moneris). If a non-reloadable gift card has been activated and redeemed, it cannot be reloaded. Also, deactivated gift cards cannot be reloaded.

Merchant support

If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

- Visit getpayd.com/paydproplus/support to:
 - consult the FAQs on how to set up and use PAYD Pro Plus
 - download PAYD Pro Plus guides to assist with getting started, hardware installation, configuration, and usage instructions
- Visit shop.moneris.com to purchase point-of-sale supplies and receipt paper
- Visit moneris.com/insights for business and payment news & trends, customer success stories, and quarterly reports & insights

Need us on-site? We'll be there.

One call and a knowledgeable technician can be on the way. Count on minimal disruptions to your business as our Field Services provide assistance with your payment terminals.

Can't find what you are looking for?

Call Moneris Customer Care toll-free (available 24/7) at **1-866-319-7450**. We'll be happy to help.

You can also send us a secure message 24/7 by logging in to Merchant Direct® at moneris.com/mymerchantdirect.



BE PAYMENT READY

®MONERIS, MONERIS BE PAYMENT READY & Design, MONERIS PAYD, PAYD, PAYD PRO and PAYD PRO PLUS are registered trade-marks of Moneris Solutions Corporation. BLUETOOTH is a registered trade-mark of Bluetooth SIG, Inc. Apple and iPad are trade-marks of Apple Inc., registered in the U.S. and other countries. INTERAC is a registered trade-mark of Interac Inc. All other marks or registered trade-marks are the property of their respective owners.

© 2017 Moneris Solutions Corporation, 3300 Bloor Street West, Toronto, Ontario, M8X 2X2. All Rights Reserved. This manual shall not wholly or in part, in any form or by any means, electronic, mechanical, including photocopying, be reproduced or transmitted without the authorized consent of Moneris Solutions Corporation ("Moneris").

This guide is for informational purposes only. Neither Moneris nor any of its affiliates shall be liable for any direct, indirect, incidental, consequential or punitive damages arising out of use of any of the information contained in this guide. Neither Moneris or any of its affiliates nor any of our or their respective licensors, licensees, service providers or suppliers warrant or make any representation regarding the use or the results of the use of the information, content and materials contained in this guide in terms of their correctness, accuracy, reliability or otherwise. This guide has not been authorized, sponsored, or otherwise approved by Apple Inc.

Your gift card processing is governed by your Moneris Gift Card Terms and Conditions with Moneris. It is the merchant's responsibility to ensure that proper card processing procedures are followed at all times. Please refer to your Moneris Gift Card Program manuals and your Moneris Gift Card Program Agreement for details.

Your credit and/or debit card processing is governed by the terms and conditions of the Moneris PAYD Merchant Agreement (the "Merchant Agreement") with Moneris. It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to your Merchant manuals and the Merchant Agreement for details. The *Moneris Merchant Operating Manual* is available for free download at getpaid.com/paydproplus/support.