# Fed Mobile Pay User Guide

*April 2026*

# Contents

# 1 Introduction

Fed Mobile Pay is a mobile point of sale app for the iPhone and iPad. This user guide provides general instructions for submitting collections through Fed Mobile Pay. This guide should not be used as the sole reference manual for the app, rather it is intended to supplement SOPs, guidelines, and training developed by your agency.

With Fed Mobile Pay and a connected card reader you can:

- Enter transactions using the form(s) you have access to
- Collect payments from credit and debit cards, Apple Pay, and Google Pay
- Refund and void transactions
- See a history of your transactions
- See a history of transactions for all users at your location
- Reset your password

# 2 Fed Mobile Pay Requirements

## 2.1 Compatible Devices, Current App, and Card Reader Version

### 2.1.1 App Version

The Fed Mobile Pay app is available for only Apple iOS on Apple iPhones and iPads. It cannot be used on Android devices. Only the Verifone V660p-A card reader can be used with the app.

Typically, new versions of the app are released four times a year, but releases could be more frequent. Agencies will be notified by email when a new version is available. To view the app version on your device, tap **About** on the sign in screen.


It is recommended that you compare the app version of each of your devices to ensure that it has the latest app version installed. **Minor Release** differences in the app may result in label and graphical differences between your app and this documentation. **Major Release** differences may result in wholesale workflow and functionality differences. The Federal Reserve Bank of Cleveland will provide updates of this document as needed to the Mobile App Administrator at your agency.

**Note:** The maintenance window for Fed Mobile Pay is 1 am to 5 am EST.

### 2.1.2 Card Reader Version

New versions of firmware and config for the card reader are automatically downloaded periodically by Verifone.

**To receive version updates, the card reader must be on and plugged in at night.**

**Note:** The card reader reboots daily at 6 am EST.

#### *2.1.2.1 iPhone and iPad Versions*

Fed Mobile Pay recommends keeping your iPhone and iPad iOS versions up to date.

Fed Mobile Pay will notify agencies of changes to the minimum allowed iPhone/iPad models and iOS versions.

## 2.2 Wi-Fi or Hotspot Connection

Your iPhone or iPad and Verifone card reader must be connected to the internet via Wi-Fi or a cellphone hot spot.

For locations that do not use Wi-Fi, the card reader can be configured to connect to a cellular hot spot. The agency's device/plan must support having a hot spot enabled.

## 2.3 Changing the Wi-Fi Network Connection

When changing Wi-Fi networks, you must restart the app after connecting to the new Wi-Fi network. Otherwise you will receive a "Reader Offline" message."

To restart, hold the top side button, then tap **Restart**.

## 2.4 Payment Methods

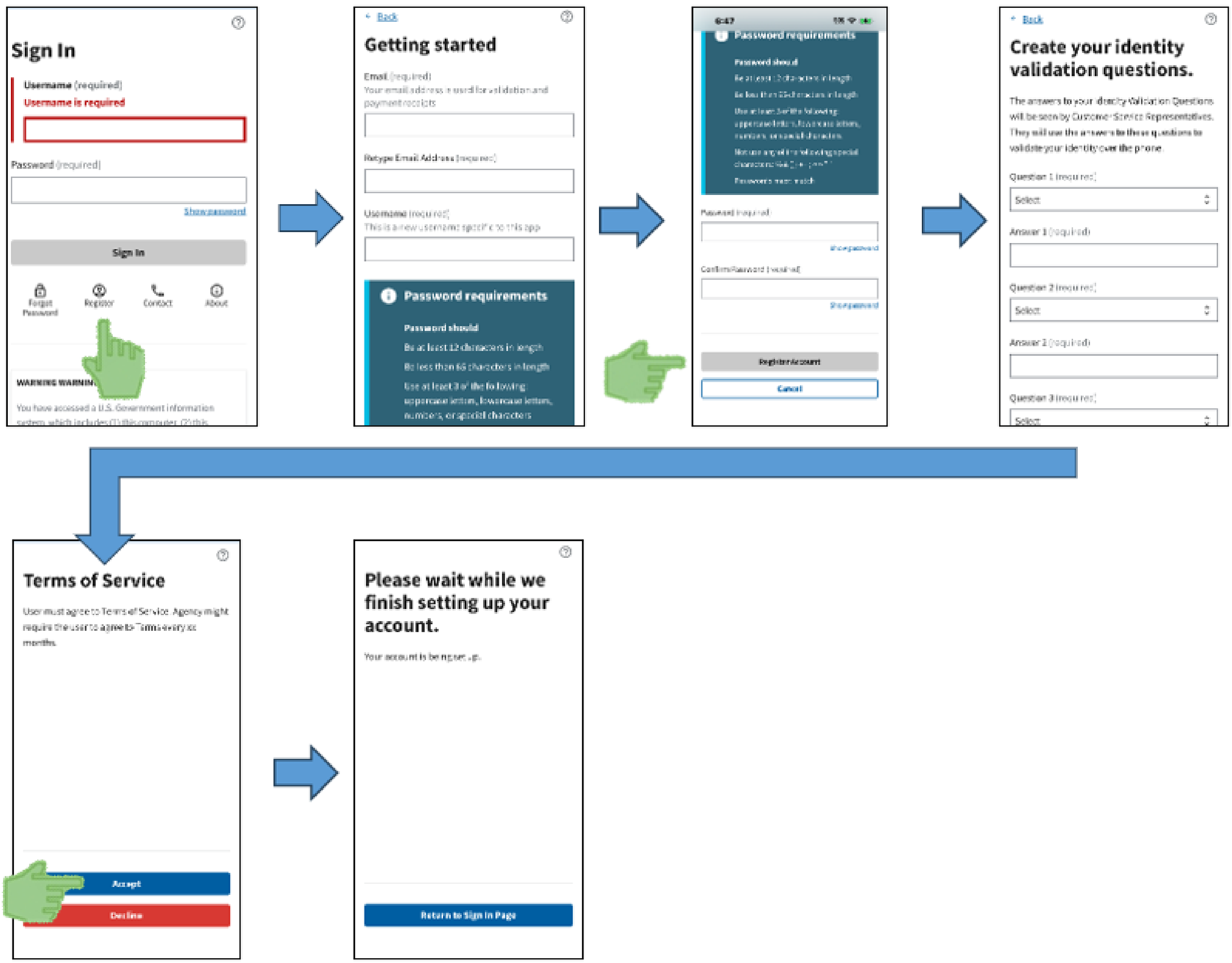
Payments are made on the card reader using a credit card, debit card, Apple Pay, or Google Pay. Visa, MasterCard, American Express, Discover, JCB, and China Union Pay are cards that are accepted. Debit cards that can be processed as "credit" cards are accepted. Cards may be tapped, inserted, or swiped. Supported iOS and Android smartphone or watches can be tapped to pay via Apple Pay and Google Pay.

**Fed Mobile Pay does not accept checks.**

# 3 Register

You must register and be granted access to use the app. Follow these steps:

1. Receive your username (provided by your agency).
2. On your iPhone or iPad download the Fed Mobile Pay app from the link provided by your agency.
3. Open the app on your iPhone or iPad.
4. Tap **Register**.
5. Enter your email and username and create your password.
6. Select and answer your **Security** and **Validation** questions.
7. Accept the **Terms of Service**.
8. Wait for email granting access to the app (up to two business days).



# 4 Set Up the Card Reader

The Verifone V660p-A is a portable point-of-sale terminal equipped with a color touch screen, built-in printer, camera, and audio jack. It comes with a power pack, a USB-A to USB-C charging cable, and receipt paper roll.

See Verifone's Installation Guide for full instructions including installing a SAM card, if one is needed.


1. Install the paper roll by flipping up the paper door at the top. The paper should feed from the bottom of the role.
2. Charge the card reader for a minimum of **eight** hours. The screen will show the charging status.
   ***Note: Inserting the USB cable into the charging port will automatically power on the card reader. The card reader will remain powered on during charging.***
   Battery life in between charges can vary based on the transaction volume and other use characteristics. To ensure business continuity, it is recommended that outlets for charging be available at a location near to where agents will use the card reader. For locations with more than one card reader, it is also recommended that power strips be made available to accommodate charging all of the location's card readers at once. The card reader provides a graphic to indicate the battery's current state of charge Transaction processing is available while the card reader is charging.
   **Note:** The card reader's screen is blank when it has no power.
3. Label the card reader with the Device ID.
4. Turn on the card reader.
   **To manually turn on the card reader**, hold down the Start button until the startup screen is displayed.
   **To manually shutdown the card reader,** hold down the Start button for until the message is displayed on the screen, then touch the Off selection.
   The card reader is configured to always remain powered on until the agent powers off, (that is,

there is no “sleep” mode). It is recommended that the card reader be powered off when no transaction volume is anticipated for long periods of time, but the card reader must be powered on and plugged in at night to accept updates.

## 4.1 Connect Card Reader to Your Network

1. With the card reader on, swipe down from the top of the screen.
2. Tap **Internet**.
3. Make sure the slider is all the way to the right to turn Wi-Fi on.
4. Select your network’s name (SSID) from the list.
5. Tap **Done**.
6. Enter your network’s password. The password is available from your agency.
7. Tap **Connect.**

**Note:** If your agency uses enterprise Wi-Fi, the connection instructions may differ. Consult your agency’s IT or network administrator for instructions.

## 4.2 Changing the Card Reader’s Wi-Fi Network

**Important!** When changing Wi-Fi networks, you must restart the card reader **after** connecting to the new Wi-Fi network.

1. While holding the Start Button, tap Restart on the card reader’s screen.
2. If you do not restart, you will get a “Reader Offline” message when you try to make a payment.

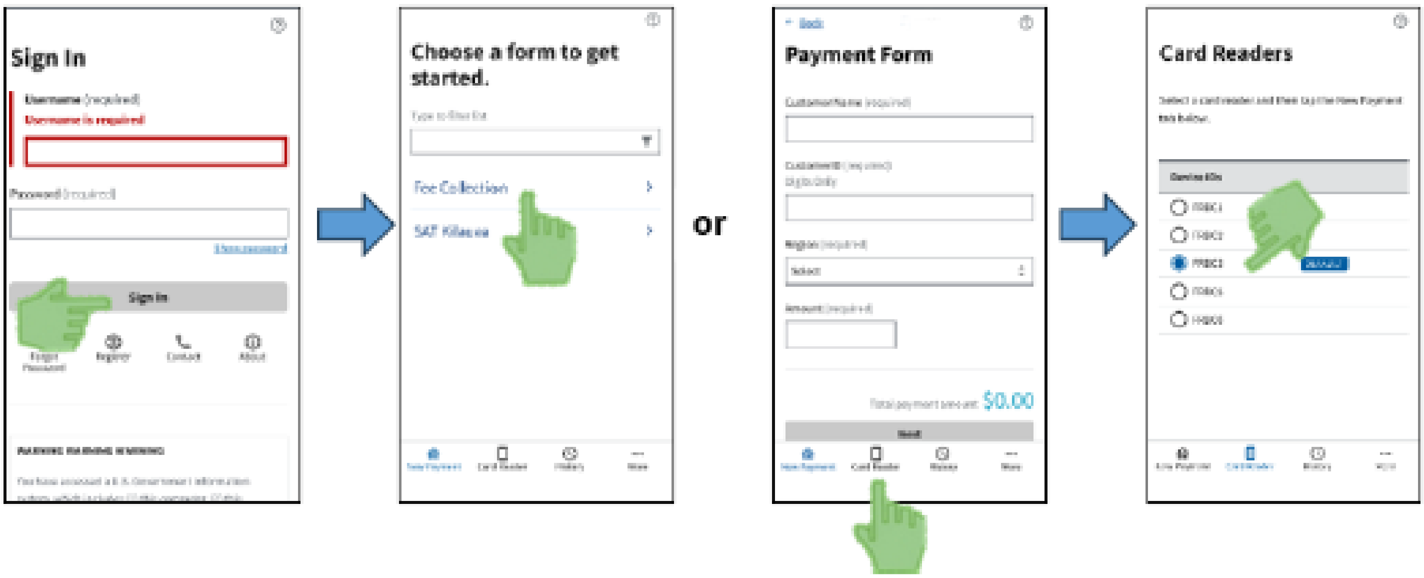
## 4.3 Card Reader Updates

To stay current with evolving card network requirements, the card reader will be periodically updated. Updates are pushed directly to the card reader. Fed Mobile Pay will provide notification when card readers will be updated.

**Important! The card reader must remain powered on and plugged in at night.**

## 4.4 Sign In, Select a Card Reader, Choose a Form

1. After you receive an email telling you access has been granted, you can sign in with the username you have been assigned and the password you created. You can sign in with Face ID if that is enabled.
2. Select a default card reader. You may have to tap the Card Reader link on the choose a form screen. If you have access to only one form, the **Payment Form** will open instead and you will tap the link there. Select the card reader only once; you do not need to choose one each time you sign in. Only card readers at your location will be listed.



# 5 Transaction Process Overview

Fed Mobile Pay combines form information entered on your iPhone or iPad with a customer payment made on the card reader. The form is customized for your agency. Once the form data is submitted, it is summarized for review. Then, the payment information is sent to the card reader via Wi-Fi or hotspot, and a prompt for payment is displayed. A card may be tapped, inserted, or swiped, or a contactless payment may be made with a smart device such as phone or watch.

The card reader displays the payment response, and receipt details are shown on your agency's iPhone or iPad. Details include form information, the payment amount, the receipt number, and the last four digits of the card number. You may print a receipt for the customer and begin a new payment. Industry regulations require that receipts are offered, but the customer may decline to receive one.

## 5.1 Entering a Transaction

1. The **Payment Form** is displayed, or you must choose a form if more than one is listed.
   If the list is long, you can enter part or all of a form's name to have it displayed.
2. Enter information into the form fields and then tap **Next**.
3. Review the transaction information and tap **Continue to Payment** at the bottom of the screen.
4. Follow the prompts on the card reader to have the customer pay.
   The card reader's screen displays different ways the customer can insert, swipe, or tap their card.
5. After payment is complete, the **Receipt Details** screen is displayed. Tap **Print Receipt** if the customer desires one.
6. Tap **New Payment** to make another transaction or sign out.

See the following diagram.


**Note:** Receipts contain information specific to the card brand used for the payment, such as the approval code.

## 5.2 Canceling a Transaction

Canceled transactions are not included in the transaction history. A transaction can be cancelled at two places:

1. On the iPhone or iPad **Review and continue to payment** screen, before the customer makes a payment, an agency user may tap **Cancel** to return to a blank form or the **Payment Form** screen.
2. On the card reader during payment, the customer may tap the **X** at the top right of the screen.


Review and continue to payment
Fee Collection
Total
$10.00


$30.00

# 6 Payment and Transaction Exceptions

## 6.1 Decline

Payments can be declined for several reasons, including for exceeding account limits, closed card, or past due payment. Card brands require customers to be offered a Decline Receipt, which provides limited information (decline code) about why the transaction was declined. It is recommended that the representative refer the customer to their institution providing the card service for inquiries.

**Most Common Decline Codes**

| | |
|---|---|
| 2000 | Do Not Honor |
| 2001, 2002 | Insufficient Funds or Exceeding Funds |
| 2004 | Expired Card |
| 2012, 2013, 2014 | Processor Declines – Possible Lost, Stolen or Fraud Card |
| 2015 | Transaction Not Allowed |

To view the full list of declines codes: https://developer.paypal.com/braintree/articles/control-panel/transactions/declines

What follows are the steps of a declined transaction following presentment of the card to the card reader. In general, these steps apply to all of the different card types. Furthermore, Fed Mobile Pay may provide failure messages other than **Declined,** depending on the reason the card was not accepted. The following steps apply to all unsuccessful payment attempts.

1. The card reader displays **Authorizing** when the transaction is processing.
2. If the payment is authorized, the card reader displays **Approved**.
3. If the transaction cannot be processed, the card reader displays **Payment Declined**.
4. The agency employee must offer the customer a **Declined** receipt. Print the receipt by tapping the app’s **Print Receipt** button.
5. **Declined** will also be displayed at the top of the app’s **Receipt details** screen.
6. **Required:** Provide the declined receipt to the customer.

## 6.2 Decline — New Payment Attempt

The entered form data shall remain after a declined transaction. This data will continue to remain if the customer chooses to attempt another payment.

Following a declined transaction, the customer can attempt to make the payment again.

1. Tap **Continue to Payment** on the **Receipt Details** screen.
2. **Follow the prompts on your card reader** is displayed.
3. The customer can choose to use a different card for the transaction, and the information provided on the form is retained.

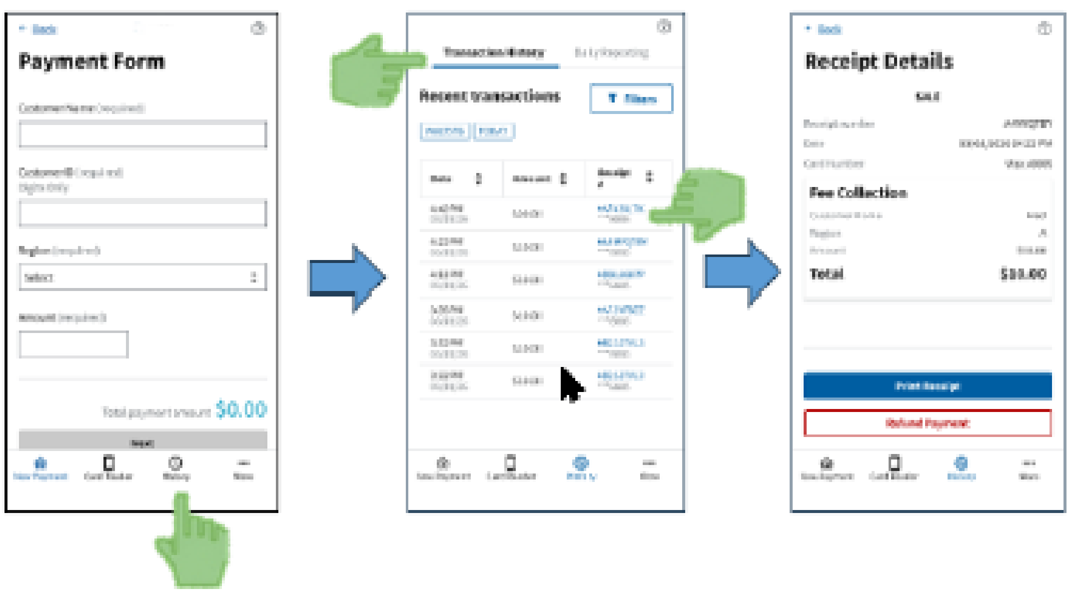
# 7 History

Through the **History** link, you can view completed transactions, refund/void transactions, and share transaction information with others in your agency.

## 7.1 Transaction History

Fed Mobile Pay provides a history of the transactions submitted by the signed-in user or by all users. In **Recent Transactions** this is a list of transactions for the past 30 days. Transaction details are accessible for each transaction in the list. By default, the app displays today's transactions for the signed in user. Use the **Filters** field to view transactions for previous days, to look up transactions for all agency users of Fed Mobile Pay, or to see transactions more than 30 days in the past.

1. Tap **History** at the bottom of the screen.
2. The **Recent Transactions** screen opens to show the **Transaction History** for the current day for the signed-in user.
3. Tap on a receipt link to view receipt details for a specific transaction.




**Receipt Details** provide a summary of the transaction. They include

| | |
|---|---|
| **Type of Transaction** | Sale, Void, or Refund.<br>Declined transactions are not shown, but they can be looked up by entering the receipt number in the Filters field and then re-printing the receipt. |
| **Receipt Number** | Receipt number assigned to the transaction. |
| **Date** | Date and time of the transaction. |
| **Card Type and Number** | Card type used (example: Visa) and the last four digits of the card number. |
| **Payment Information** | Information entered on the transaction form. |

4. Tap **Print Receipt** to print a copy of the transaction's receipt.

5. Tap the **Back** link at the top of the screen to return to the list of transactions.
6. Tap the **?** symbol at the top of the screen for a summary explanation of what is shown on the screen.

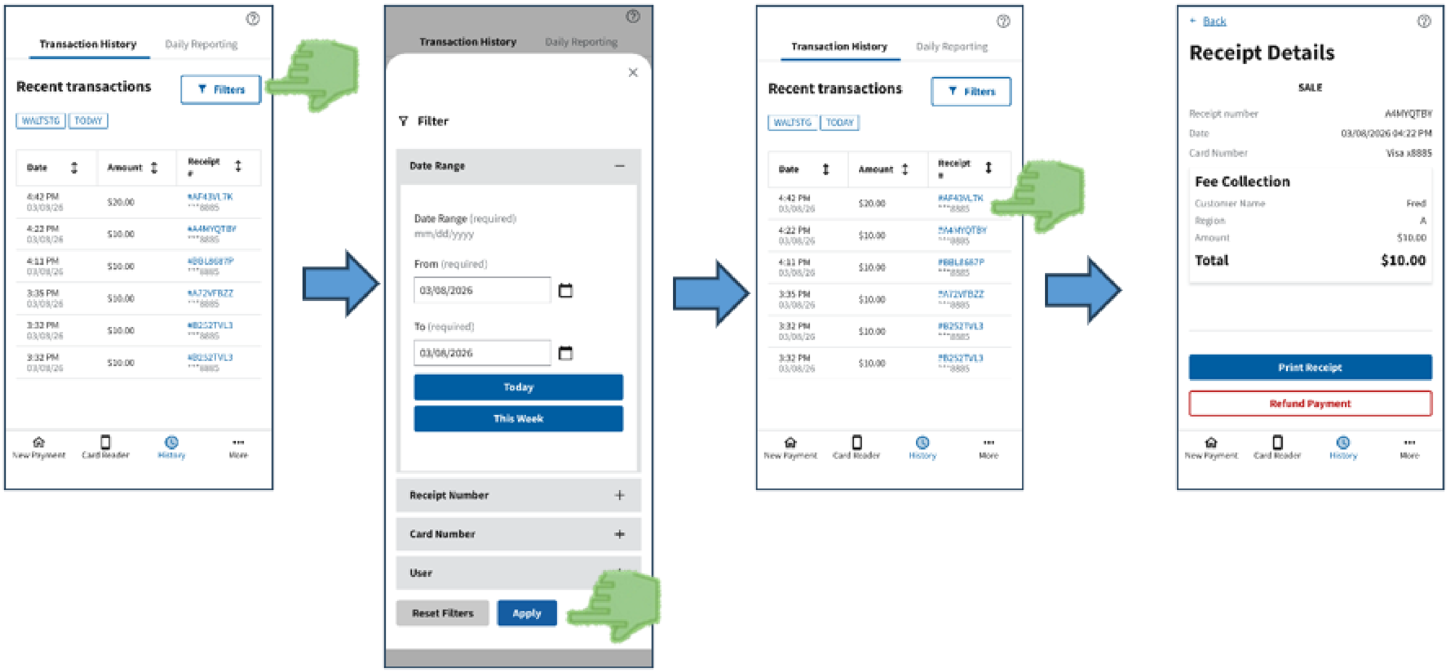
### 7.1.1 Filters

Use a filter to limit or expand **Transaction History** information or to see a specific transaction or transactions for a specific credit/debit card.

1. Tap **Filters** to see additional information.

| Filter | Description |
|---|---|
| **Date Range** | Displays transactions within a range of dates. Enter or choose a From date and a To date. The date range can be anytime the app was used in the past.<br>Tap **Today** to see only your current day's transactions.<br>Tap **This Week** to see all transactions you created in the current calendar week starting on Sunday. |
| **Receipt Number** | Enter the transaction's receipt number. |
| **Card Number** | Enter the last four digits of a card number to see all transactions for that card. |
| **User** | Choose yourself to see only the transactions you entered.<br>Choose All Users to see the transactions entered by all users. |

2. Tap **Apply** to use the selected filter or tap **Reset Filters** to cancel using the selected filter.
3. The transaction history list is presented. Approved, refunded, and voided transactions from the past **60** days can be provided depending on the filter.
4. Select a transaction to show details.
5. Details will be displayed for the selected transaction. Details will include the form and payment information.



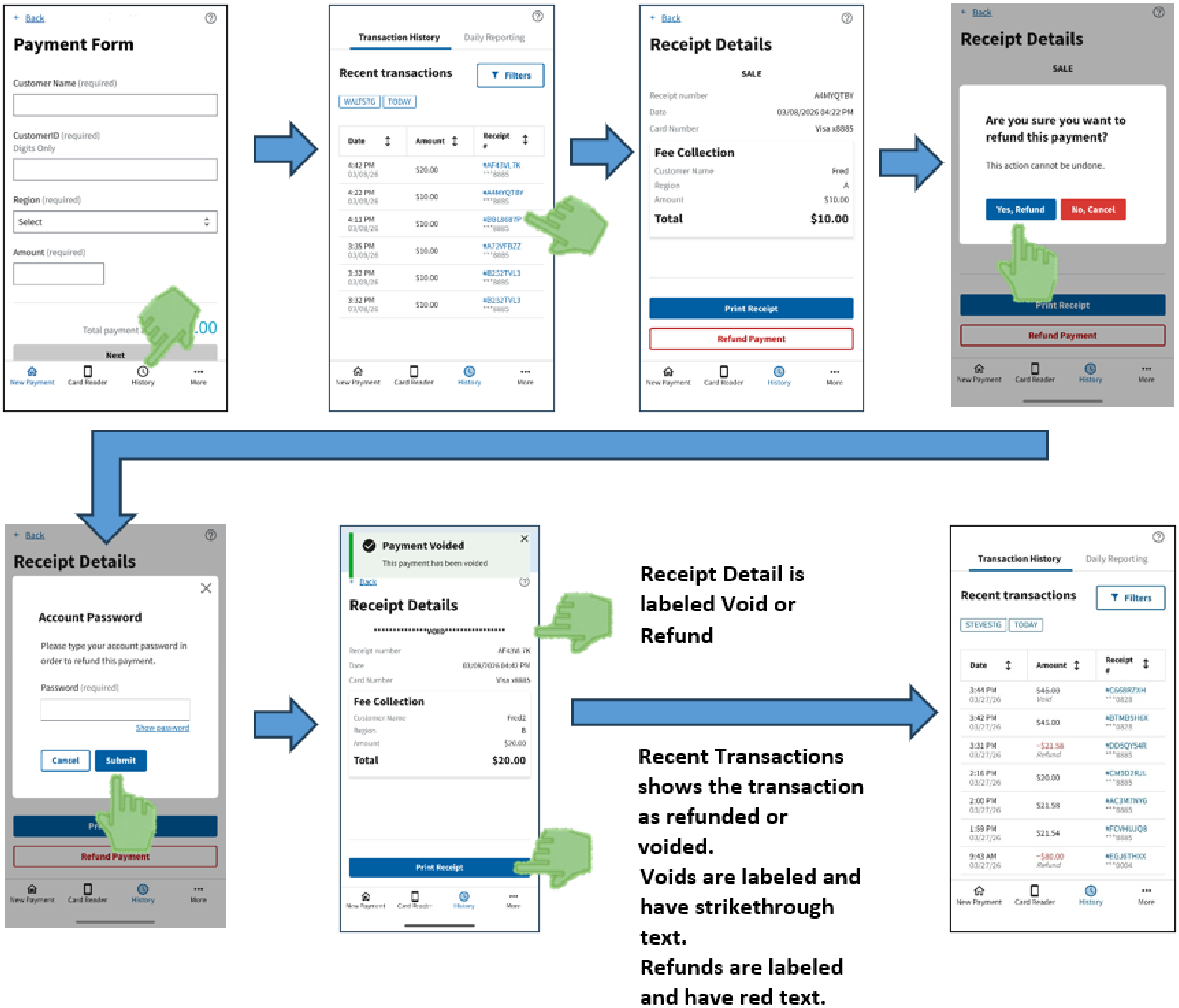

## 7.2 Refunds and Voids

Refunds and voids are both initiated as refunds. Whether a payment is refunded or voided depends on if it has been submitted for settlement, which takes place automatically, several times per day. If the transaction has not been submitted for settlement, it will be voided, and it will appear in the transaction history in strikethrough text. If the transaction has been submitted for settlement, it will be refunded, and it will appear in the transaction history as a separate item, in red text, labeled Refund. Refunded items will have a line item for the initial transaction and a separate line item for the refund.

Payments submitted in the last 180 calendar days can be refunded.

1. Tap **History** on the bottom of a screen.
2. Locate the transaction to be voided or refunded.
3. Tap the transaction's **Receipt #**. You can also enter the transaction's receipt number in the Filters field to display it.
4. The Receipt Details screen for the transaction is displayed.
5. Tap **Refund Payment**.
6. In the confirmation message, tap **Yes, Refund**.
   **Important!** Transactions can be voided only on the same day before they are submitted for settlement. Transactions submitted the previous day or earlier will be refunded.
7. In the Account Password message, enter your password. If enabled on your device, you can use Face ID instead of entering your password.
8. Tap **Submit**.
9. The Receipt Details screen is displayed with Void or Refund above the transaction details.
10. Tap **Print Receipt** if the customer wants a printed receipt.

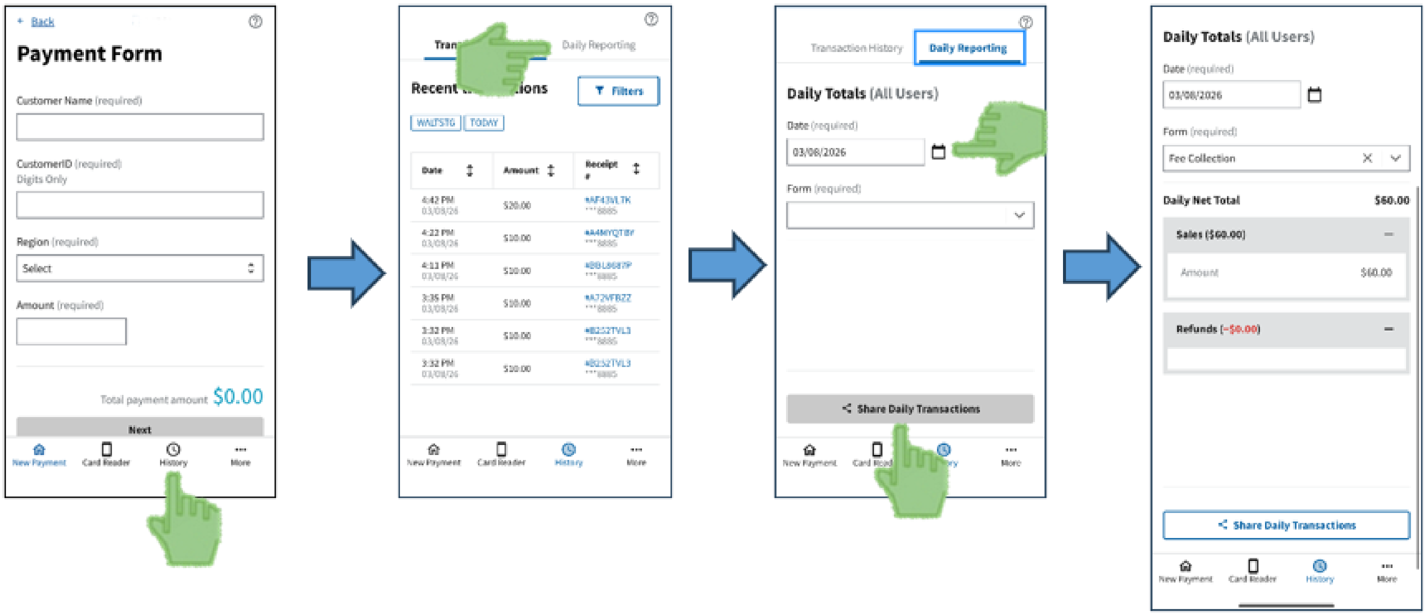
**Voided transactions will appear in Recent Transactions in strikethrough text. Refunded transactions will appear in red text.**




## 7.3 Daily Reporting

**Daily Reporting** on the shows the daily total for a selected date and form.

1. Tap **History** at the bottom of the screen.
2. Tap **Daily Reporting** near the top of the **Recent Transactions** screen.
3. Enter or select a **Date** (defaults to the current date).
4. If needed, select the **Form** for which transaction totals will be displayed.
5. The Daily Net Total is shown.
6. Tap to expand the Sales and Refunds bars to see the totals for those types of transactions. The totals are included in the Daily Net Total.



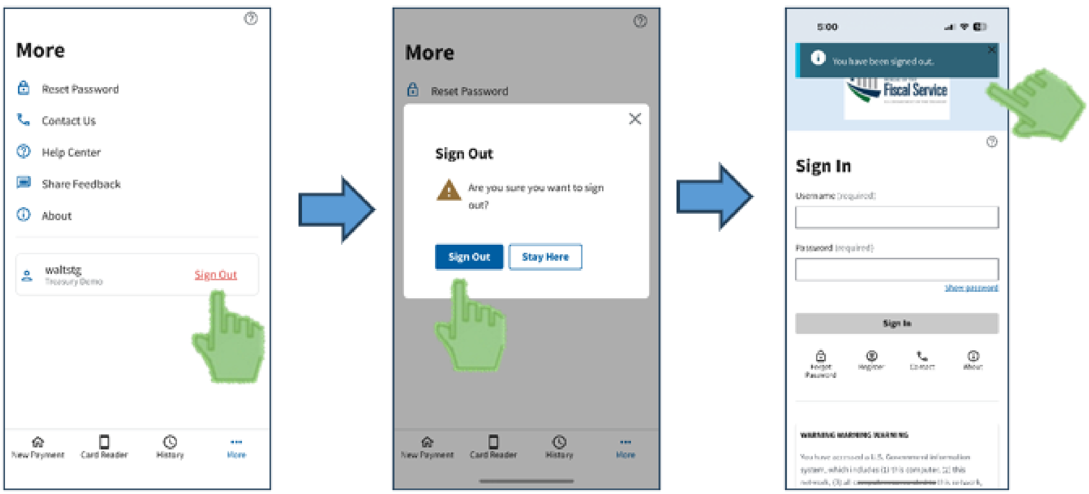

## 7.4 Share Daily Transactions

1. Transaction information can be shared. Tap **Share Daily Transactions** on the **Daily Totals** screen**.**
2. Fed Mobile Pay creates a spreadsheet that includes all transactions at your location for the selected day.
   The spreadsheet includes more information about transactions than the **Receipt Details** screen.
3. You may send the spreadsheet to others at your agency by any means available on your device (for example, by email).

# 8 Sign Out

You must sign out of the application when you are done using it.

1. Tap **More** at the bottom of the screen.
2. Tap **Sign Out** next to your user name.
3. Tap **Sign Out** on the confirmation.
4. You are returned to the Sign In screen. A “You have been signed out” message appears at the top of the screen.
5. Close the app.




**You will be automatically signed out after 30 minutes of inactivity.**

# 9 Password

You create your password when you register the Fed Mobile Pay app.

## 9.1 Forgot Your Password

If your sign in attempt fails three times (for entering an incorrect password, for example), you must reset it.

The new password must conform to the following password requirements:

- Be at least 12 characters but less than 65 characters in length
- Use at least three of the following: uppercase letters, lowercase letters, numbers, or special characters other than % & ( ) + - ; < > “ ‘
- Not be a previously used password
- Not contain all or part of your username

1. On the Sign In screen, tap **Forgot Password**.
2. On the Forgot Password page, enter your username.
3. Tap **Reset Password** (disabled until the username is entered).
4. Answer the verify ID questions and then tap **Continue** (disabled until the questions are answered correctly).
5. A security code is emailed to you.
6. Enter the security code and then tap **Verify and continue**.
7. The **Reset Password** screen is displayed. Your username is filled in.
8. Enter your new password and enter it again to confirm.
9. Tap **Change Password**.
10. **Password Updated** message is displayed. Tap **OK** and you are returned to the Sign In screen.

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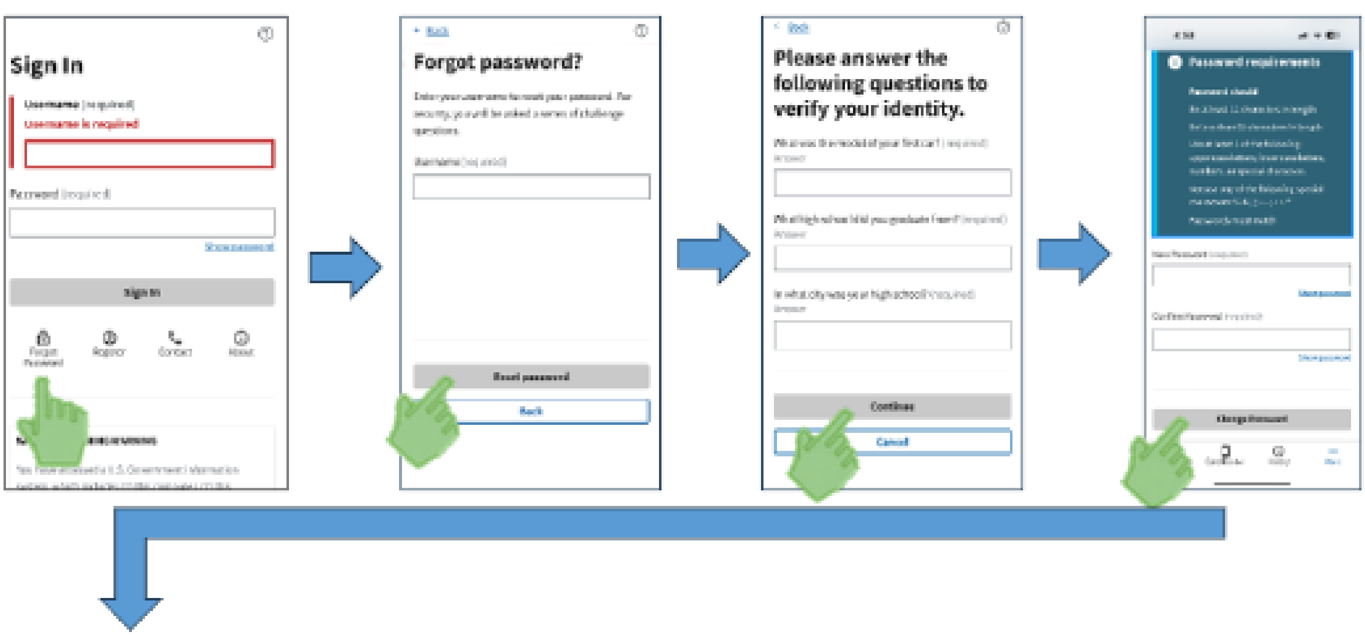

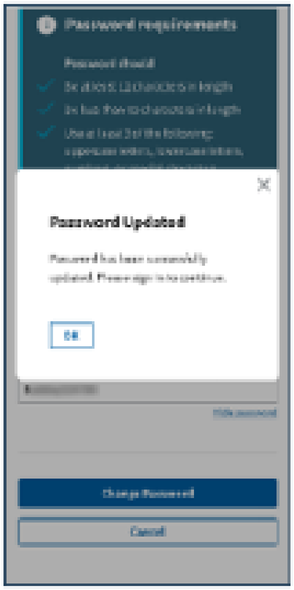


## 9.2 You Have Been Locked Out of the App

Your account will be locked if

- you entered the incorrect password three times.
- you tapped Forgot Password and then did not enter a new one.
- you started but did not complete resetting your password.

Contact Customer Support to have your account unlocked (1 800-624-1373).

# 10 Change Username

You cannot change your username. It was assigned to you by your agency.

# 11 More Actions


## 11.1 Reset Your Password

Resetting your password is available only after you sign in. It allows you to change your current password.

Resetting your password is different from forgetting your password.

The new password must conform to the following password requirements:

- Be at least 12 characters but less than 65 characters in length
- Use at least three of the following: uppercase letters, lowercase letters, numbers, or special characters other than % & ( ) + - ; < > “ ‘
- Not be a previously used password
- Not contain all or part of your username

1. After you sign in, tap **More** at the bottom of the screen.
2. On the **More** screen, tap **Reset Password**.
3. The **Reset Password** screen is displayed.
4. Your username is already entered.
5. Enter your old (current) password.
6. Enter new password and enter it again to confirm.
7. Tap **Change Password** (disabled until all the fields are entered).
8. **Password Updated** message is displayed.
9. Tap **OK**.
10. You are returned to the Sign In screen where you can sign in to the app.


## 11.2 Contact Us

**Contact Us** includes information on how to get help as well as the following table of contacts.

| What do you need help with? | Who should you contact? |
|---|---|
| • Card Reader Setup<br>• Connecting Card Reader to Wi-Fi<br>• Card Reader Troubleshooting | **Verifone**<br>**1 800-837-4377** or<br>https://my.verifone.com/s/ and select Technical Support |
| • App Access Issues (password reset, incorrect email address, etc.)<br>• Payment Research<br>• General App Troubleshooting<br>• Account Locked | **Customer Support**<br>**Monday through Friday 8am to 7pm**<br>**1 800-624-1373**<br>mobile.customersupport@clev.frb.org |
| • Requesting to Add/Remove User Access<br>• Incorrect Username | **Contact your agency's security contact** |

## 11.3 Help Center

Tap **Help Center** to go to the Fed Mobile Pay FAQs site, where you can get answers to common questions.

## 11.4 Share Feedback

Tap **Share Feedback** to enter and send an issue or comment about Fed Mobid Pay to Customer Support.

## 11.5 About

Tap **About** to see the app version installed on your device.

## 11.6 Get additional information

Tap the **?** symbol on any screen for more information about the app.

# 12 Available Reports

In addition to the transaction information available in History, your agency can access information in the Central Information Repository (CIR). If you need help with or have questions about CIR reporting, you may contact them at (800) 624-1373 or CIR.customer.service@clev.frb.org.

# 13 Card Reader Use, Fraud Prevention, Updates, and Errors

## 13.1 Card Reader Proximity to Unintended Contactless Payment Methods

Because the Fed Mobile Pay card reader has contactless payment capabilities, the user must take special precautions to not accidentally interface with unintended contactless payment methods. It is recommended that the device that Fed Mobile Pay uses does not have contactless payment capabilities, such as Apple Pay.

These services can unintentionally interface with the card reader which can cause transaction interruptions and unintentional payments. Fed Mobile Pay users are similarly encouraged to avoid proximity to the card reader and the user's personal contactless cards for the same reasons.

## 13.2 About EMV Cards and Fraud Prevention

EMV Chip cards account for the majority of cards provided to consumers in the United States. These cards can be identified by the chip on the left side of the card. When used properly, the EMV chip is a useful feature in card fraud prevention. Although Fed Mobile Pay and the card reader permit a "fallback" option to swipe the card when a chip is not successfully read, the agency representative is encouraged to be aware of potential fraud. Key items to be aware of for EMV fraud detection are evidence of intentionally damaged chips, or the customer intentionally and continuously inserting the card into the card reader incorrectly.

## 13.3 EMV Fallback

The term fallback refers to the card reader's permitting an EMV card to be swiped following three unsuccessful reads of the card's chip. The cause of the unsuccessful readings of the chip can vary, including incorrectly inserting the card, a damaged chip, or system failures.

1. Following three misread attempts (card inserted backwards or other physical interference), or immediately if the card reader detects a technical issue with the EMV chip, the card reader will prompt the customer to remove their card.
2. Fed Mobile Pay will provide the message **Card Problem Transaction cancelled .**
3. The customer can then swipe their card.
3. Once a card is successfully swiped, the card reader will present a message that the card was accepted for payment.
4. After payment is complete, the **Receipt Details** screen is displayed. Tap **Print Receipt** if the customer desires one.
5. Tap **New Payment** to make another transaction or sign out.

## 13.4 Apple Pay, Google Pay, and Contactless Payments

1. The customer should follow the prompts on the card reader.
2. The customer must tap their phone or watch on the top of the card reader.
3. The card reader will display a message while the transaction is being authorized.
4. Both the card reader and the app will display **Approved**.