

August 2016

EMoney® Pay for Transit
User Guide

Innovative Payment Processing Solutions for Businesses





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1. iOS Users

1.1 Downloading the EMoney® Application

Go to <https://emoney.com/products/wallet> and click on 

OR

Go to the app store, search for **Electronic Transaction Systems Corporation** and download the **EMoney®** application on your iOS phone.

NOTE: The EMoney app requires iOS version 7.0 or higher.

1.1.1 Current Users of the PMoney™ App

If you are a **CURRENT** user of the PMoney™ app on an iOS phone, please upgrade to the new EMoney app. You **DO NOT** need to create a new EMoney account. Simply proceed to Section 1.3: [Logging in to the EMoney App](#)

1.2 Creating an EMoney Account

In order to use the EMoney application, you must first create an EMoney account. You can create an EMoney account in the following two ways:

1.2.1 Creating an EMoney Account on your iOS Phone



1. Go to the app by tapping the **EMoney** icon on the Home screen.
2. Tap **Not Registered?**

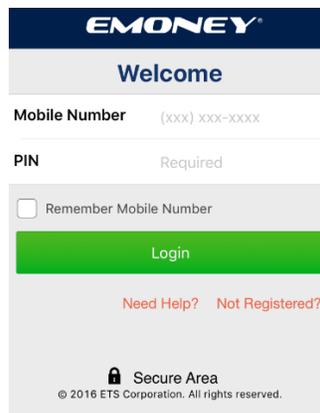


Figure 1



3. Enter your **First Name, Last Name, Phone Number, Email Address, and Password.**

Note: Your password must be at least 8 characters long, 1 uppercase letter, and 1 numeric character.

The screenshot shows a mobile application interface for signing up. At the top, there is a dark blue header with the text "Sign Up" and a "Cancel" button in red. Below the header is a progress bar with four steps: Step 1 (1), Step 2 (2), Step 3 (3), and Step 4 (4). Step 2 is currently active. Below the progress bar is a form titled "INFORMATION" with the following fields: First Name, Last Name, Phone Number, Email Address, Password, and Confirm Password. Below the Confirm Password field is a note: "Your password must be at least 8 characters long, 1 uppercase letter, 1 numeric character." At the bottom of the form is a large green button labeled "Step 2".

Figure 2

4. Confirm your password.

5. Tap **Step 2.**

6. Accept the EMoney User Agreement by selecting the checkbox.

The screenshot shows a dialog box titled "EMoney User Agreement" with a subtitle "Last updated February 25, 2014". The main text of the agreement is as follows:
1. Introduction. This Terms of Use document (hereinafter "Agreement") is a contract between you and PMoney, LLC, (hereinafter "we" or "us") in connection with the PMoney™ (the "Service") offered through our online website(s) (including PMoney.com) or mobile applications (including the PMoney™ mobile application) (collectively the "Site") by or through Electronic Transaction Systems Corporation ("ETS"). This Agreement applies to your use of the Service and any portion of the Site through which the Service is offered.
2. Description of Service. The Service enables you: (1) to initiate a Payment Instruction from an Eligible Transaction Account to an account at a U.S. financial institution; and/or (2) to receive a payment from another person into an Eligible Transaction Account, in U.S. dollars or gift card value. Although the ACH Network is often used to execute Payment Instructions for the Service, other Payment Networks may be used to facilitate the execution and transmission of Payment Instructions. All Payment Instructions
At the bottom of the dialog box is a checkbox with the text "I agree to credit terms set forth by EMoney." Below the checkbox are two buttons: "Cancel" (blue) and "Ok" (green).

Figure 3

7. Tap **OK.**



8. Enter the bank account details and payment card details.

Note: This step is optional during registration. This will be needed for withdrawing funds and will require account validation with small trial deposits from ETS before withdrawing of funds from your bank account.

The screenshot shows a mobile application interface for the 'Sign Up' process. At the top, there is a navigation bar with a back arrow, 'Step 1', 'Sign Up', and a 'Cancel' button. Below the navigation bar is a progress indicator with four steps: Step 1 (completed, green checkmark), Step 2 (active, blue circle), Step 3 (disabled, grey circle), and Step 4 (disabled, grey circle). The main content area is divided into two sections: 'BANK ACCOUNT DETAILS (OPTIONAL)' and 'PAYMENT CARD DETAILS (OPTIONAL)'. The 'BANK ACCOUNT DETAILS' section includes input fields for 'Routing Number' and 'Account Number', followed by a text box explaining that EMoney will make 2 deposits into the bank account for validation. The 'PAYMENT CARD DETAILS' section includes input fields for 'Credit Card Number', 'Credit Card Type' (with a dropdown arrow), 'Expiration Date' (with a dropdown arrow), 'CVV Number', 'Address Line1', 'Address Line2', 'City', 'State' (with a dropdown arrow), and 'Zip'. At the bottom of the form is a large green button labeled 'Step 3'. Below the button is a 'Secure Area' icon and the text '© 2016 ETS Corporation. All rights reserved.'

Figure 4

9. Tap **Step 3**.

10. You will receive a **Validation Code** on the mobile number you provided.

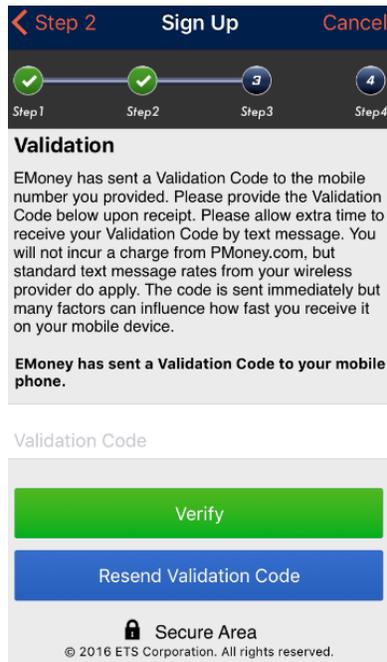


Figure 5

11. Enter the Validation Code and tap **Verify**.

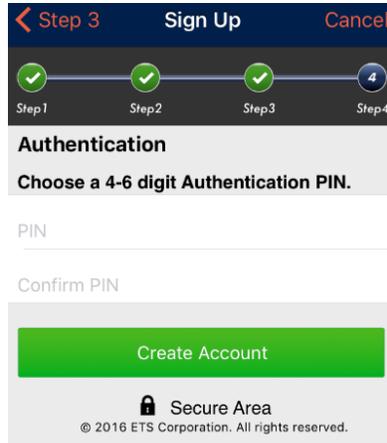


Figure 6

12. Enter a 4-6 digit authentication **PIN**.

13. Tap **Create Account**.

14. In order to complete the registration, validation of the email address used to create your account is required. Click the link that has been sent to your registered email address.

1.2.2 Creating an EMoney Account on EMoney.com

1. Go to <https://emoney.com/>

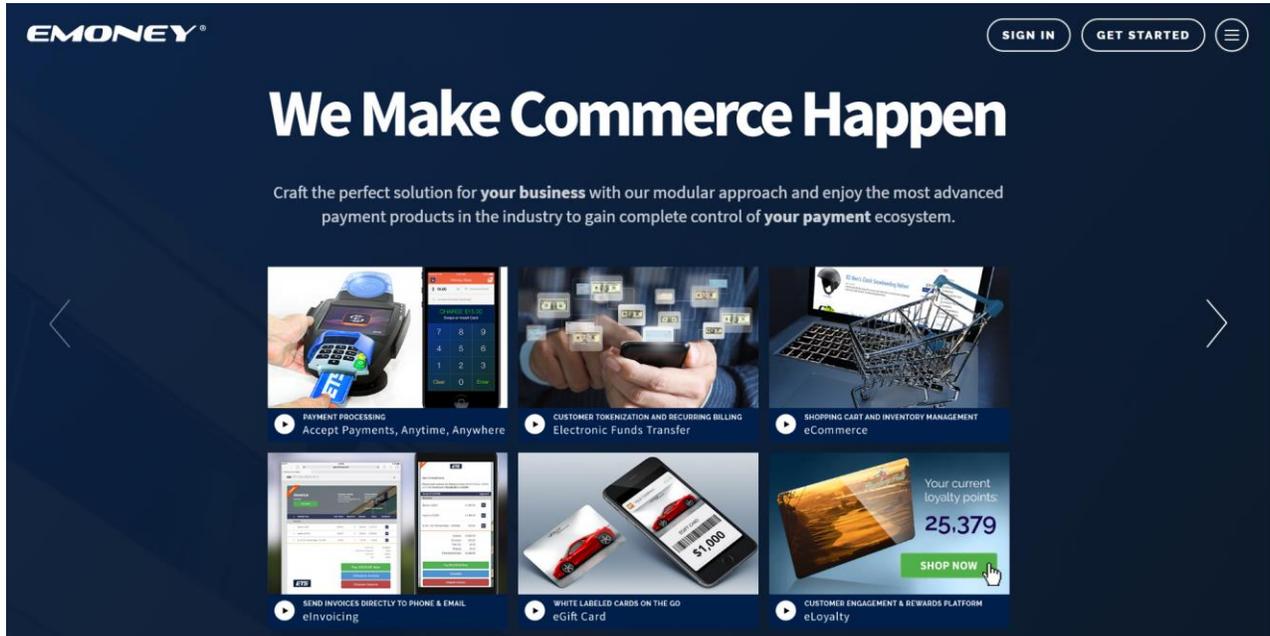


Figure 7

2. Click on **Sign In**.
3. Click on **Create Account**.

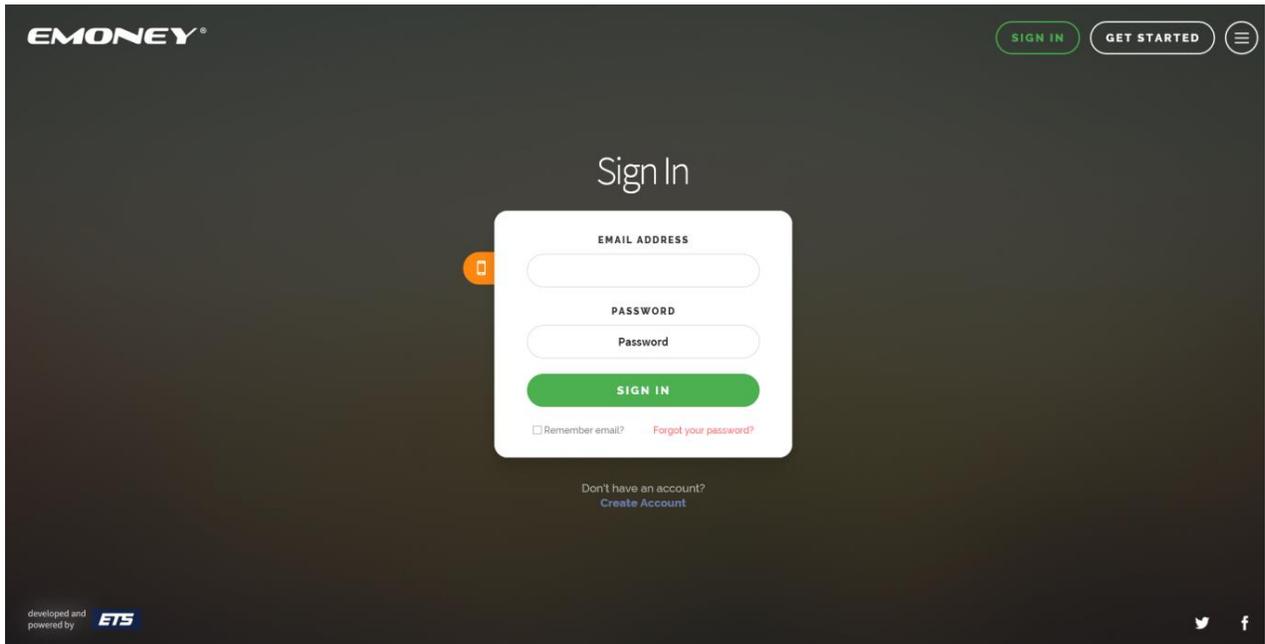


Figure 8



4. Under **Wallet**, click on **Registration**.

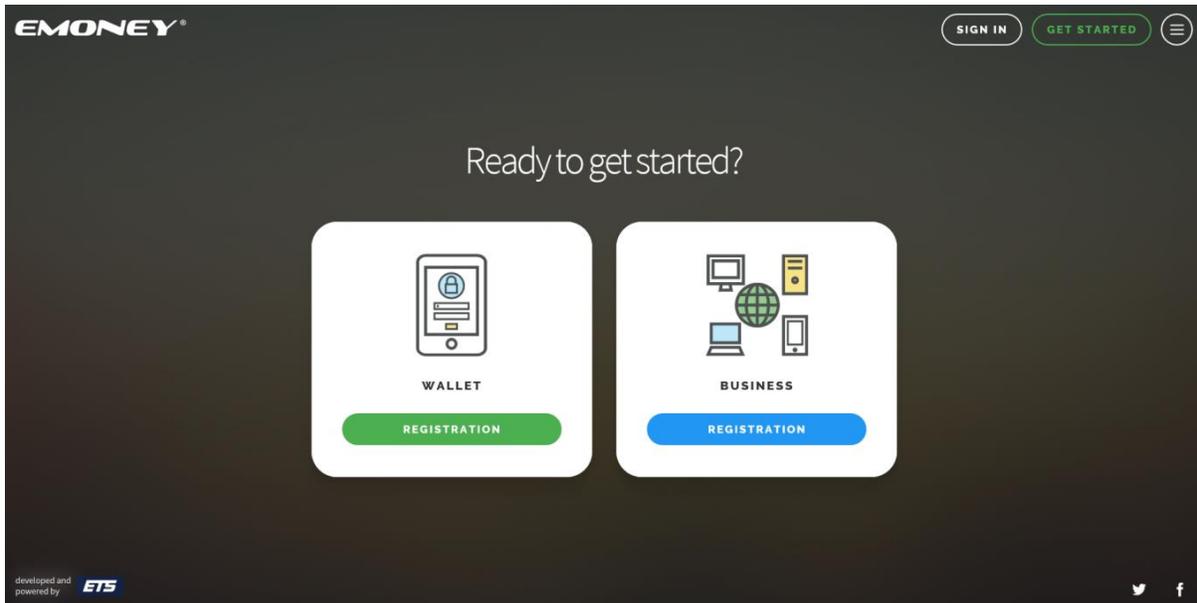


Figure 9

5. Enter your **First Name**, **Last Name**, **Email address**, and **Password**.

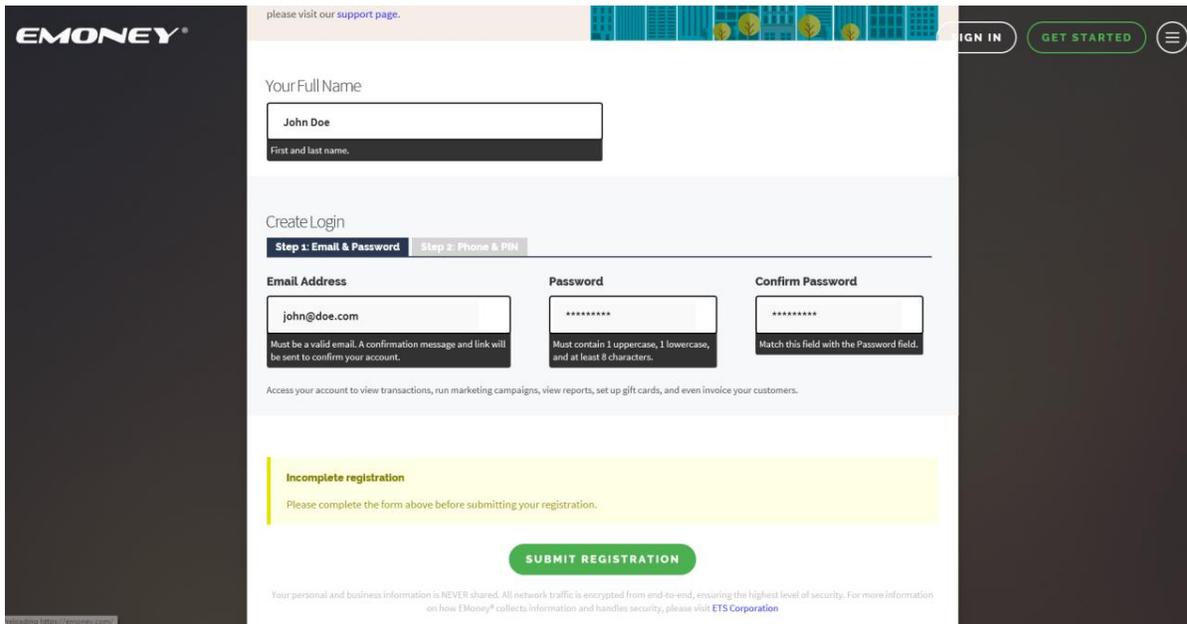


Figure 10

6. Click on the **Phone & PIN** tab.

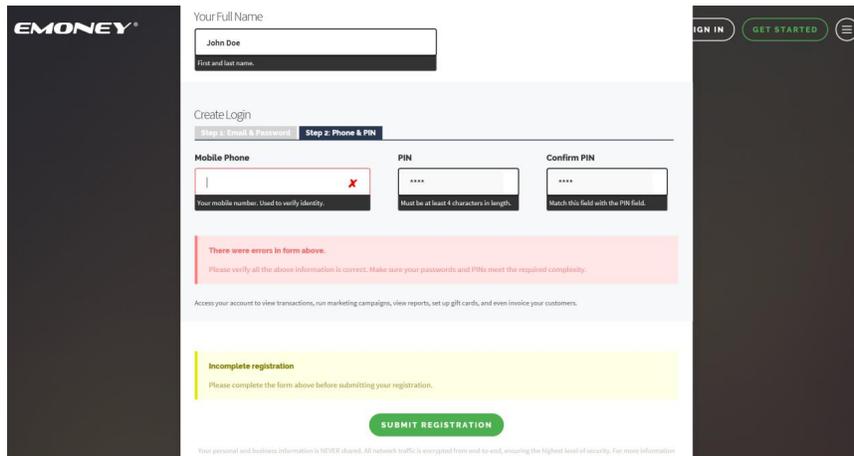


Figure 11

7. Enter the mobile phone number and the PIN (at least 4 digits).
8. Click **Submit Registration**.
9. In order to complete the registration, validation of the email address used to create your account is required. Click the link that has been sent to your registered email address.

1.3 Logging in to the EMoney App

You can log in to the EMoney app as follows:



1. Open the app by tapping the **EMoney** icon on the Home screen.

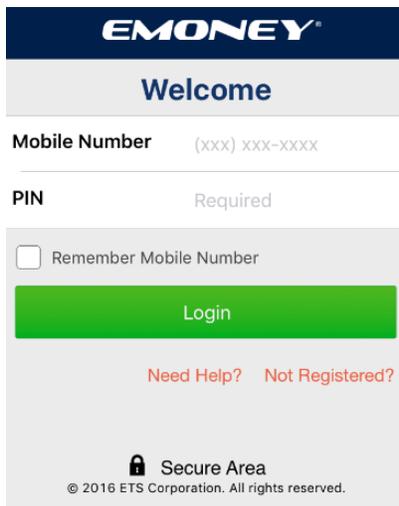


Figure 12

2. Enter your **mobile number**.
3. Enter your **PIN**.
4. Tap **Login**.



5. Enter the **Validation Code** texted to your mobile device.

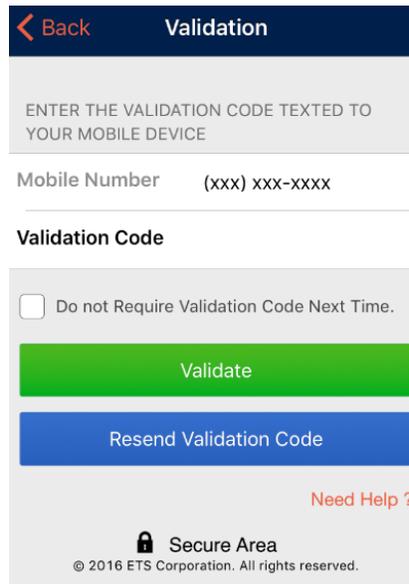


Figure 13

6. Tap **Validate**.

1.4 Adding Payment Account Details and Funds to the Wallet

1.4.1 Adding Payment Account Details

1. Tap **Administration** on the home screen.

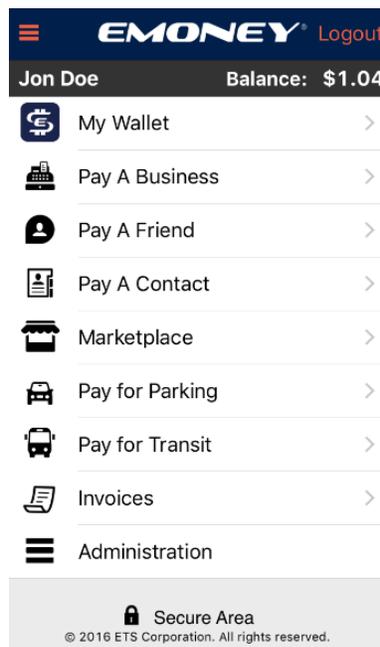


Figure 14

2. Tap **Settings**.

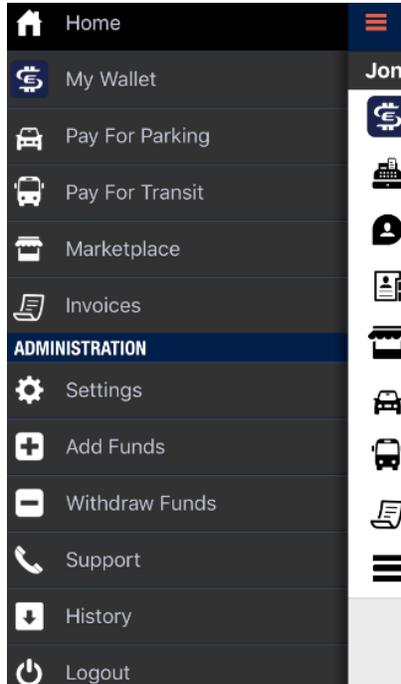


Figure 15

3. Tap **Manage Accounts**.

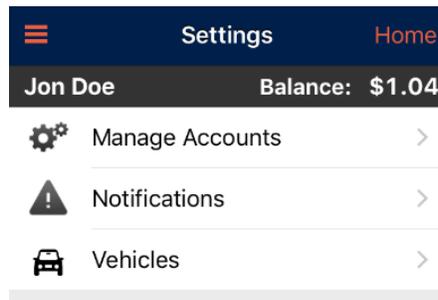


Figure 16

4. To add a debit/credit card account:

Note: Funds can instantly be added to the Wallet from a debit or credit card. When using a credit card to add funds to the Wallet, there is a limit of \$9.99 per transaction.

- a. Tap **Edit**.
- b. Tap **Add Credit Card Account**

< Back Credit Card Account

Card Number

Credit Card Type ▾

Expiration Date ▾

CVV Number

BILLING ADDRESS

Address Line1

Address Line2

City

State ▾

Zip

Add Account

Figure 17

- c. Enter the card details.
- d. Tap **Add Account**

NOTE: Funds can also be added to the Wallet from a bank account. This will require account validation with small trial deposits from ETS before withdrawing of funds from your bank account.

To add a bank account:

- a. Tap **Edit**.
- b. Tap **Add Bank Account**.

< Back Bank Account

Routing Number

Account Number

EMoney will make 2 deposits into your Bank Account. They will appear in your bank records in 3-4 business days. Once you see them in your bank records, please log back in to confirm the amounts. Failure to provide the correct deposit amount 3 times will result in suspension.

Create Account

Secure Area
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Figure 18

- c. Enter the **Routing Number** and **Account Number**.
- d. Tap **Create Account**.

1.4.2 Adding Funds to the Wallet

Note: Tickets can **only** be bought with the funds in the Wallet. To add funds to the Wallet, follow the steps below:

1. Tap **Administration** on the home screen.

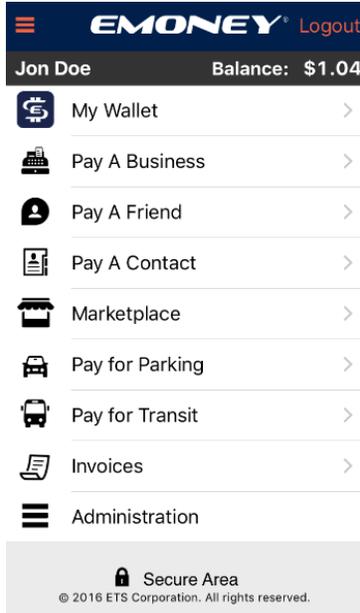


Figure 19

2. Tap **Add Funds**.

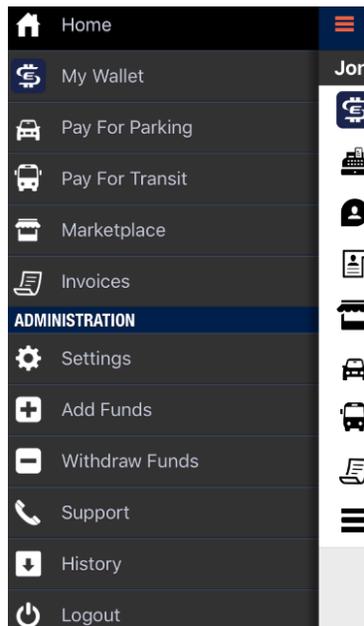


Figure 20

3. Select the account from the drop-down list from which you want to add funds to the wallet.
NOTE: Funds can instantly be added to the Wallet from a debit or credit card. When using a credit card to add funds to the Wallet, there is a limit of \$9.99 per transaction.



Figure 21

4. Enter the **Amount**.
5. Review your order and tap **Review**.
6. Tap **Confirm**.
7. Tap **Done** on the confirmation screen.

1.5 Paying for Transit

1. Tap **Pay for Transit** on the home screen.

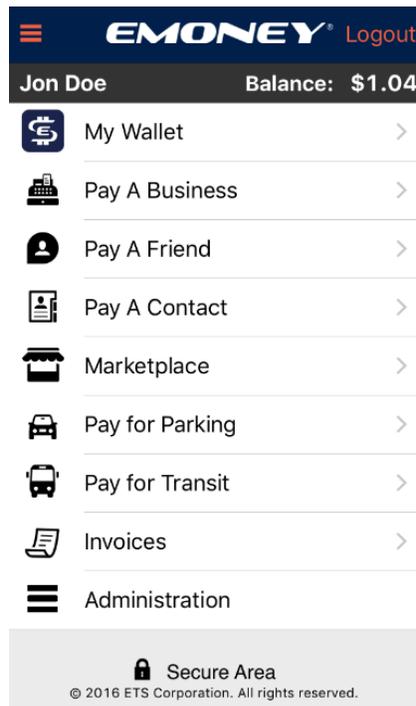


Figure 22



2. Select the city from the list.

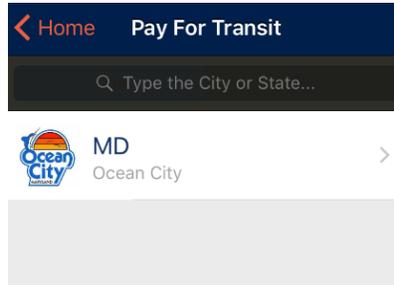


Figure 23

3. Select the **Ticket Type** from the drop down list.

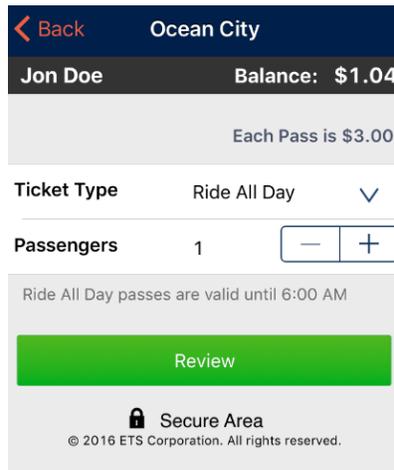


Figure 24

- 4. Select the number of **Passengers**.
- 5. Review your order and tap **Review**.
- 6. Tap **Pay for Transit** on the confirmation screen.

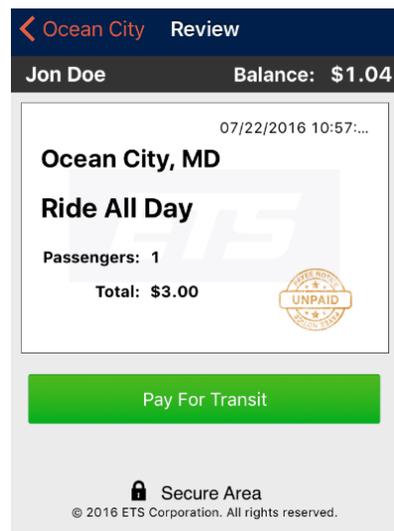


Figure 25

1.6 Using the Transit Pass

To use the ticket:

1. Tap **Pay for Transit** on the home screen.
2. Select the **Transit Pass** from the list.
3. Simply show the valid ticket to the bus driver.

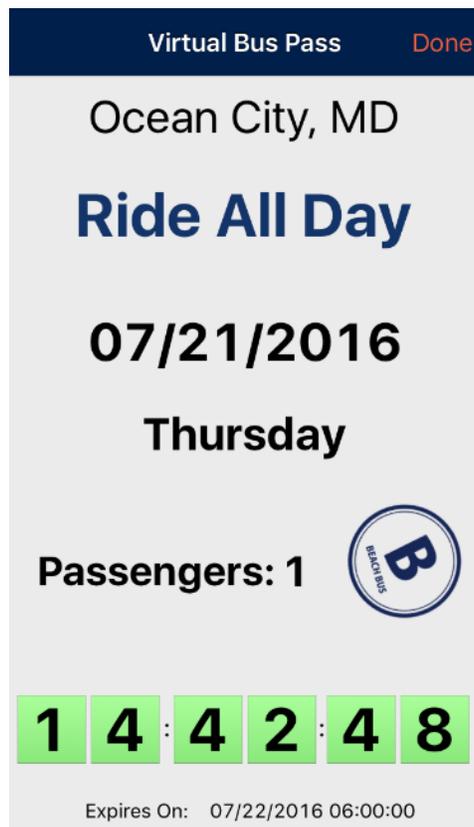


Figure 26

The ticket will display the following:

- **The spinning logo indicates that the ticket is valid**
- City name
- Date and day of validity
- Number of passengers
- Time left for the ticket to expire
- Date and time when the ticket expires

2. Android Users

2.1 Downloading the EMoney® Application

Go to <https://emoney.com/products/wallet> and click on 

OR

Go to the Play Store, search for **EMoney** and download the **EMoney**® application on your Android phone.

NOTE: The EMoney app requires version 2.3.3 or higher of the Android mobile operating system.

2.1.1 Current Users of the PMoney™ App

If you are a CURRENT user of the PMoney™ app on an Android phone, please upgrade to the new EMoney app. You DO NOT need to create a new EMoney account. Simply proceed to Section 2.3: [Logging in to the EMoney App](#)

2.2 Creating an EMoney Account

In order to use the EMoney application, you must first create an EMoney account. You can create an EMoney account in the following two ways:

2.2.1 Creating an EMoney Account on your Android Phone



1. Go to the app by tapping the **EMoney** icon on the Home screen.
2. Tap **Not Registered?**

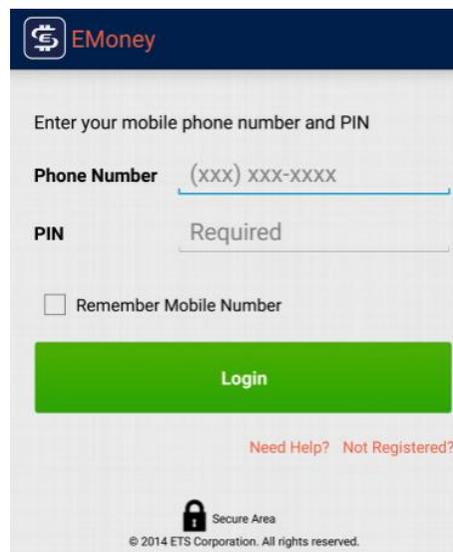


Figure 27



3. Enter your **First Name, Last Name, Phone Number, Email Address, Address, City, State, Zip, Security Questions and Answers.**

Sign Up

First Name

Last Name

Phone Number

Email Address

Address

Address Line1

Address Line2

City

State Alabama

Zip

Security

Question1 What was your high sch..

Answer1

Question2 What time of the day we..

Answer2

Question3 What is the name of you..

Answer3

Step2

Secure Area

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Figure 28

4. Tap **Step 2.**
5. Accept the EMoney User Agreement by selecting the checkbox.

Terms And Conditions

EMoney User Agreement

1. Introduction. This Terms of Use document (hereinafter "Agreement") is a contract between you and EMoney, LLC. (hereinafter "we" or "us") in connection with the PMoney™ (the "Service") offered through our online website(s) (including PMoney.com) or mobile applications (including the PMoney™ mobile application) (collectively the "Site") by or through Electronic Transaction Systems Corporation ("ETS"). This Agreement applies to your use of the Service and any portion of the Site through which the Service is offered. 2. Description of Service. The Service enables you: (1) to initiate a Payment Instruction from an Eligible Transaction Account to an account at a U.S. financial institution, and/or (2) to receive a payment from another person into an Eligible Transaction Account, in U.S. dollars or gift card value. Although the ACH Network is often used to execute Payment Instructions for the Service, other Payment Networks may be used to facilitate the execution and transmission of Payment Instructions. All Payment Instructions must be made through the Site and are subject to the terms of this Agreement and applicable laws and regulations, in each case as in effect from time to time. Receipt of payments may be made through the Site and is subject to the terms of this Agreement and applicable laws and regulations, in each case as in effect from time to time. 3. Providers. We may offer you the Service through one or more of our Affiliates that we engage to render some or all of the Service to you on our behalf. You agree that we have the right under this Agreement to delegate to our Affiliates some or all of the rights and performance obligations that we have under this Agreement, and that these Affiliates will be entitled to all the rights and protections that this Agreement provides to us. Affiliate and certain other capitalized terms are defined in a "Definitions" section at the bottom of this Agreement. 4. Amendments; Consent. We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. You may be required to affirmatively accept the revised Agreement in order to continue using the Service. The revised version will be effective at the time it is posted on the Site.

I agree to credit terms set forth by EMoney.

Cancel OK

Figure 29

6. Tap **OK**.
7. Enter the bank account details and payment card details.
Note: This step is optional during registration. This will be needed for withdrawing funds and will require account validation with small trial deposits from ETS before withdrawing of funds from your bank account.

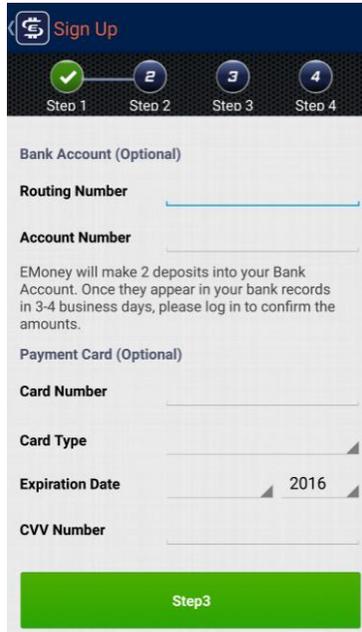


Figure 30

8. Tap **Step 3**.
9. You will receive a Validation Code to the mobile number you provided.
10. Enter the **Validation Code** and tap **Verify**.

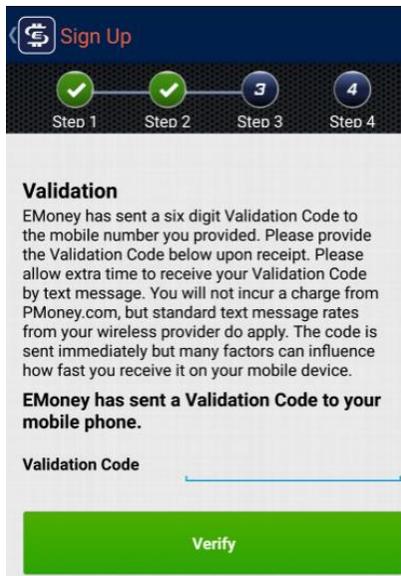


Figure 31

11. Enter a 4-6 digit authentication **PIN**.

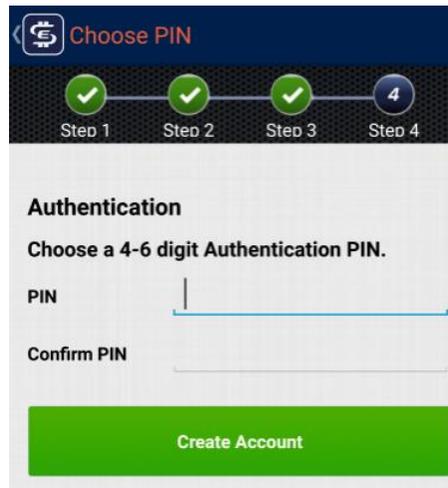


Figure 32

12. Tap **Create Account**.

13. In order to complete registration, validation of the email address used to create your account is required. Click the link that has been sent to your registered email address.

2.2.2 Creating an EMoney Account on EMoney.com

1. Go to <https://emoney.com/>

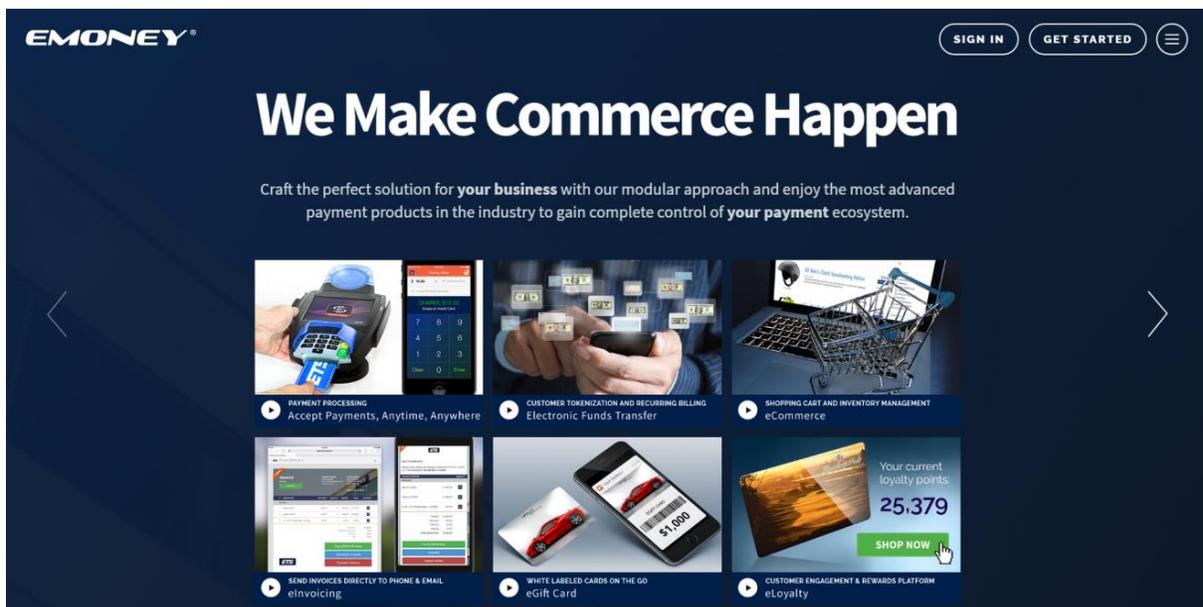


Figure 33

2. Click on **Sign In**.



3. Click on **Create Account**.

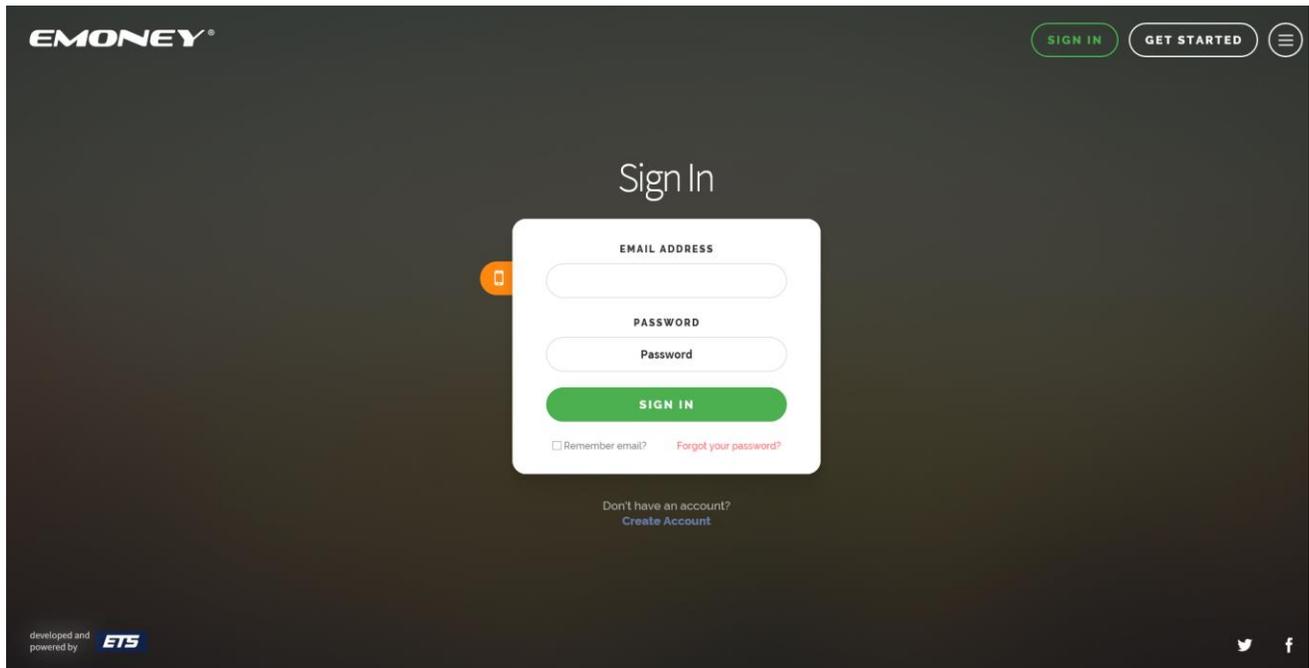


Figure 34

4. Under **Wallet**, click on **Registration**.

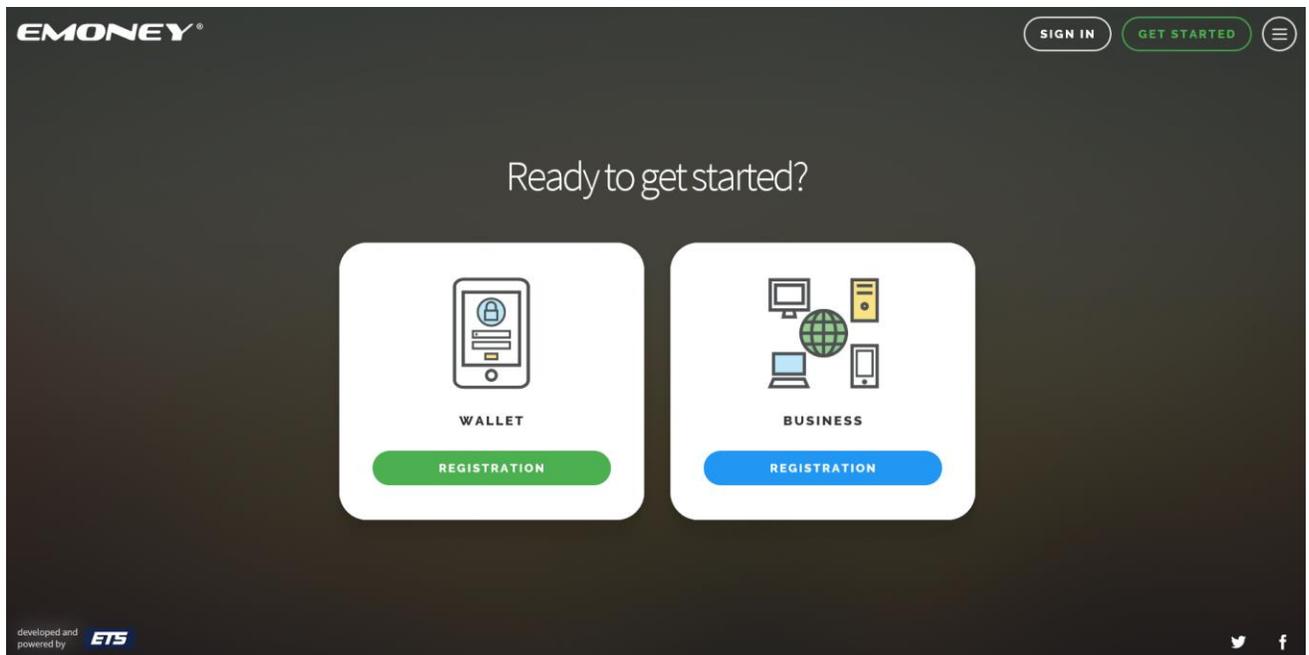


Figure 35

5. Enter your **first name, last name, email address, and password.**

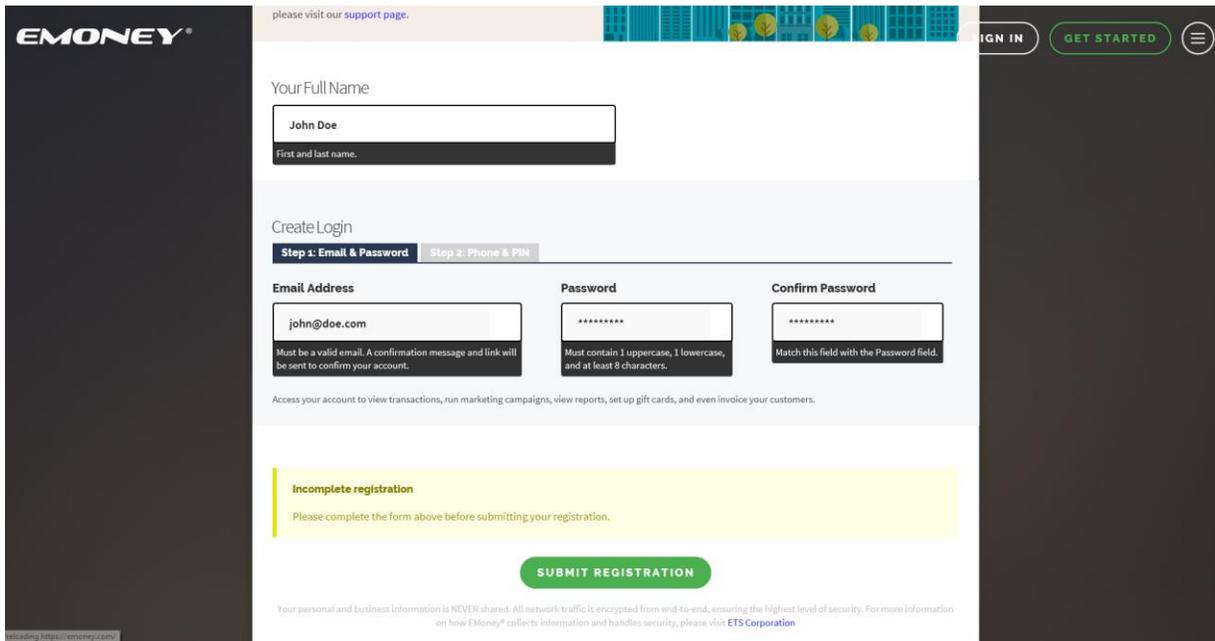


Figure 36

6. Click on the **Phone & PIN** tab.

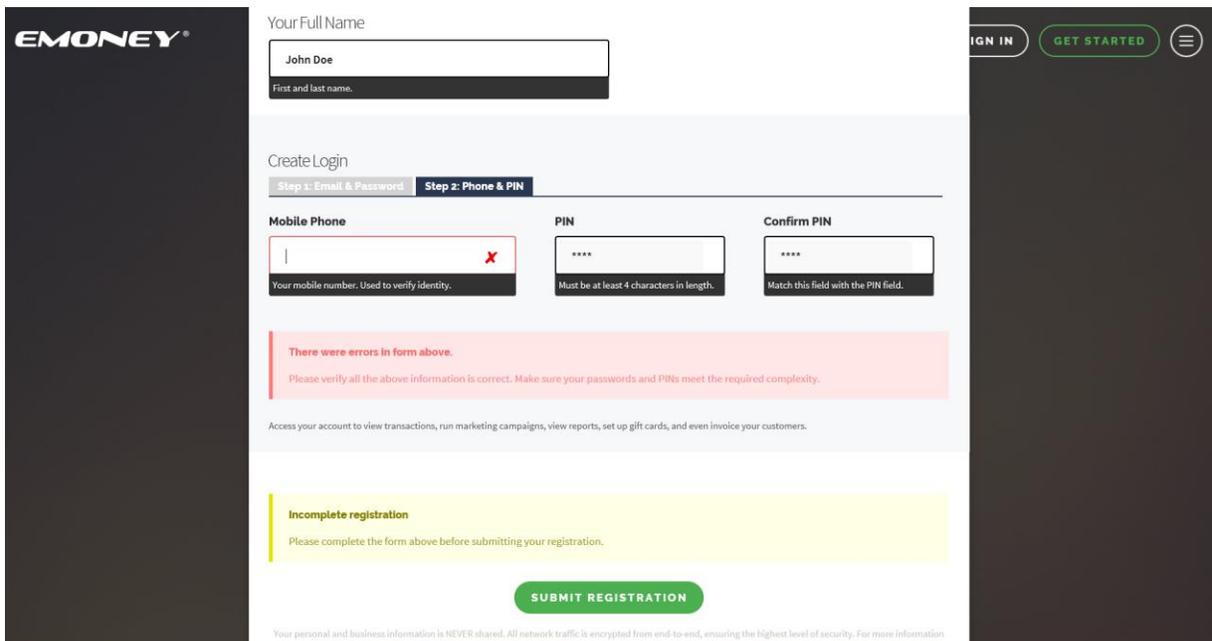


Figure 37

7. Enter the mobile phone number and the **PIN** (at least 4 digits).

8. Click **Submit Registration.**

9. In order to complete the registration, validation of the email address used to create your account is required. Click the link that has been sent to your registered email address.

2.3 Logging in to the EMoney App

You can log in to the EMoney app as follows:



1. Open the app by tapping the **EMoney** icon on the Home screen.
2. Enter your **Phone Number**.

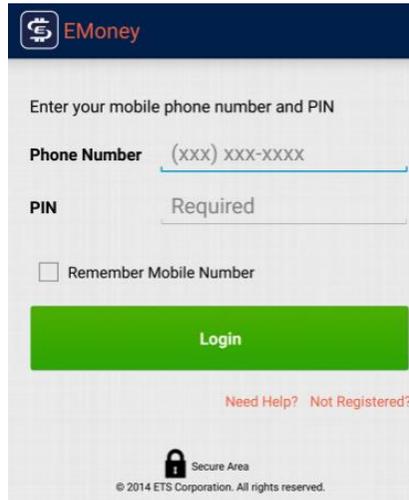


Figure 38

3. Enter your **PIN**.
4. Tap **Login**.
5. Enter the **Validation Code** texted to your mobile device.

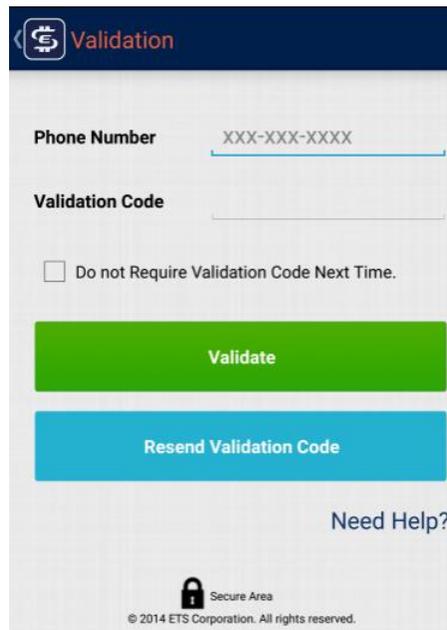


Figure 39

6. Tap **Validate**.

2.4 Adding Payment Account Details and Funds to the Wallet

2.4.1 Adding Payment Account Details

1. Tap **Administration** on the home screen.

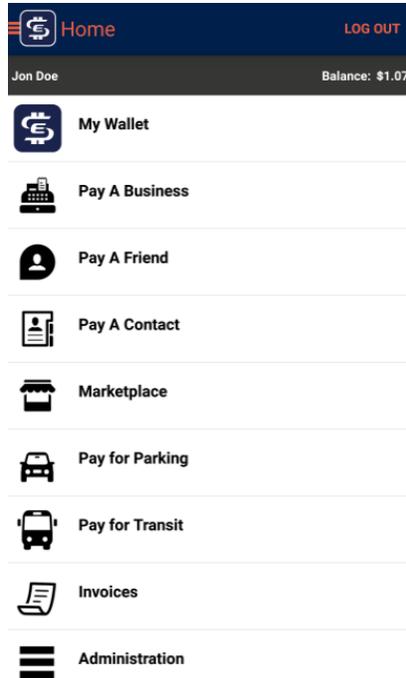


Figure 40

2. Tap **Settings**.

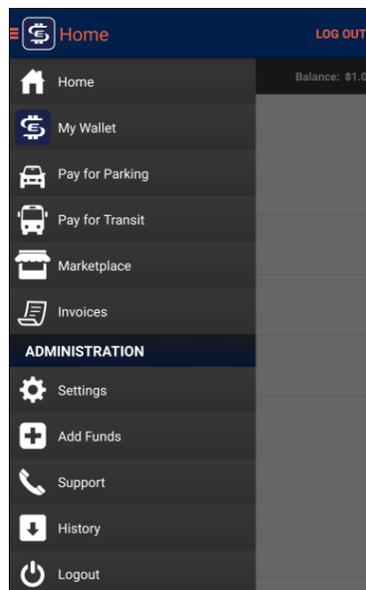


Figure 41

3. Tap **Manage Accounts**.

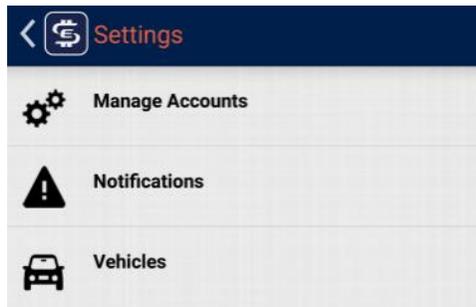


Figure 42

4. To add a debit/credit card account:

Note: Funds can instantly be added to the Wallet from a debit or credit card. When using a credit card to add funds to the Wallet, there is a limit of \$9.99 per transaction.

a. Tap **Add Account**



Figure 43

b. Enter the card details.

c. Tap **Add Account**.

NOTE: Funds can also be added to the Wallet from a bank account. This will require account validation with small trial deposits from ETS before withdrawing of funds from your bank account.

To add a bank account:

a. Tap **Add Account**.

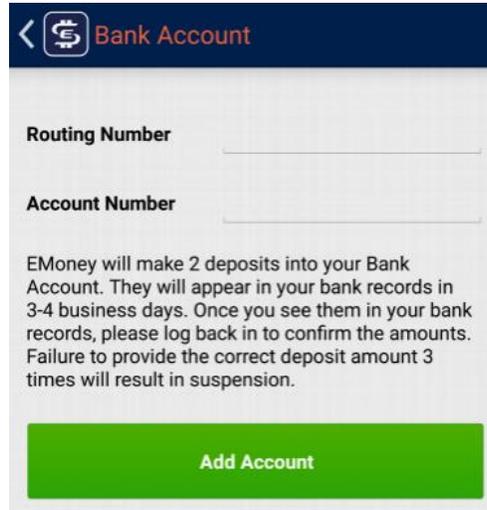


Figure 44

- b. Enter the **Routing Number** and **Account Number**.
- c. Tap **Add Account**.

2.4.2 Adding Funds to the Wallet

Note: Tickets can **ONLY** be bought with the funds in the wallet. To add funds to the wallet, follow the steps below:

- 1. Tap **Administration** on the home screen.

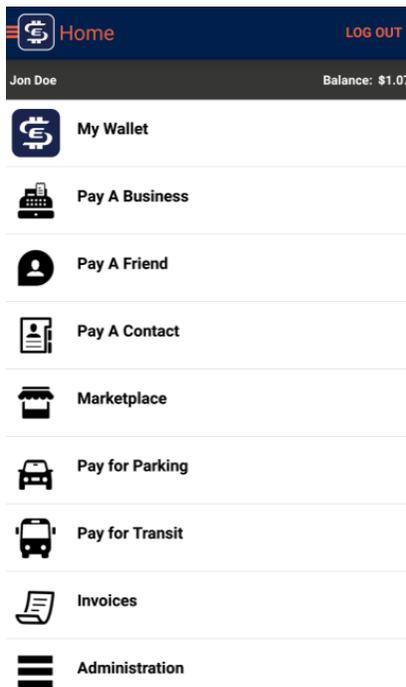


Figure 45

2. Tap **Add Funds**.

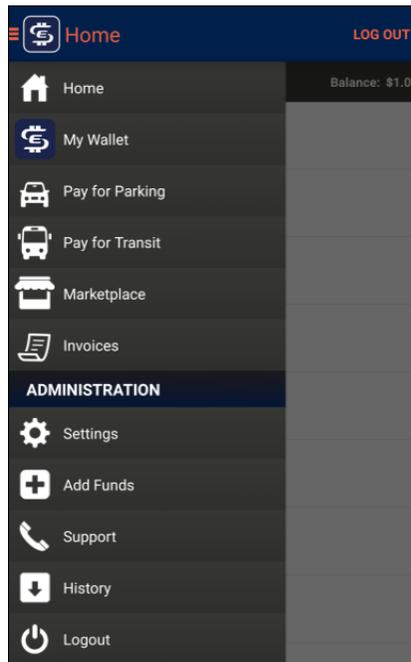


Figure 46

3. Select the account from the drop-down list from which you want to add funds to the Wallet.
NOTE: Funds can instantly be added to the Wallet from a debit or credit card. When using a credit card to add funds to the Wallet, there is a limit of \$9.99 per transaction.

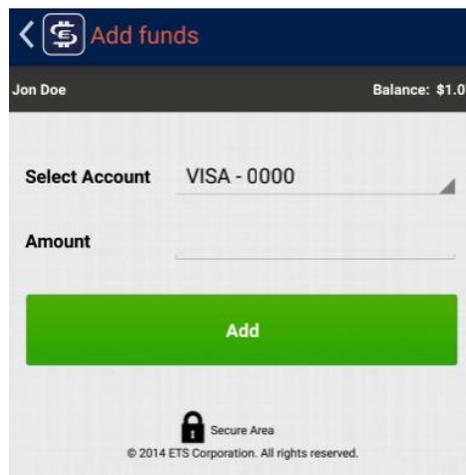


Figure 47

4. Enter the **Amount**.
5. Tap **Add**.
6. Tap **Ok** to confirm.
7. Tap **Done** on the confirmation screen.

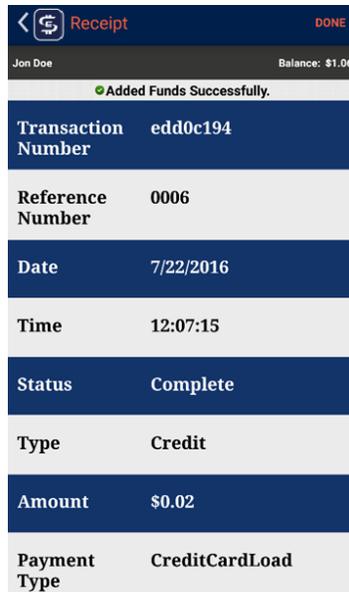


Figure 48

2.5 Paying for Transit

1. Tap **Pay for Transit** on the home screen.

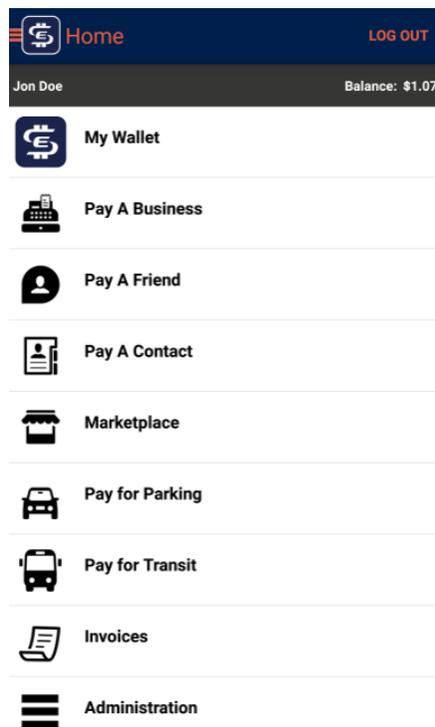


Figure 49

2. Select the city from the list.



Figure 50

3. Select the **Ticket Type** from the drop down list.

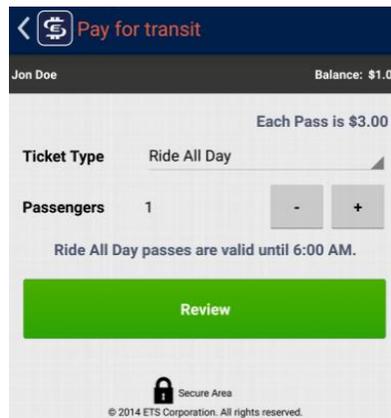


Figure 51

- 4. Select the number of **Passengers**.
- 5. Review your order and tap **Review**.

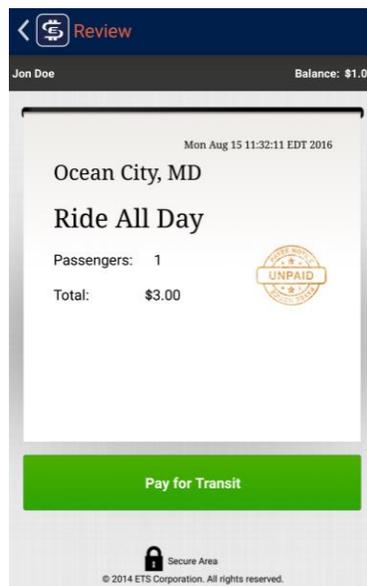


Figure 52

6. Tap **Pay for Transit** on the confirmation screen.

2.6 Using the Transit Pass

To use the ticket:

1. Tap **Pay for Transit** on the home screen.

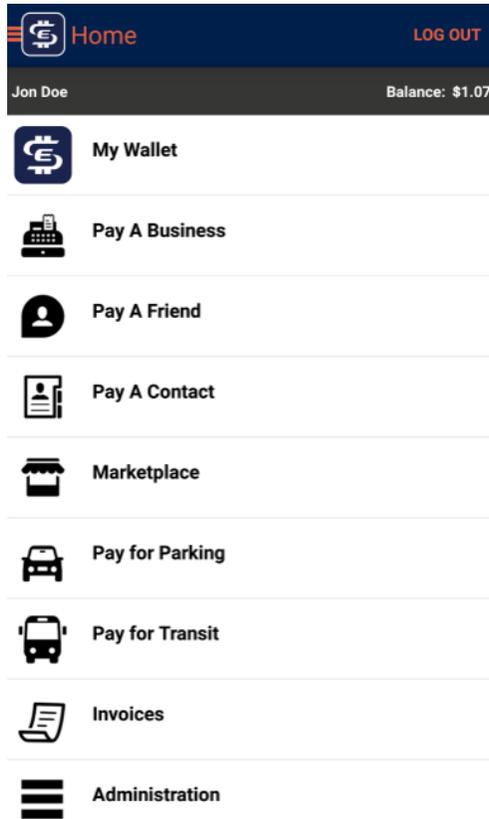


Figure 53

2. Select the **Transit Pass** from the list.

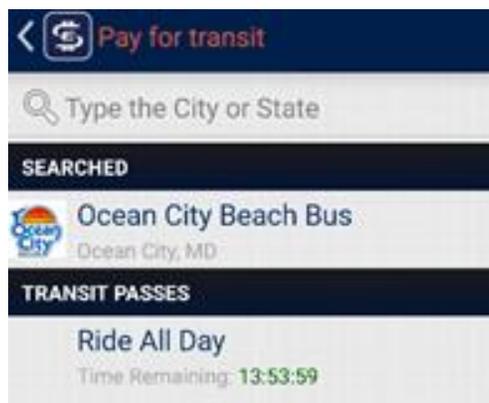


Figure 54

3. Simply show the valid ticket to the bus driver.



Figure 55

The ticket will display the following:

- **The spinning logo indicates that the ticket is valid**
- City name
- Validity date
- Number of passengers
- Time left for the ticket to expire
- Date and time when the ticket expires