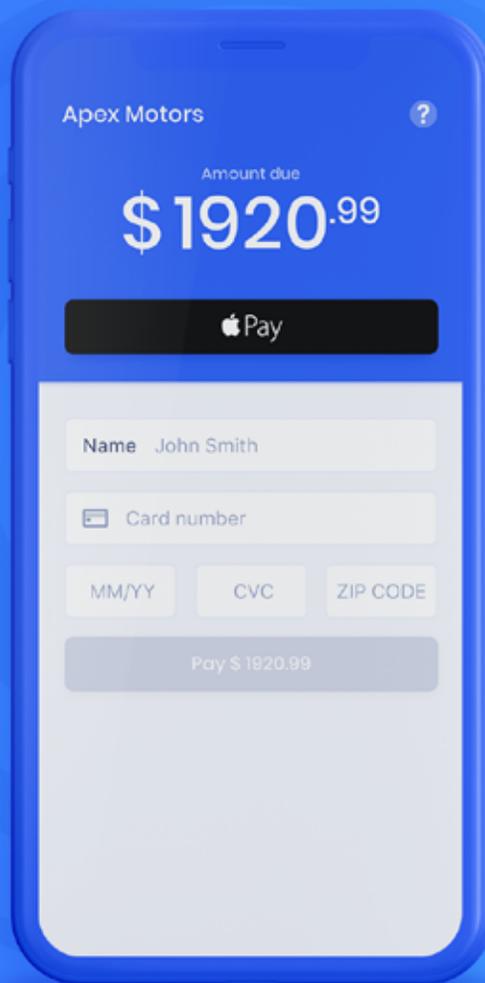


GUIDE

# Setting up Mobile Payment with Kimoby Pay

The simplest, fastest and most convenient checkout  
flow your customers have ever experienced



kimoby



# Setting Up Kimoby Pay

## Table of Contents

<b>Introduction</b>	<b>1</b>
<b>Introduction to Kimoby Pay</b>	<b>2</b>
What is the Pay-As-You-Go option?	3
What is the Merchant Connect option?	4
Which Kimoby Pay is right for you?	5
<b>The benefits of using Kimoby Pay</b>	<b>8</b>
Benefits for your business	9
Benefits for your customers	10
<b>Examples of Automated Messages</b>	<b>11</b>
Payment requests	12
Payment reception replies	13
<b>How to Set up Kimoby Pay</b>	<b>14</b>
Choose your Kimoby Pay account option	15
Request your Kimoby Pay account	15
Set up your Merchant Connect account	16
<b>How does Kimoby Pay work?</b>	<b>18</b>
For your business operations	19
For your customers	22
<b>Examples of usage</b>	<b>24</b>
Request payments with existing customers	25
Request payments with new customers	25
Request payments for deposits	25
<b>Conclusion</b>	<b>26</b>
<b>Appendix</b>	<b>28</b>
Payment gateways in Canada	29
Payment gateways in the United States	30



## INTRODUCTION

# This guide details everything you need to know about Kimoby Pay.

You will find valuable information, such as:

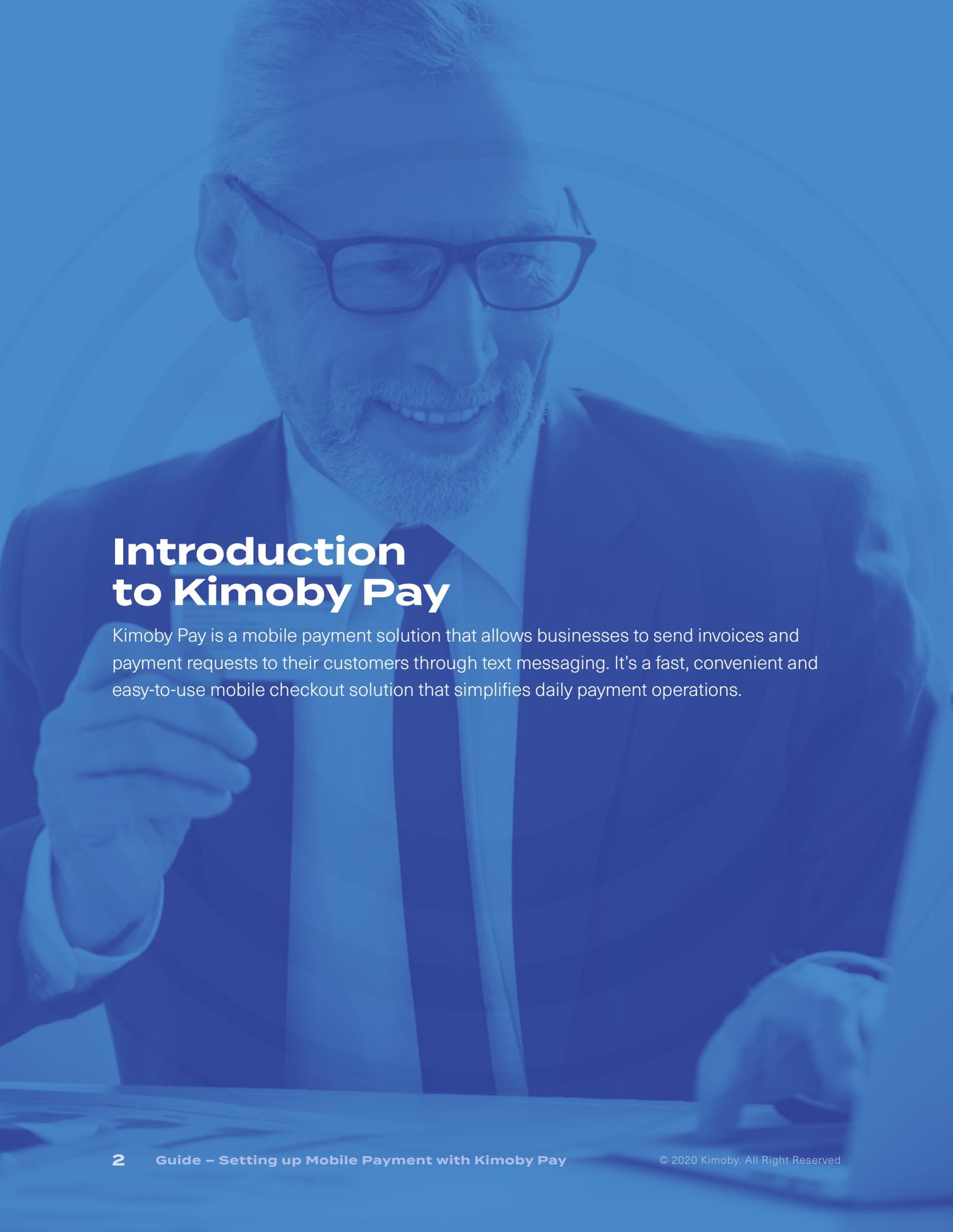
- Examples of messages
- References to our Help Center
- Testimonials and use cases from our customers

After reading this guide, you will be able to:

- Choose the right Kimoby Pay option for your needs
- Set up your Kimoby Pay account
- Use Kimoby Pay in your daily operations

We hope you will enjoy reading this guide!

▶ Try our free [mobile payment calculator](#) to calculate your monthly cost savings from processing online and mobile payments with Kimoby Pay.



# Introduction to Kimoby Pay

Kimoby Pay is a mobile payment solution that allows businesses to send invoices and payment requests to their customers through text messaging. It's a fast, convenient and easy-to-use mobile checkout solution that simplifies daily payment operations.

Two options are available:

**Pay-as-You-Go**

**Merchant Connect**

We will provide a detailed description of each option as well as a comparative FAQ to help you determine which option is best suited for your needs.

## **What is the Pay-As-You-Go option?**

The Pay-As-You-Go option is quick and easy to install. It doesn't require any initial investments. Simply enter your banking information and you're ready to start receiving payments.

It is accessible and can be used by all team members to send invoices and payment requests by text messages through the Kimoby platform.

Moreover, it provides a real-time, comprehensive dashboard that allows you to view all scheduled deposits and payments.

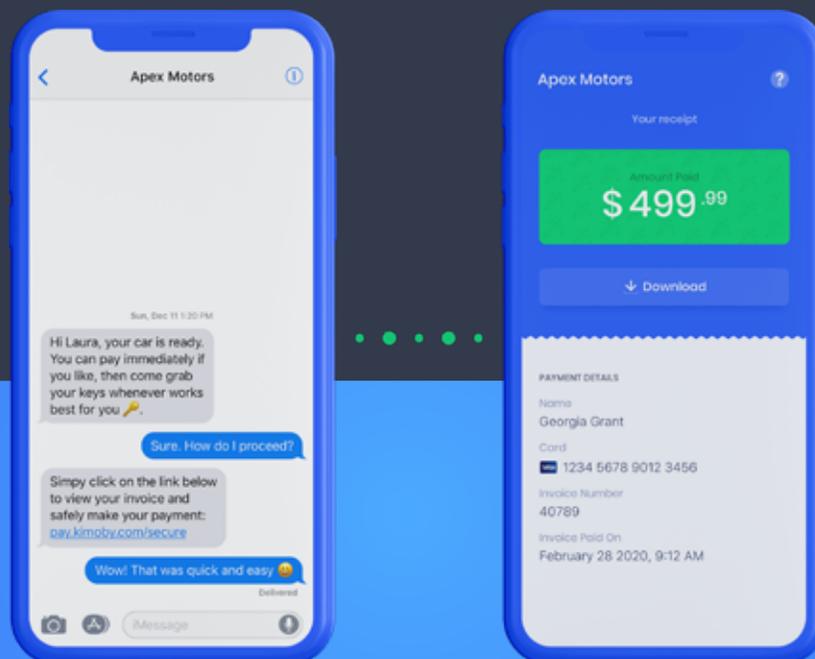
▶ **Read [Clarkdale Volkswagen's case study](#) to learn how this dealership successfully leveraged Kimoby Pay for its daily payment operations.**



## What is the Merchant Connect option?

The Merchant Connect option is **specifically designed to scale** with your business volume and needs. This mobile payment solution is intended for high-volume businesses that are looking to connect our solution with their existing merchant accounts to avoid having to pay additional fees for each individual transaction.

Other benefits include faster deposits in your bank account<sup>1</sup> as well as a monthly compiled statement of your transactions for faster accounting reconciliation.



<sup>1</sup> Determined by your merchant account contract.

# Which Kimoby Pay is right for you?

Here, we answer your questions to help you find out which Kimoby Pay option is best-suited for your needs.

## Fees, rates and conditions

<b>WHAT ARE THE MONTHLY FEES FOR THIS FEATURE?</b>	<input type="checkbox"/> No flat fees: Pay as you go <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Flat fees: \$75/month* <span>▶ Merchant Connect</span>
<b>ARE THERE ANY ADDITIONAL FEES THAT I SHOULD CONSIDER?</b>	<input type="checkbox"/> No additional fees <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Verify with your merchant account <span>▶ Merchant Connect</span>
<b>WHAT ARE THE CARD RATES?</b>	<input type="checkbox"/> 2.9% Visa and Mastercard; 3.4% Amex** <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Verify with your merchant account*** <span>▶ Merchant Connect</span>
<b>DO I NEED TO SIGN A CONTRACT?</b>	<input type="checkbox"/> No contract <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> No contract <span>▶ Merchant Connect</span>
<b>WHAT ARE THE SET-UP FEES?</b>	<input type="checkbox"/> No set up fees <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> No set up fees <span>▶ Merchant Connect</span>

\*Plan 0.2% processing fees.

\*\*Kimoby Pay acts as a second merchant account. No additional fee is charged by your merchant account.

\*\*\*The rate will most likely be close to your current fees.

## Operations

<b>WHICH OPTION IS BEST SUITED FOR LOW/HIGH VOLUME TRANSACTIONS?</b>	<input type="checkbox"/> Low/high volume	▶ Pay-As-You-Go
	<input type="checkbox"/> High volume	▶ Merchant Connect

<b>HOW LONG DOES IT TAKE TO SET UP KIMOBYPAY?</b>	<input type="checkbox"/> Minutes!	▶ Pay-As-You-Go
	<input type="checkbox"/> Days or weeks, depending on your payment solution provider	▶ Merchant Connect

<b>CAN KIMOBYPAY REFUND AND/OR PARTIALLY REFUND CUSTOMERS</b>	<input type="checkbox"/> Yes	▶ Pay-As-You-Go
	<input type="checkbox"/> Yes	▶ Merchant Connect

## E-payment functionalities

<b>DOES KIMOBYPAY CONNECT TO MY MERCHANT ACCOUNT?</b>	<input type="checkbox"/> No	▶ Pay-As-You-Go
	<input type="checkbox"/> Yes	▶ Merchant Connect

<b>WHAT IS THE DELAY FOR DEPOSITS?</b>	<input type="checkbox"/> 4 days in Canada and 2 days in the United States	▶ Pay-As-You-Go
	<input type="checkbox"/> Verify with your merchant account	▶ Merchant Connect

## E-payment functionalities

<b>ARE GOOGLE PAY AND APPLE PAY ACCEPTED?</b>	<input type="checkbox"/> Yes <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Apple Pay only. Depends on your merchant account <span>▶ Merchant Connect</span>
<b>IS AMERICAN EXPRESS ACCEPTED?</b>	<input type="checkbox"/> Yes <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Verify with your merchant account <span>▶ Merchant Connect</span>
<b>WHAT AMOUNT IS DEPOSITED IN THE ACCOUNT?</b>	<input type="checkbox"/> Net amount: The amount after the percentage fees are deducted <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Gross amount: Fees are charged at the end of the month by your merchant <span>▶ Merchant Connect</span>
<b>IS THERE A REAL-TIME RECONCILIATION REPORT AVAILABLE?</b>	<input type="checkbox"/> Yes <span>▶ Pay-As-You-Go</span>
	<input type="checkbox"/> Yes <span>▶ Merchant Connect</span>

- ▶ No matter what **Kimoby Pay option** you choose, the interface in Kimoby's platform remains the same.
- ▶ No matter what **Kimoby Pay option** you choose, your customer experience remains the same.
- ▶ You **can switch** from one Kimoby Pay option to another at any time.
- ▶ If ever you **change your merchant account**, Kimoby's team will **assist you** in the switch.

A blue-tinted photograph of a man with a beard and a woman shaking hands in a business meeting. The man is on the left, smiling broadly, and the woman is on the right, also smiling. They are surrounded by other people in the background, all appearing to be in a professional setting.

## The benefits of using Kimoby Pay

Beyond the respective characteristics of each option, Kimoby Pay remains greatly beneficial for both your business and your customers.

## Benefits for your business

Kimoby Pay allows you to:

- **Improve service profitability** by cutting overhead for after-hours pickups
- **Streamline** your daily **payment operations**
- **Improve customer satisfaction** by offering the convenience of an additional payment method
- Make the **end-of-day bottlenecks** at the checkout a **thing of the past**
- Take advantage of an **undisrupted** existing **payment infrastructure**. No additional equipment is required.
- Keep your actual point-of-sale terminals
- **Propel** your dealership into the **digital future**
- Get **in-depth visibility** into your daily **payment operations**

Kimoby Pay keeps your daily payment operations fast, streamlined and secure. Request payments straight from ongoing text conversations and give your customers the convenience to pay from their mobile phones.



“ It’s easy to use. Send the invoice and get the payment.  
When customers come in, you just have to take care of them.  
It’s all about customer service when they are there. It really eases and  
improves the payment process and customer experience. ”

**Chris Lane**  
Operation Manager  
Clarkdale Volkswagen

## Benefits for your customers

By offering your customers to pay for their invoices with Kimoby Pay, you offer them:

- **Improved customer experience** for seamless and easy after-hours pick-up
- The option to choose their **preferred payment method**
- **A superior service to VIP customers.** Whoever comes to pick up the vehicle, the whole checkout process can be simplified. The invoice and receipt are sent to customers when invoices are paid.
- The opportunity to **reduce their time spent at the cashier.** Don't make your customers have to stand in line before someone is available to process their payments.
- A **convenient** and **secure** payment method

“ It's easier now for our customers to do business with Clarkdale Volkswagen because we offer them a cashier-free mobile checkout option. ”

**Chris Lane**  
Operation Manager  
Clarkdale Volkswagen



## Examples of Automated Messages

## Payment requests

Here are some examples of messages that can be sent to your customers for a payment request.



### **WARNING!**

Do not change any of the words in { curly brackets }, they will be replaced by your customer and/or company's information.

Hello { customer.name }, We are confirming that your { customer.meta\_vehicle\_make | vehicle } is ready. if you would like to accelerate the vehicle collection process, please click on the secure link below to process your online payment. Thank you!

Hi { customer.name }, We expect a big rush at the end of the day 🤖.  
Would you like to skip the cashier and pay with your phone? 💡

Hello { customer.name }, Please find attached the estimate for your new vehicle part. If you wish to move forward with the order, please click on the link below to process your secure online payment for the deposit.

Hello { customer.name }, We are confirming that your { customer.meta\_vehicle\_make | vehicle } is ready. As part of our Privilege Program, you can conveniently process the payment online when you are ready by clicking on the secure link below.

## Payment reception replies

Here are some examples of messages that can be sent to your customers after a payment has been processed.



### **WARNING!**

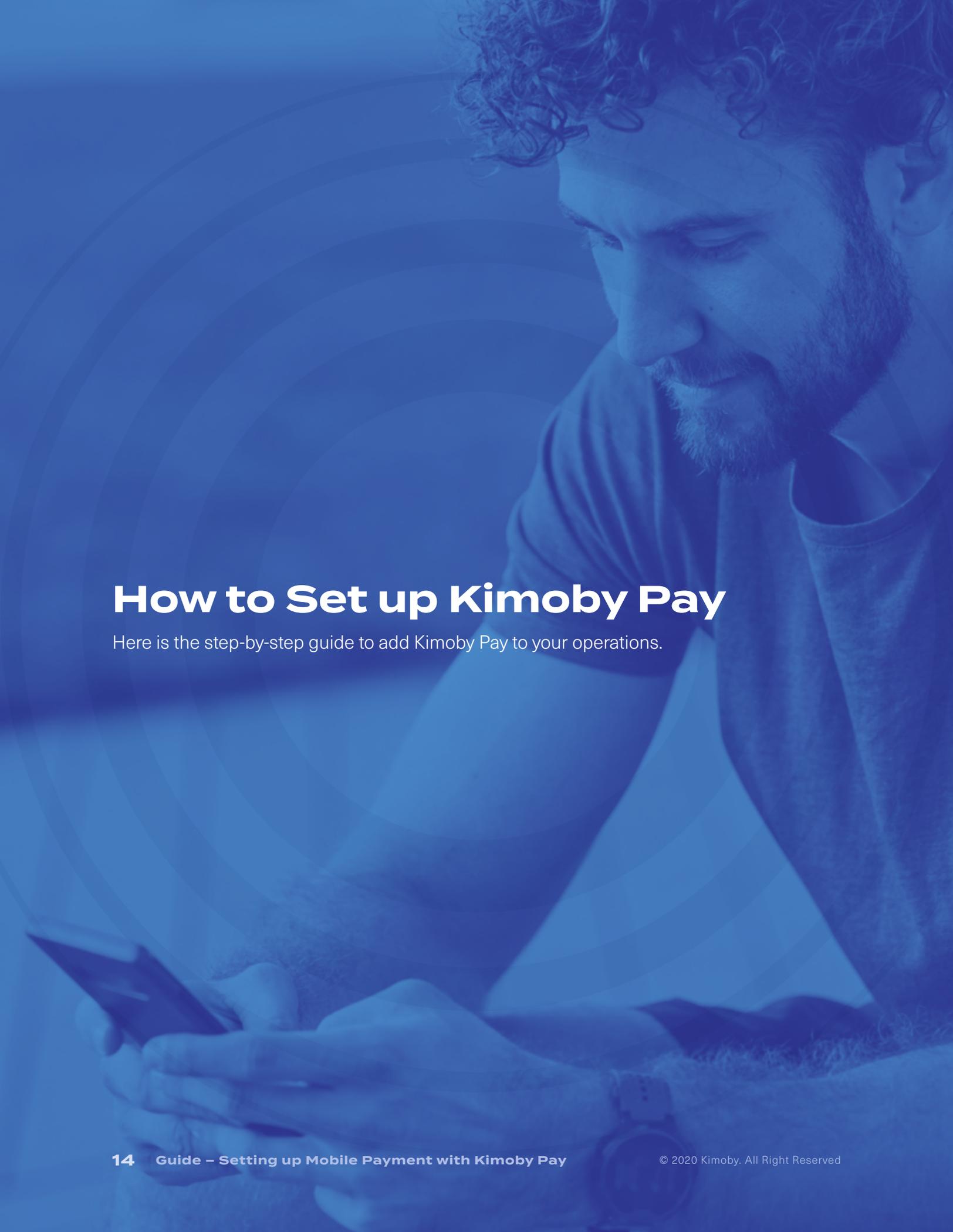
Do not change any of the words in { curly brackets }, they will be replaced by your customer and/or company's information.

Hello { customer.name }, Thank you for completing your payment online. Come by our service reception desk to pick up your keys. A service representative will be there to assist you if needed. Have a great day! { company.name }

Hello { customer.name }, This is a confirmation that we just received your online payment. Your keys are in your vehicle, at the predetermined location. Here is a copy of your detailed invoice. Don't hesitate to contact us for any questions or concerns. Thank you, { company.name }

Hi { customer.name }, Thank you for your payment! Come by our service reception desk to pick up your keys 🗝️🚗. Remember, you can text us anytime if you have any questions or if you would like to schedule your next appointment. Until next time! 🙌

Hello { customer.name }, Your payment was received. You can reclaim your keys at the VIP check-out cashier at our service reception desk when you are ready. Thank you, { company.name }



# How to Set up Kimoby Pay

Here is the step-by-step guide to add Kimoby Pay to your operations.

# 1

## Choose your Kimoby Pay account option

Select the right Kimoby Pay option for your needs by referring to pages 5, 6 and 7 of this guide. Should you need any help making your decision, just reach out to us by email at [support@kimoby.com](mailto:support@kimoby.com) or by phone at [+1 877 248 0204](tel:+18772480204).

# 2

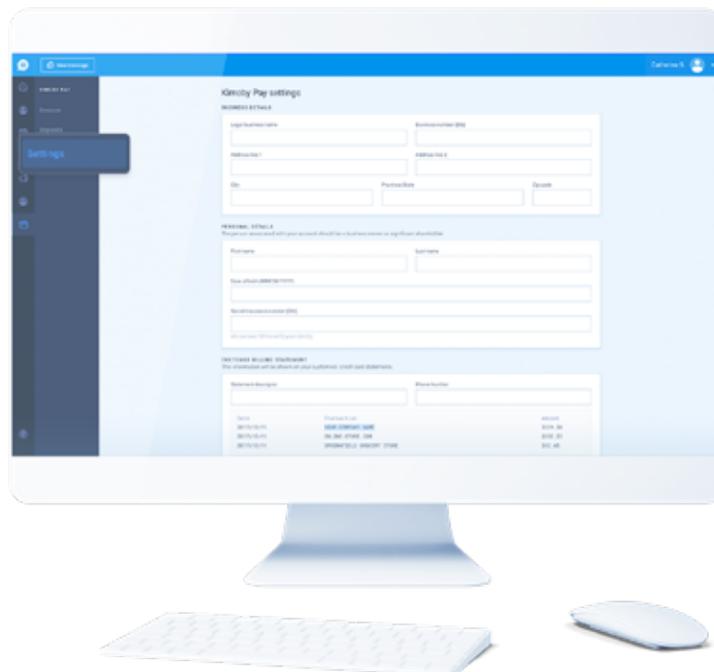
## Request your Kimoby Pay account

You have selected the **Kimoby Pay** option. Now, request your account directly in Kimoby.

▶ [To learn more, read the article in our Help Center Requesting Your Kimoby Pay account.](#)

Manage the user permission settings in Kimoby Pay to define what your customers are eligible to do.

Once your account **setup is complete**, you can **send your first payment request**.



# 3

## Set up your Merchant Connect account

### Step 1

#### Are you using Kimoby Pay?

##### IF YOU ARE USING KIMOBY PAY:

If you are using Kimoby Pay *Pay-As-You-Go* and want to upgrade to the Merchant Connect option you can do so directly in Kimoby.

▶ To learn more, read the article on our Help Center [Upgrade to Merchant Connect](#).

##### IF YOU ARE NOT USING KIMOBY PAY:

To set up Merchant Connect account, go to your company's settings in Kimoby.

▶ To learn how to set up your account, read the article on our Help Center [Set up your Merchant Connect account](#).

### Step 2

#### Is your current payment provider integrated with Kimoby?

Check the list of payment gateways integrated with Kimoby in the appendix of this guide:

▶ Check the list of our [Payment gateways in Canada](#).

▶ Check the list of our [Payment gateways in the United States](#).

▶ **YES, MY PAYMENT GATEWAY IS IN THE LIST.**

If your **payment gateway is in the list**, choose your actual payment solution in the pick list and follow the steps in Kimoby.

▶ **NO, MY PAYMENT GATEWAY IS NOT IN THE LIST.**

If your **payment gateway is not in the list**, contact us by email at [support@kimoby.com](mailto:support@kimoby.com) or by phone at [+1 877 248 0204](tel:+18772480204).

**Step 3**

**Does your merchant account offer mobile payments?**

Check with your payment provider if your contract includes mobile payment functionalities.

▶ **YES, IT DOES.**

Go to Step 4.

▶ **NO, IT DOESN'T.**

You will need to negotiate a new contract including mobile payment.

**Step 4**

**Go to our Help Center**

Read the articles and follow the steps to set up your Merchant Connect account.

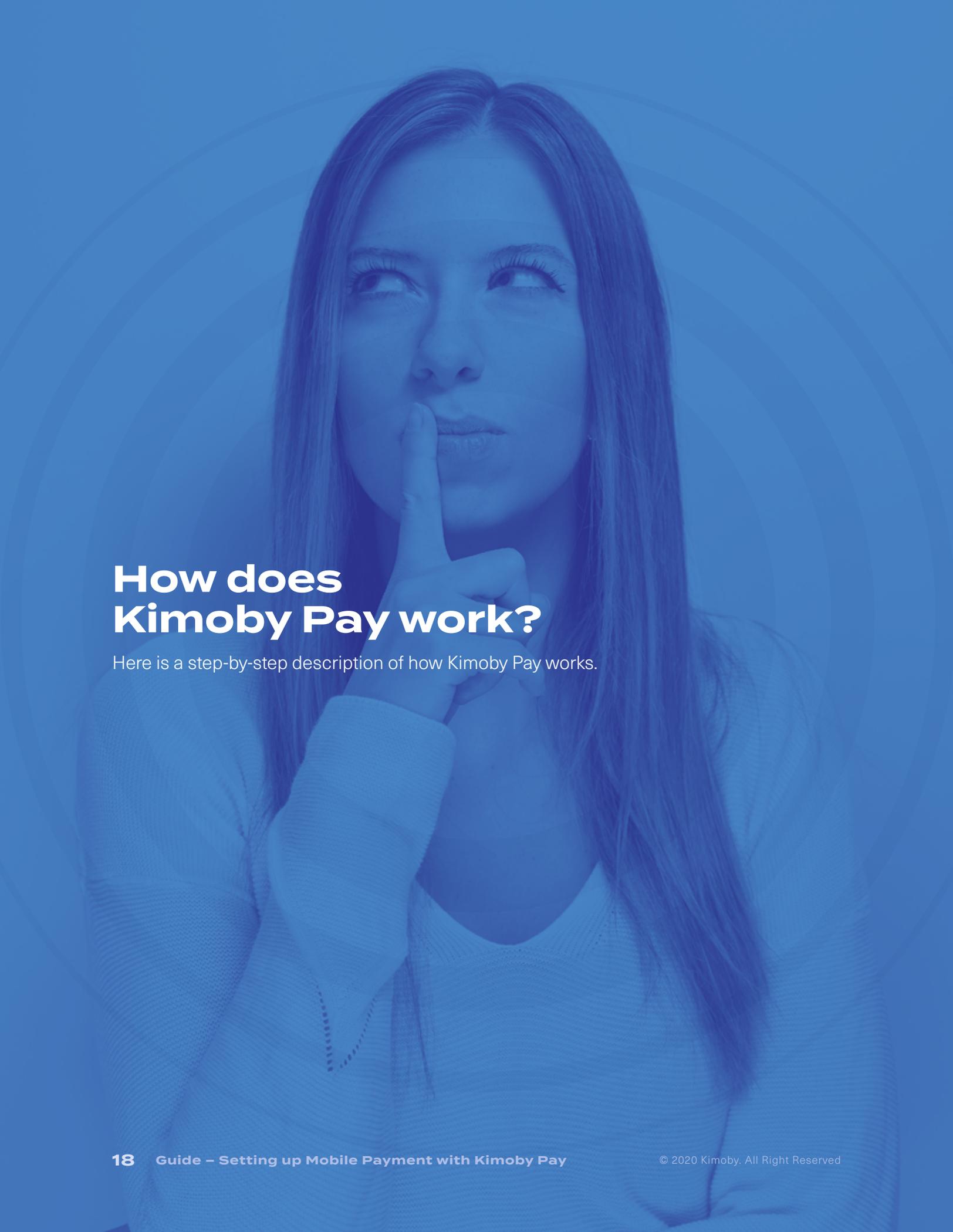
▶ [Kimoby Pay articles.](#)

**Step 5**

**Test your account**

Make sure you test your Kimoby Pay account before sending a payment request to a customer.

- Test it by sending a payment request of \$1 to yourself.
- Test the payment.
- Test the refund.



## How does Kimoby Pay work?

Here is a step-by-step description of how Kimoby Pay works.

## For your business operations

### ▶ Send a payment request

Once your Kimoby Pay account is set up, you can **send a payment request** to your customers. It can be carried out either from a new message or from an existing conversation.

Generate the invoice in your management system and print it as a pdf. You have the option to attach the pdf version of the invoice to the payment request text message you send to your customer.

▶ To learn more, read the article in our Help Center [Sending a Payment Request](#).

You can enter the amount to be paid manually. When entering the work order number, the Amount field is automatically populated if you have activated the autocomplete functionality in Kimoby.

▶ To learn more, read the article in our Help Center [Activating the Reference Autocomplete in a Payment Request](#).

Should it be necessary, you can **cancel a payment request**.

▶ To learn more, read the article in our Help Center [Cancelling a Payment Request](#).

As soon as a customer pays an invoice, you will receive an email notification and the information will appear in Kimoby.

## ► Send a payment confirmation message

You can send a message to your customer once the **payment is completed**.

You can choose a message from the **message library** and pick the one you want to send to your customer.

► To learn more, read the article in our Help Center [Sending a Payment Message Confirmation](#).

Confirmation messages can be sent **manually** or **automatically**. To **automate** a payment confirmation message, **activate the Automatic Reply** function in Kimoby.

► To learn more, read the article in our Help Center [Activating your Automatic Reply to a Payment](#).



### Tips for better customer service

- Let customers know in your confirmation message where they can get their keys.
- Add a VIP checkout line or express checkout line at the reception desk.
- Let customers know in your confirmation message that there is a VIP checkout line for their convenience.
- Let customers know in your dealership's shuttle that they can text you.
- Let the customers know when they check in that you can text them when their vehicle is ready or for any specific question.

## ▶ **Process the payment**

You can **save and print the payment receipt**. Simply staple or pin it to the customer invoice and give it to the front desk with the vehicle keys for a fast pick-up.

▶ To learn more, read the article in our Help Center [Saving your Customer's Receipts](#).

▶ To learn more, read the article in our Help Center [Printing your Customer's Receipts](#).

To **close the invoice in your DMS**, create a new payment method for Kimoby Pay, such as KP in your management system.

## ▶ **Refund a payment**

You can manage full or partial refunds directly in Kimoby Pay. Manage the user permissions in your settings to define which member of your team is eligible to make refunds.

▶ To learn more, read the article in our Help Center [Refunding an Invoice](#).

## ▶ **Accounting management**

You can **export** a file from Kimoby with **all the deposits** received through Kimoby Pay.

▶ To learn more, read the article in our Help Center [Exporting your deposits](#).

## For your customers

### ► Reception of payment requests

Customers receive a **link** in the payment request message directly on their mobile phone.

This **secured link** will direct your customers to a landing page that will open in their browser. Customers can enter their payment details from there.

► To learn more, read the article in our Help Center [How Customers Pay Their Invoices Through Text Using Kimoby Pay.](#)

Your customers have the option of saving and printing their receipts.

► To learn more, read the article in our Help Center [How Customers can Save Their Receipts.](#)

► To learn more, read the article in our Help Center [How Customers can Print their Receipts.](#)

### ► Refunds

When a partial or full refund is made, the receipt is automatically updated. Your customers can see it on their phones. They can download and print the receipt.

► To learn more, read the article in our Help Center [How Customers Will Get a Refund Through Text Using Kimoby Pay.](#)

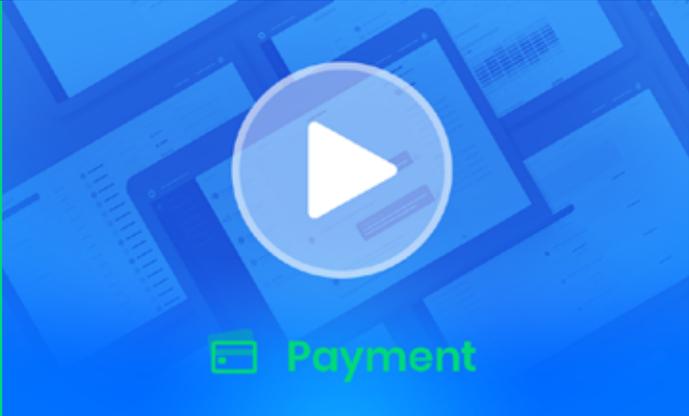
## ► Reception of a canceled payment request

If you cancel a payment request, the receipt will be automatically updated and your customer will see it on his mobile phone. The customer will be notified that the invoice was canceled.

► To learn more, read the article in our Help Center [How Customers Will Get a Canceled Payment Request Through Text Using Kimoby Pay.](#)

No matter what  
**Kimoby Pay option**  
you choose,  
you will take your  
customer experience  
to a whole new level.

► Watch the video,  
[Introduction to Kimoby Pay](#),  
to get an overview of how  
Kimoby Pay is used in daily  
payment operations.



Payment

A hand holding a smartphone next to a payment terminal, with a blue overlay and concentric circles.

## Examples of usage

## Request payments with existing customers

Kimoby Pay can be used to send a payment request to existing customers to give them the convenience to pay from their phones and avoid end-of-day bottlenecks at the checkout.



Mark – Greenway Auto: Hi Daniel, we expect a big rush at the end of the day 🤔. Would you like to skip the cashier and pay with your phone? 📱

## Request payments with new customers

With Kimoby Pay, you can ask for a deposit from new customers that are not in your database. This can be done by simply adding new customers' cell phone numbers to your payment request.

This payment method can help if customers are not physically at the dealership and you would like to process a payment for a deposit. Using Kimoby Pay avoids having to take the credit card information over the phone so the process remains secure.

## Request payments for deposits

Whether it be for a new or a returning customer, using Kimoby Pay to request a deposit on a new car part can be useful, especially if the person is not physically at the dealership.



# Conclusion

**Kimoby Pay** is a simple, fast and convenient mobile payment solution that will make it easier for your customers to pay however they want, from wherever they are, directly from their mobile phones.

Kimoby Pay comes with all our plans and is offered in two versions to better suit your business volumes and needs.

It seamlessly integrates with your existing payment system and its implementation is non-disruptive.

Kimoby will empower you to **increase your profitability** and **improve customer experience!**

**“ Using Kimoby Pay has allowed Clarkdale to not have a nighttime receptionist and cashier. Not only did the company save on overhead but it also greatly improved its customers’ experience. ”**

Source: Clarkdale Volkswagen Case Study

For further information, please contact us by email at [support@kimoby.com](mailto:support@kimoby.com) or by phone at [+1 877 248 0204](tel:+18772480204).

# Appendix

## Payment gateways in Canada

Acapture	Global Payments (Global Transport)	PayPal
Authorize.Net	IATS Payments	Payeezy
Bambora (formerly Beanstream)	Ingenico ePayments (formerly GlobalCollect)	First Data (GGE4)
BluePay	JetPay	First Data (GGE4 v27)
BlueSnap	JetPay V2	Payflow Pro
Braintree	Latitude19	Paysafe (formerly Optimal Payments)
BridgePay	Worldpay (Mercury)	ProPay
Cardstream	Moneris	Global Payments (Realex)
CenPOS	Orbital (Chase Paymentech)	Sage Payment Solutions
CyberSource	PSiGate	Stripe
Desjardins	PayConex	WePay
Elavon (Converge)	PayFacto (formerly CT-Payment)	WorldPay
Ezic		
Global Iris		

## Payment gateways in the United States

Acapture	Heartland Payment Systems	Payeezy (formerly GGE4) v27
Adyen	IATS Payments	Payflow Pro
Authorize.Net	IVeri	Payment Express
Bambora (formerly Beanstream)	IXOPAY	Paysafe (formerly Optimal Payments)
BluePay	Ingenico ePayments (formerly GlobalCollect)	ProPay
BlueSnap	JetPay	Quantum
Braintree	JetPay V2	QuickBooks Merchant Services
BridgePay	Latitude19	Global Payments (Realex)
CardConnect	MasterCard Payment Gateway Service (formerly TNS)	SafeCharge
Cardstream	Merchant Partners	Sage Payment Solutions
Cayan	Merchant e-Solutions	SecureNet
CenPOS	Worldpay (Mercury)	Stripe
Creditcall	Mundipagg	TransFirst
CyberSource	NCR Secure Pay	TransFirst Transaction Express
DIBS	NETbilling	TrustCommerce
Diamond Mind	NMI	USA ePay
Digitzs	Orbital (Chase Paymentech)	Vanco
Elavon (Converge)	PayConex	Vantiv Express (formerly Element)
Ezic	PayFacto (formerly CT-Payment)	Vantiv eCommerce (formerly Litle)
First Data Global Gateway	PayJunction	VisaNet Peru
First Giving	PayPal	WePay
First Pay	Payeezy	Worldpay US
Forte	Payeezy (formerly GGE4)	
Global Iris		
Global Payments (Global Transport)		



### **Text messaging for business**

Kimoby is a cloud-based communication platform, providing smart and automated two-way conversation and transmission of multimedia content, that helps businesses of all sizes engage with their customers through their preferred messaging channel.

Committed to helping service teams save time, by automating daily routine communication tasks, Kimoby comes with ongoing, dedicated technical support and comprehensive training provided by qualified experts.

[www.kimoby.com](http://www.kimoby.com)



# kimoby