

# **mPoS Solution**

## **GENERAL**

### **Q1: What is mPoS Solution?**

A: mPoS Solution is an innovative payment solution that turns a smartphone or tablet into a secure mobile card payment acceptance device. It consists of:

- *mPoS* app (free app available in Google Play Store & Apple App Store)
- a secure card reader
- *mPoS Solution* account.

### **Q2: What mobile devices are supported by mPoS Solution?**

A: mPoS Solution currently supports Android v 2.2 and above. (Most Android devices are compatible.) Dialog K35 is recommended for mPoS. mPoS Solution also supports iOS v6.

### **Q3: What card types can I accept with mPoS Solution?**

A: Visa, MasterCard and JCB are supported. Both Debit & Credit Cards which is supported by any of this Card Type can be accepted.

### **Q4: Do I need a data connection to use mPoS Solution?**

A: mPoS Solution needs either a Wi-Fi or a data connection to process payments.

If you have data connection on your Smartphone, we recommend that the Wi-Fi setting be turned off to avoid unnecessary interruption to mPoS Solution connection by intermittent attempt to connect to any Wi-Fi network.

### **Q5: Is there a maximum transaction amount on mPoS Solution?**

A: Merchants can enter a maximum of 8 digits (including 2 decimal places) in the transaction amount. The transaction limit is determined by the credit limit and available credit on the credit card of card holder.

### **Q6: Can I use mPoS Solution outside of my jurisdiction?**

A: mPoS Solution is available to businesses operating in the country/territory where the merchant has registered to use the solution. Transactions should only be processed within the boundary of the local jurisdiction.

Android & iOS devices connected to a data network or Wi-Fi will detect the current location automatically. Merchant users are limited to process transactions within their local country/territory.

## **USER ACCOUNT AND HARDWARE DEVICE**

### **Q7: Why was I given a temporary password to log in for the first time?**

A: For the security of the user account, merchants are given only a one-time temporary password for the first log-in. At the very log-in, merchant will be prompted to create the following:

- Their password
- The security question (in the event the merchants forgets password and needs to reset it themselves)
- Their supervisor PIN (Personal Identification Number) to support Void and/or Refund transactions

### **Q8: Can I share my mPoS Solution account with other persons?**

A: No. mPoS Solution accounts are assigned to specific users who have been authorized by the merchant to process transactions. The account credentials (username and password) must be handled appropriately.

### **Q9: Can I install mPoS Solution app and use my mPoS Solution account on more than one mobile device?**

A: Yes. You can install mPoS Solution in more than one mobile device and log in with your own mPoS Solution account.

### **Q10: How many user accounts can I use with each card reader?**

A: After processing the first transaction, the same card reader device can only be used with that unique mPoS user account.

### **Q11: I forgot my mPoS Solution login username or password. What should I do?**

A: You can reset your password by answering the Security question you selected when you first signed in to your mPoS account.

Should you fail to answer the Security question, you can contact Global Payments Call Centre (112 377 666). They will provide you with a temporary password after having successfully authenticating your identity.

You can log in to your mPoS Account using the temporary password and reset your password.

### **Q12: How do I use the card reader on my phone?**

A: The mPoS Solution card reader is plugged into the 3.5mm audio jack of your mobile device. Once you plug it in and launch mPoS app, you can swipe cards and accept payments.

**Q13: Does mPoS card reader require battery charging?**

A: Yes, you can recharge the Lithium battery inside the mPoS card reader using a Micro USB connected to either a computer or an adapter. It will take approximately 2 hours to fully charge up the battery. A fully charged battery could support up to approximately 80 transactions.

**Q14: When do I need to recharge the mPoS card reader?**

A: There are LED signal indicators on the mPoS Solution card reader. The LED indicators show the merchant when they need to charge the battery:

- Green light Flashing => Operating
- Red light Flashing => Operating in low battery
- Red light On => Charging
- Green light On => Charging finish.

## **SECURITY**

**Q15: Is it safe and secure to pay with a credit/debit card via mPoS Solution?**

A: Yes, mPoS Solution is a secure mobile payment solution that uses multi-layer encryption and the latest security technologies to protect card and transaction information from the moment a card is swiped or inserted into the device, and throughout the entire payment processing flow:

1. Mobile Application and Device
  - The physical device utilizes DUKPT managed TDES encryption on any data that is being transmitted externally.
  - No sensitive information is available to the mobile device itself at any point.
2. Gateway System
  - All messages from the gateway server are encrypted under SSL
  - All messages from gateway are signed using RSA and SHA1 for validation on the mobile device
  - No full card details are displayed to a merchant at any point
  - All transactions are passed through internal fraud engine for transaction scoring before being passed on to the host

**Q16: Is it secure to sign on mPoS Solution?**

A: Yes, cardholder signatures on mPoS Solution are securely and separately stored in a Payment Card Industry (PCI) accredited data center.

## **TRANSACTION FLOW AND RECEIPTS**

### **Q17: Can I print a paper receipt for customers?**

A: mPoS Solution provides the cardholder with a link to an online electronic receipt via email or SMS. After signing on the screen, the cardholder enters either their email address or mobile phone number to which they want the link to be sent.

Please do note that cardholder's email address or phone number is not retained on the mobile device or the card reader, nor is it stored on any server.

If cardholders insist on receiving a paper receipt, merchants can access their email and print a copy of the receipt for the cardholder. A copy of the sales receipt is sent to the merchant's email address after every transaction.

### **Q18: Who sends the SMS receipt? Why is the number not the merchant's number?**

A: The SMS receipt comes from a centralized server and not through a local telecommunication. The SMS messages will not be charged to cardholder's mobile phone bill.

### **Q19: How long is the transaction data stored in the transaction history of the Mobile App?**

A: Indefinitely but due to current app limitation, merchants can view only the 15 most recent transactions in the app.

### **Q20: What happens if I lose cellular data or Wi-Fi signal while using mPoS Solution, during a transaction while obtaining approval?**

A: mPoS Solution will notify you that the transaction is not successfully completed. You should re-establish the Cellular or Wi-Fi connection before proceeding with the transaction. The transaction will fail and will need to be retried by the merchant once signal is re-established.

### **Q21: What happens if I lose cellular or Wi-Fi signal after a transaction has been approved but before the cardholder signs?**

A: Merchant will need to re-establish cellular data or Wi-Fi connection and perform the following tasks:

1. Access Transaction History and search transaction by swiping the same card
2. Select the previous transaction
3. Void the transaction
4. Re-process the sales transaction

The merchant bears the chargeback risk so it is important that they follow the above steps to obtain cardholder signature.

**Q22: What if I get a call or text message; 1) During a transaction? 2) While obtaining approval?**

A: Text messages don't affect the process; however, calls can have varied results depending on platform. Some transactions will fail with incoming calls.

If merchant is not certain on whether the transaction has been properly processed, they can check the transaction history. And if the transaction is approved or processed without cardholder signing on the screen, follow the following steps:

1. Access Transaction History and search transaction by swiping the same card
2. Select the previous transaction
3. Void the transaction
4. Re-process the sales transaction

**Q23: Do I need to settle mPoS Solution transactions every day?**

A: No. All transactions processed with mPoS Solution will be automatically settled daily at 23:59 Local Time. Merchants do not need to initiate a settlement manually. Refunds for same-day payment transactions processed through mPoS Solution before 23:59 Local Time will be processed as void instead of a separate refund transaction.

**Q24: How do I get paid?**

A: Global Payments automatically deposits into your account the proceeds of your credit/debit card transactions minus your transaction fees and relevant debits daily. It normally takes up to 1-3 business days for the deposits to show up in your bank account, depending on your bank.

**Q25: Can I process transactions in a currency other than my local currency?**

A: No, currently the only accepted currency is the local transaction currency. i.e LKR in Sri Lanka