

myPOS

Frequently asked questions

End user guide

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InterCard Finance AD © 2007 – 2014

VERSION CONTROL

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GETTING STARTED

What do I need in order to start accepting card payments via myPOS device?

All you need is a free e-money account, where your funds will be settled, and an internet connection. Thereby you will be able to accept customer payments at any time, any place, to support the major credit and debit card types and to receive your money at your e-money account instantly.

I received the myPOS device. What should I do?

You can activate your new myPOS device in few easy steps. The activation procedure is a one-time process and requires an activation code generated by the myPOS system to be entered manually by you on your myPOS device.

During the activation procedure, the myPOS system links the serial number of your new device with your myPOS e-money account. Once your new device has been activated, every transaction accepted through it will be credited to your e-money account.

If you do not have a myPOS e-money account, visit www.mypos.eu/activate and follow the instructions:

- Register your e-money Account with iPay
- Activate your myPOS device
- Activate your myPOS Business Card

If you already have a myPOS e-money account, please log in and go to the Merchant Services » POS Terminals menu. Click on “Activate POS device”, generate an activation code and follow the instructions.

How can I register for e-money account?

If you have received your new myPOS device you can simply go to www.mypos.eu/activate and follow the instructions. You may contact your customer service representative or our Call center for any questions you may have.

I did not receive my myPOS device. What should I do?

If you did not receive your myPOS device in the specified time frame, please contact our Support team at: support@mypos.eu. Alternatively, you can contact our Call center using the contacts shown in your myPOS e-money account.

NETWORK CONNECTIVITY

General

Do I need internet to use the myPOS device?

Yes, you will need an internet connection in order to accept payments and to have your myPOS device fully operating. Depending on the chosen modification your myPOS device can connect to the network via Bluetooth, Wi-Fi and/or GPRS. The Wi-Fi connection can be accomplished both via wireless router or your smart mobile phone (via personal hotspot).

What connectivity types can I use?

The myPOS device can work both via Bluetooth, Wi-Fi or GRPS connection. Depending on the chosen modification of the specific device it can have one or more of these connection types.

Supported mobile phones and connections

Please find below the supported connection types for the different smart phones operation systems:

Connection type	via Wireless Router	via SIM card	via Smart Phone		
			 iOS <i>Requires iOS 6.0 or later</i>	 Android <i>Requires Android 3.0 or later</i>	 Windows Phone <i>Requires Windows Phone 8.0 or later</i>

Bluetooth	x	x	✓*	✓*	x <i>This connection type is not supported for the OS</i>
Wi-Fi	✓**	x	x <i>This connection type is not supported for the OS</i>	✓**	✓**
GPRS	x	✓***	x	x	x

* In order to use this connection type, you will need to download and install the free Mobile App on your smartphone. Once you switch on Bluetooth and start the Mobile App and log on to the system.

If you still do not have tried our Mobile App, just scan the QR code on the left and keep track of your transactions at a glance

** The supported encryption methods for the Wi-Fi network are WPA and WPA2.

*** Make sure your SIM card has the GPRS service activated.



Using the myPOS device with a mobile phone (via Bluetooth or personal hotspot)

General

Make sure you have an internet connection (data) activated on your mobile (smart) phone. In order to connect your D200 device to your mobile phone, please read carefully the information below. Please be aware that different operating systems may not support all connectivity modes.

- **iOS 6.0 or later**

If you are using an Apple mobile phone which runs iOS 6.0, you can connect your myPOS device **ONLY** via **Bluetooth**.

Download for free iPay Mobile App from Apple store and install it on your mobile phone. Starting the Mobile application will automatically launch a communication service. You can then close your Mobile App as it is not needed anymore for your device operation. Please, follow the procedure described in the “How to connect your D200 with Bluetooth” section from the Quick User Guide included in your package.

- **Android 3.0 or later**

If you are using a mobile phone which runs Android 3.0 or later, you can connect your device via Bluetooth or Wi-Fi (Personal Hotspot).

To connect via **Bluetooth**, download the free iPay Mobile App from Google Play Store and install it on your mobile phone. Starting the Mobile application will automatically launch a communication service. You can then close your Mobile App, as it is not needed anymore for your device operation. Please follow the procedure described in the “How to connect your D200 with Bluetooth” section from the Quick User Guide included in your package.

To connect via **Wi-Fi (Personal Hotspot)** activated on your mobile phone, please follow the procedure described in the “How to connect your device with Wi-Fi” section from the Quick User Guide included in your package. The Mobile application is not required for using this type of connection but you can download and use it for managing your e-money account.

- **Windows Phone 8.0 or later**

If you are using a mobile phone which runs Windows Phone 8.0 or later, you can connect your device **ONLY** via **Wi-Fi (Personal Hotspot)**.

To connect via Wi-Fi (Personal Hotspot) activated on your mobile phone, please follow the procedure described in the “How to connect your D200 with Wi-Fi” section from the Quick User Guide included in your package. The iPay Mobile App is not required for using this type of connection but you can download and use it for managing your e-money account.

I get a message “Error: XX Unable to reach authorization host” what should I do?

- make sure you have an internet connection (data) activated on your mobile (smart) phone.

- make sure your mobile operating system supports the chosen connectivity mode. Please, refer to [Supported mobile phones and connections](#).

Alternatively, you may contact your customer service representative or our Call center.

I cannot pair the myPOS device with the Bluetooth of my mobile phone. What should I do?

Please, check if you have fulfilled all steps:

- download and install the free Mobile App
- start the Mobile App and leave it on the background
- make sure the Bluetooth of your mobile phone is ON (activated)
- make sure your mobile phone is in a discoverable mode

Using the myPOS device with a wireless (Wi-Fi) router

General

Make sure your Wi-Fi router is connected to the Internet. In order to connect your myPOS device to your Wi-Fi router, please read carefully the information below. Please be aware that the supported encryption methods for Wi-Fi networks are WPA and WPA2.

To connect via a Wi-Fi router, please follow the procedure described in the “How to connect your device with Wi-Fi” section from the Quick User Guide included in your package.

I get a message “Error: XX Unable to reach authorization host” what should I do?

- make sure your router does not have any network traffic restrictions or filters;
- your router does not require setting a special TCP/IP configuration on your network devices (myPOS will use the default settings only);
- network signal is strong enough. The network signal strength is indicated via a Wi-Fi signal icon located in the upper part of your device screen.

Alternatively, you may contact your customer service representative or our Call center.

Using the myPOS device with GPRS (requires a SIM card)

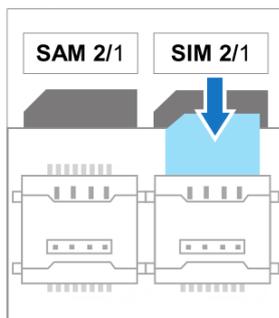
General

Make sure your SIM card has the GPRS service activated.

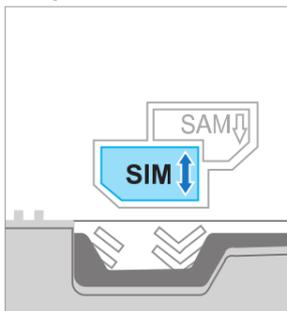
For proper operation of the myPOS device, please make sure that:

- the SIM card is inserted correctly in the SIM slot.

1. myPOS D210 – please insert the card at SIM slot 1 (the bottom one)



2. myPOS D200 – the SIM slot is the front one



- you have a SIM adapter if your SIM card is micro or nano. Your iPay POS device is working with standard SIM card size.
- network signal is strong enough. The network signal strength is indicated via a Wi-Fi signal icon located in the upper part of your iPay POS D210 screen.

To connect via a GPRS, please follow the procedure described in the “How to connect myPOS using GPRS (SIM Card)” section from the Quick User Guide included in your package.

I get a message “No card found in Slot 1.” on myPOS D210 device, but the card is already inserted. What should I do?

Please check if your SIM card is inserted in the correct card slot. Your myPOS device has 2 SIM slots. Make sure that you are using SIM card slot 1 (the back one). The first accessible SIM slot (SIM slot 2) will remain empty.

I get a “The network registration was unsuccessful” message. What should I do?

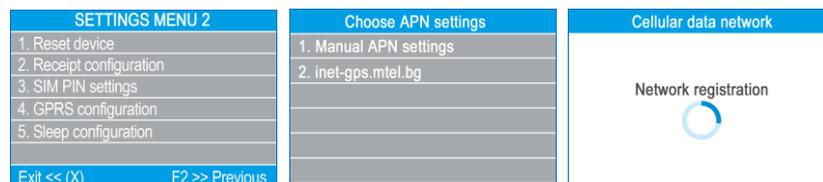


This means that the myPOS device could not find the default settings of your mobile network. Please, click on the green button (O) Settings to enter them manually. You will be asked for APN (Access Point Name of your network), user name and password. You can find these data from your mobile provider.

Can I change the default APN settings of myPOS?

Yes, you can by pressing (F2) key to select the SETTINGS MENU. The menu is organized in two screens. By pressing (F2) key once again your device will display the second page where you can choose the GPRS configuration option.

There you can choose from the standard APN settings of your mobile operator or to enter manual settings:



Can I switch Off the SIM PIN check for myPOS device?

Yes, you can. Please press (F2) key to open the SETTINGS MENU and then press (F2) key again to go on the second page. By choosing the SIM PIN settings option you can enable / disable the SIM PIN check of your SIM card at any time.

ACTIVATION

Before you start the activation, you need:

- ✓ your mobile phone to be able to receive the confirmation code via SMS;
- ✓ Internet browser to access www.mypos.eu/activate;
- ✓ Your myPOS device, connected to Internet via Bluetooth, WiFi or GPRS*

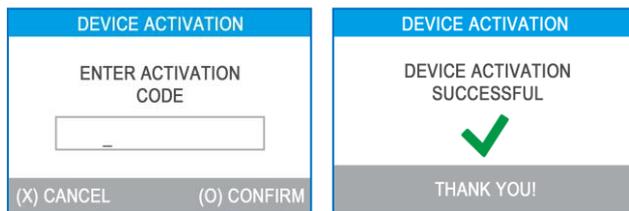
* In order to connect your myPOS device to the Internet, please refer to “[Network connectivity](#)” section.

What is the activation procedure?

The activation procedure is a one-time process and requires an activation code generated by the myPOS system to be entered manually by you on your myPOS device.

Step1: Generate an activation code

Step2: Enter the activation code on the myPOS device and press the green key (O). Your myPOS device must be connected to the Internet in order to complete the activation process.



Step3: Once it has been successfully activated, your myPOS will display the confirmation screen and will automatically check for any updates of the terminal software from iPay International. If a new update is found, the terminal will automatically download and install it.



Your new myPOS is now activated and ready to be used. You can find the new device listed in your myPOS account in the POS terminals menu section.

I bought the myPOS device by an iPay International distributor. Do I need to activate it?

No, during the registration process the iPay International agent has already activated your new myPOS device and assigned it to your e-money account. Just switch ON the device and connect it to the network. The myPOS will automatically check for updates and will download all needed configurations. Once the myPOS device is updated successfully you can start accepting payments.

I get "Device activation not successful" message when I enter the activation code? What should I do?

Please ensure that the activation code was entered correctly and try again. Please have in mind that the activation code is valid for 24hours. If your code has expired, please generate a new one. If you still getting issues with the activation, please write to our Contact Center from your registered e-mail. We will contact you within 48 hours for support.

The myPOS device was successfully activated, however the update procedure failed. What should I do?

Please, check your internet connection and try again. Alternatively, you can change your connection type and try to update again. The update procedure after successful activation is mandatory so your new myPOS device will prompt you to finish the procedure.

ACCEPTING PAYMENTS

Card readers

Available Card readers on the myPOS device

Your new myPOS device supports three different methods for accepting payments with credit and debit cards - Magnetic Stripe, CHIP and Contactless (NFC). For this purpose, the myPOS incorporates two readers and one built-in antenna.

For myPOS D200 devices (without printer):

The reader located at the top is designated for swiping magnetic stripe cards, while the reader located at the bottom is for CHIP cards. The antenna for contactless cards is located under the display.

For myPOS D210 devices (with printer):

The reader located at the right side is designated for swiping magnetic stripe cards, while the reader located at the bottom is for CHIP cards. The antenna for contactless cards is located under the display.

Processing CHIP Cards

If the card has a CHIP, insert the card in the bottom reader with the CHIP facing towards the keyboard.

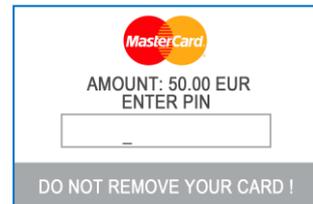
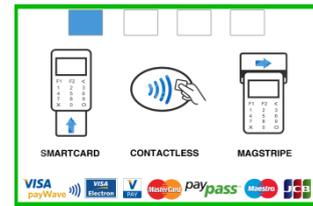
When the device is reading the card, the screen will flash Green.

If the card is not recognized, the screen will flash Red.

Please, check if the card is inserted properly in the reader, remove it and try again. If the problem persists, please ask your customer for another card.

CHIP cards usually require a PIN code in order to confirm a transaction. If a PIN code is required for a card, your myPOS terminal will display the ENTER PIN screen. Please, hand the terminal to the customer and ask him or her to enter his or her PIN code securely and to press the green key (O) when ready.

If the card supports PIN (personal identification number) check, the terminal will process the PIN code and will display PIN OK if the correct PIN code has been entered by your customer.



Processing Magnetic Stripe Cards

Magnetic stripe cards are swiped with the magnetic stripe side facing up using the reader located at top of the myPOS device. Make sure the card is inserted properly and the bottom of the card runs firmly along the bottom of the card swipe and that the card is swiped at an even speed. The speed of swiping the card must not be too slow, as this can sometimes cause problems when the terminal is reading cards.

If a CHIP card is swiped as a magnetic one, the terminal will display the following screen.

Please, insert the card with the CHIP facing up into the reader located at the bottom of the myPOS device and follow the steps for accepting CHIP cards laid out in the previous section.



Processing Contactless Cards (PayPass or payWave)

The contactless (NFC) technology is gaining popularity and it is very likely that many of your customers will hand you such cards. Your myPOS device can accept two types of contactless cards - PayPass and payWave, issued by MasterCard and VISA respectively. Contactless cards always need to have one of the following logos printed on it:



Hold the card (smartphone) approx. 3cm above the display of your myPOS device. When the secure contactless reader recognizes the card, the four color indicators will flash indicating that the card is being processed. If the card is successfully read, all four indicators will be on. The process takes one second and after you hear a beep, you can remove the card.

If the card requires a PIN code to be entered, please hand the terminal to the customer and ask him or her to enter his or her PIN code.

Accepted cards

You can accept payments from all credit / debit cards branded with the MasterCard, VISA or JCB logo.

What is the minimum and maximum amount of payment that I can accept via the myPOS device?

The maximum amount may vary depending on the specific business. Please refer to your GTC and tariff or contact your customer service representative. You can check the specific limits for you in your e-money account at any time.

Are there any restrictions regarding the goods and services which I can offer using myPOS as a payment method?

myPOS may be offered for purchases of all goods and services that are provided at the point of sale as opposed to a future date. Exceptions, or goods and services that may not be purchased with myPOS include: Illegal goods and services, restricted goods and services, brand-damaging or prohibited goods and services and all other goods and services, that are against the law or questionable in terms of criminality or liability. You are not allowed to process transactions without the explicit consent of the cardholder.

Can a transaction be cancelled?

Yes, you can cancel a transaction while processing by pressing the (X) button on you myPOS device. Once a transaction has been processed it can no longer be cancelled. In this case you can perform a Last transaction void or issue a Refund transaction.

Can I send or print receipts?

For myPOS D200 devices (without printer):

On each successfully approved transaction your myPOS device will prompt you to choose whether you want to send an e-receipt to your customer via e-mail or SMS.

Alternatively, you can resend the e-receipt for a successfully approved transaction at any time from your e-money account » Merchant services menu or via the Mobile app.

Receipt
1. Send via SMS
2. Send via email
3. No receipt

For myPOS D210 devices (with printer):

On each successfully approved transaction your myPOS device will print the merchant's copy of the receipt, wait 3 seconds, beep and print the customer's copy of the receipt by default.

You can change the default settings of the receipt configuration from your myPOS device SETTINGS MENU 2, option 1. Receipt configuration at any time.

Alternatively, you can send an e-receipt for a successfully approved transaction at any time from your e-money account » Merchant services menu or via the Mobile app.

Are the receipts from myPOS a substitute for a tax invoice?

The myPOS receipts are only a confirmation of a successful payment and not a substitute for a tax office compliant invoice.

Can I change the name or address which are printed on the receipt of the myPOS device?

The name and the address of the receipt are the ones which you have specified in your point of sale (Outlet). If you need to change them, please contact your customer service representative.

Can I reprint a receipt after the transaction is complete?

For myPOS D210 devices (with printer):

Yes, you can reprint the receipt of the last processed transaction. To do so please go to TRANSACTION MENU2 on your device and choose option 1.LAST TRANSACTION RECEIPT.

Can I resend a receipt after the transaction is complete? Are there any restrictions?

Yes, you can resend an e-receipt via e-mail or SMS at any time. Just go to the specific transaction at the transactions history in your Mobile App or into the merchant services section of your e-money account.

What is the width of paper roll for myPOS D210 devices?

Your thermal printer works with paper rolls with width 58mm.

Configuration

What is the difference between the Transaction currency and the Settlement currency?

Transaction currency is the operation currency of your myPOS device. In this currency you will charge your clients. The settlement currency is the currency in which funds will be settled to your myPOS e-money account.

What a Billing descriptor means?

The Billing descriptor is the way your company's name appears on the credit/debit card statement of your clients. Your client has to be able to identify a particular transaction and the Merchant when seeing the billing descriptor in his/her credit/debit card statement. The name used for the Billing descriptor is typically the trading name of the business rather than the legal name so that it can be easily recognized by the Client. Your phone is added for convenience of your clients. Selecting a clear Billing descriptor is important for you to avoid chargebacks when the credit card customer does not recognize name on the transaction. If you would like to change your billing descriptor, you may do so via the Settings of your myPOS device in your online e-money account.

What is a Terminal name?

You can give a custom name to each of your terminals assigned to your myPOS e-money account. This will help you to recognize more easily from which myPOS device the transactions were processed. If you leave the field blank, your terminal will appear with its model & serial number.

Can I change the currency in which the myPOS device is operating?

In order to start accepting payments in different currency using the same myPOS device, you will need to reset your terminal and activate it again. You must select the preferred currency within the process of generation of the new activation code.

myPOS devices modifications*

Product type	Software Package		Communication modules			
	Software	Mode	Bluetooth	GPRS	Wi-fi	USB Cable
Terminal D200	iPay International	Stand-alone	✓		✓	✗
Terminal D200	iPay International	Stand-alone		✓		✗
Terminal D200	iPay International	Slave	✓		✗	✓
Terminal D210	iPay International	Stand-alone		✓		✗
Terminal D210	iPay International	Stand-alone			✓	✗
Terminal D210	iPay International	Stand-alone	✓			✗
Terminal D210	iPay International	Slave	✓			✓
Terminal D210	iPay International	Slave			✗	✓

✗ The option is not applicable.

* Last update: November 2014. For up to date list of the possible device modifications please contact our Support team at: support@myPOS.eu.

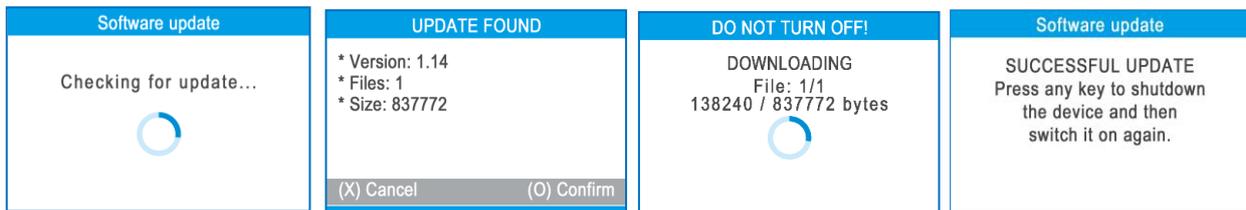
Update the myPOS device

How can I update myPOS device?

You can check for available updates by pressing F2 (SETTINGS MENU 1) and choosing option 5. Update software.

SETTINGS MENU 1	
1. Change language	
2. Keyboard Sound On/Off	
3. Change Connection type	
4. Connection check	
5. Update Software	
6. About	
Exit << (X)	F2 >> Next

Your myPOS device will search for updates and if it found such, you will be prompted to confirm the update. After successful update, please press any button in order to turn off the device and then turn it on again.



Do I need to check from time to time are there any new updates published?

No, you don't. If there is an update available your myPOS device will inform you after completion of a transaction. If the update is optional, you can cancel it and perform it on a later stage. If the update is mandatory, you will need to perform the update in order to proceed using your myPOS device.

MANAGING MY BUSINESS

my Staff

You can add additional users to your myPOS e-money account if you need to. You can decide to which parts of the information they will have access.

For example you can give access to somebody from your company to see and manage only the Merchant services menu:

- To see all processed transactions
- To manage your POS terminals, outlets and online stores.

Your session will expire in: 56:43 | [Log out](#)
 Current Account: **COMPANY TEST 1** | [Switch](#)
 User: **NAME SURNAME**

Account
Cards
Merchant services
Transactions
Transfers
Funding
Statements
Profile

Profile

Client: COMPANY TEST 1 | Balance: € EUR | myPOS Account number: XXXXXXXXXX | Type: Business Standard | Status: Active | [Block](#)

Account details

Company documents

Multi user access

My requests

Users with access to the Account Show: Active users Add new user

User Name	Position	myPOS Account ID	Template	Last login	Status	Last edit on	Last edit by	Actions
NAME SURNAME	CEO	XXXXXXXXXX	-	06.11.2014 15:21	Active			n/a
NAME SURNAME 2	Accountant	XXXXXXXXXX	-	31.10.2014 22:12	Active	28.10.2014 10:26	NAME SURNAME	Block Delete

Profile
 Client: COMPANY TEST 1 | Balance: ████████ EUR | myPOS Account number: ████████ | Type: Business Standard | Status: Active | Block

Account details

Company documents

Multi user access

My requests

Multi user access | Add new user Back

If you would like to add a user who will have access to your Business myPOS Account, you have to provide us with his/her personal details. For people who are already registered in our system you only need to assign the user rights.

Please enter the user's E-mail and click on button "Check" and we will check for this person in ours system.

Search by:

Email: Browse * If such a user exists, you will be able to choose user's rights.

User who will be added

Full name: * If the user match your search, please enter his position and manage user rights.

Position:

USER RIGHTS Use template

Information & Notices check all

View Balance & Currencies

View Transaction history details

View Statements

Requests & Orders check all

Order myPOS Card

Request for Virtual iPOS

Payment transactions & limits (single, daily, weekly and monthly) check all

Bank transfers SWIFT / SEPA

Online purchases via Virtual iPOS ⓘ

Currency Exchange

* The limits are displayed in the default currency and calculated at the current exchange rates applicable, if necessary.

Account Management check all

Enable / Disable myPOS Card ⓘ

View and manage Business myPOS Card transactions settings ⓘ

Block / Unblock myPOS Account ⓘ

Change primary currency and manage currency balances ⓘ

Edit myPOS Account details ⓘ

View and manage other users ⓘ

View and manage Merchant services ⓘ

* If you want to use the same user rights for more than one user, please check the option "Add template" below and create an user rights' template. Thereby you can apply the same rights to another user just by choosing this template.

Add to template

Clear

Add User

myPOS management and myPOS e-money account

Where I can see all my POS devices?

You can find a full list with all assigned myPOS devices to your e-money account in the Merchant services section » POS devices menu.

For each terminal you can:

- Enable / Disable the device at any time;
- Change the Terminal name and/or Billing descriptor;
- Forbid void and/or refund operations via the terminal;
- Or reset the myPOS device.



Your session will expire in: 59:39 | [Log out](#)

Current Account: **COMPANY TEST 1** | [Switch](#)

User: NAME SURNAME

Account
Cards
Merchant services
Transactions
Transfers
Funding
Statements
Profile

Merchant services

Client: COMPANY TEST 1 | Balance: € 1000.00 EUR

myPOS Account number: XXXXXXXXXX | Type: Business Standard | Status: Active | [Block](#)

 Transactions

 POS terminals

 Outlets

 Online Stores

My POS terminals Activate POS device

Search filters: [Disabled](#) | [Enabled](#) [advanced search](#)

Terminal ID	Billing descriptor	Terminal name	Outlet	Currency		Tariff	Status	Actions
				Settlement	Transactions			
90000711	IPAY*COMPANY 1	XXXXXXXXXX		EUR	EUR	View	Enabled	Disable Reset Settings
90000713	IPAY*COMPANY 1	XXXXXXXXXX	Test C1 01	EUR	EUR	View	Enabled	Disable Reset Settings

Serial Number: XXXXXXXXXX Terminal name: XXXXXXXXXX Billing descriptor: IPAY*COMPANY 1

Forbidden operations: Void Refund [Cancel](#) [Save](#)

Where can I see an overview of my transactions?

You can see all processed transactions in the Merchant services section of your myPOS e-money account. There you will find a full list of the transactions including the declined ones. Alternatively, you can see the transaction history within the Mobile app.

For all successfully approved transactions you can also view transaction receipt or send an e-receipt via SMS or email.

Merchant services

Client: COMPANY TEST 1 | Balance: € 1000.00 EUR

myPOS Account number: XXXXXXXXXX | Type: Business Standard | Status: Active | [Block](#)

 Transactions

 POS terminals

 Outlets

 Online Stores

Processed transactions

Search filters: [Current month](#) | [Previous month](#) | [Last 3 months](#) | [Last 6 months](#) | [Current year](#) [advanced search](#)

[Detailed XLS Export](#) [Download in PDF](#)

Current filters:
Transaction date: 13.10.2014 00:00 - 12.11.2014 23:59 [\(Default\)](#)

Date and Time	Terminal name	Outlet	Processor	Transaction type	Transaction status	Payment status	Curr	Amount	Fee		i
									Volume	Processing	
29.10.2014 15:07	XXXXXXXXXX	Test C1 01	Mastercard	Sale	Approved	Paid	EUR	1.00	0.02	N/A	i

Payment details

Payment from card	*8217
Card type	Consumer Platinum
Issuer country	China
Cardholder	XXXXXXXXXX

Transaction details

Transaction reference	40000589961
RRN	430214037926
STAN	000010
Exchange rate	1.0000
Amount	1.00 EUR
Fee	0.02 EUR

Terminal details

Terminal ID	XXXXXXXXXX
Terminal name	XXXXXXXXXX

E-receipt

Sent via	Mobile number / XXXXXXXXXXXX
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[View Receipt](#) [Resend Receipt](#)

Why I see successfully processed transaction with a status "Not cleared" at my Merchant services » Transactions menu?

If your transaction was approved and the device has displayed a successful message, this status is shown because the confirmation message from the terminal was not received from the system yet. This may be due to interruption of the process or of the connection. Next time when you perform a transaction your myPOS device will complete the previous transaction first and after that will process the new one.

When I will receive my money?

You will receive a payment in your myPOS account after each POS transaction was approved and completed. The total balance of your account will be increased with the amount of the transaction instantly. You will see a new transaction row in the myPOS account Transactions menu:

The screenshot displays the myPOS web interface. At the top right, it shows session information: "Your session will expire in: 57:58 | Log out", "Current Account: COMPANY TEST 1 | Switch", and "User: NAME SURNAME". The main navigation bar includes "Account", "Cards", "Merchant services", "Transactions", "Transfers", "Funding", "Statements", and "Profile".

The "Transactions history" section shows "Client: COMPANY TEST 1 | Balance: [redacted] EUR" and "myPOS Account number: [redacted] | Type: Business Standard | Status: Active | Block". There are search filters for "Current month", "Previous month", "Last 3 months", "Last 6 months", and "Current year", along with an "advanced search" button.

Export options include "Detailed XLS Export", "Simple XLS export", and "Download in PDF". The transaction date range is "13.10.2014 00:00 - 12.11.2014 23:59 (Default)".

Date and Time	Type	Ordered via	Description	Status	Amount	i
05.11.2014 11:33	Fee	myPOS	IPAY*COMPANY 1 - 000030 / Transaction fee, -0.43 EUR	Approved	-0.43 EUR	+
05.11.2014 11:33	Sale	myPOS	IPAY*COMPANY 1 - 000030 / Sale at TID [redacted], 22.55 EUR	Approved	22.55 EUR	-

Below the table, there are sections for "Payment details", "Transaction details", and "Terminal details".

- Payment details:** Payment from card, Card type: Corporate, Cardholder: [redacted]
- Transaction details:** Transaction reference: 40000590001, Exchange rate: 1.0000, Amount: 22.55 EUR, Fee: -0.43 EUR
- Terminal details:** Terminal ID: [redacted], Terminal name: [redacted]

At the bottom, there is an "E-receipt" section with "View Receipt" and "Send Receipt" buttons.

Can I have more than one myPOS device associated to my e-money account?

Yes, you can. You can have as many myPOS devices at each point of sale as you needed*.

* Some restrictions may occur depending on your business.

Can I use the myPOS device with a different myPOS e-money account?

Your myPOS device is associated to your e-money account. If you do not want to use your myPOS device anymore at the same point of sale, you can reset your device settings and associate it again to a different point of sale (Outlet) or different myPOS e-money account.

Please, have in mind that this will restore your device settings to the defaults and you will no longer be able to accept payments. In order to start using it again you will need to activate the device.

If you activate it again, it will be registered as different POS device within the iPay International system with different TID.

SECURITY

Stolen myPOS device

Once myPOS device is activated by you, it is permanently linked to your myPOS e-money account. Even if the device is stolen or lost, any payment transaction made through it will be credit to your account. In case your

device is lost or stolen, please inform immediately iPay International by contacting the Support center at: support@mypos.eu.

Fraudulent transactions

At iPay International we do everything in our power to minimise fraud. Along with the ensured transactional security of your myPOS device, we are using a fraud monitoring system for real time check of all payments. iPay International may also provide you and your staff with the latest information on processing all types of card transactions.

As a merchant, accepting card payments, it is important to:

- Check whether the card has not expired.
- Check the card security features to make sure the card is valid and has not been visible altered in any way.
- Compare the first four digits of the card account number on the card front with the four digits printed below the card account number, to ensure the same digits appear in the same sequence.
- Compare the four-digit truncated card account number imprinted in the signature panel with the last four digits of the account number on the front of the card.
- Verify that the cardholder's signature is on the back of the card.

As an additional security measure, you can check the cardholder's ID to see that it matches the name on the card.

If you have any questions regarding the best practices and procedures of accepting credit and debit cards, please contact our Support team at: support@mypos.eu.

WARRANTY AND RETURN POLICY

Important: The product, including the myPOS device and myPOS Business Card ("the product") is not covered by Consumer law, including EC Directives on Consumer Protection and Distance selling Directives. This product is not designated to consumers, meaning any natural person who is acting for purposes, which are outside his trade, business, craft or profession. This product represents financial services and is designated only for accepting of payments for services or goods offered by natural or legal persons with a legal business activity, acting as professionals, sole traders, traders, merchants, self-employed or otherwise selling goods or services.

Replacement of myPOS Package with defect:

- Client must not open the myPOS device and must not try to repair the defect by himself/herself. This will be deemed as a defect caused by Client and iPay International will not be liable for its obligations under the Return Policy.
- Client may return the full package of myPOS Package, including the myPOS device and myPOS Business Card, within a deadline of 1 (one) year as of the date of receipt of myPOS Package by Client upon completion of the conditions precedents stated in the Return Policy, available at www.myPOS.eu/legal.
- Some Distributors may provide post sale customer support and may be able to take back the defect myPOS device. Please contact first your Distributor or Agent and check for post sale customer support and if there is not such, please proceed as instructed by this Return Policy.
- The guarantee of iPay International S.A. does not cover any cables, accessories, plugs, or power supply units or other items, different from the myPOS devices and myPOS Business Card in myPOS Package.

Please read the full text of the Return Policy available at www.myPOS.eu/legal prior to registration for the service and activation of the myPOS Package.

Disposal: You are not allowed to dispose of the D200 device, including its battery, cables or other components with the general household waste. If your D200 is not functioning you have to send it for repair by following the Return policy available at www.myPOS.eu/legal.

For detailed information about Repair-RMA process please refer to iPay International Repair-RMA Process available at www.myPOS.eu/resources.

* RMA: Return Material Authorization

APPENDIX I – KEYBOARD

Key button	Additional characters for each key button							
1	1	Q	Z	.	1	q	z	.
2	2	A	B	C	2	a	b	c
3	3	D	E	F	3	d	e	f
4	4	G	H	I	4	g	h	i
5	5	J	K	L	5	j	k	l
6	6	M	N	O	6	m	n	o
7	7	P	R	S	7	p	r	s
8	8	T	U	V	8	t	u	v
9	9	W	X	Y	9	w	x	y
0	0	\	*	,	[space]	#	:	;
	+	-	=	?	\$	&	%	!
	~	@	^	()		/	_
	[]	{	}	<	>	`	'
	"							