

Mint

Virtual Terminal & Merchant Portal

User Guide

Version 1.0



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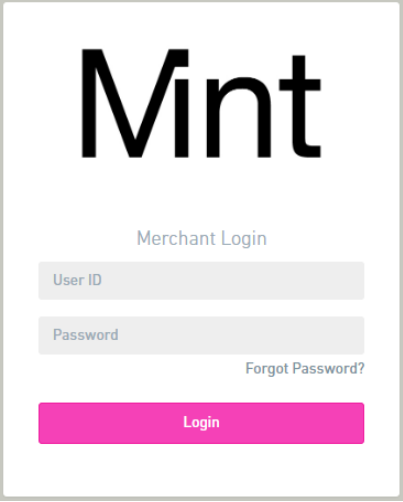
Chapter 1: Merchant Portal - Logging in

The Merchant Portal is used to manage all aspects of the Mint payments facility. You can access the portal by visiting - <https://merchant.mpos.mintpayments.com>

The portal will allow merchants to manage users, company tokens, surcharging, transactions and settlements.

First time Login

1. Locate the activation email sent to you which includes the **Username** and **Temporary Password**.
2. You will be prompted to select a new password. Enter and confirm your new password and click **Submit**.
3. You will then receive an SMS with an **activation code**. Enter the code into the relevant field and click **Submit**.

The image shows a login form for the Mint Merchant Portal. At the top, the word "Mint" is displayed in a large, bold, black font. Below it, the text "Merchant Login" is centered in a smaller, grey font. There are two input fields: "User ID" and "Password", both with grey borders and placeholder text. To the right of the "Password" field, there is a link that says "Forgot Password?". At the bottom of the form, there is a prominent pink button with the word "Login" in white text.

Next time Login

Go to <https://merchant.mpos.mintpayments.com>

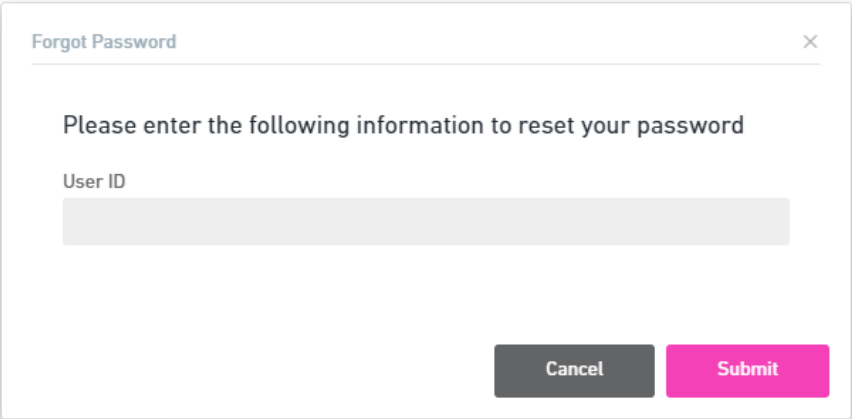
Enter your **Username** and **new password**.

Click the **Submit** button.

Forgot Password

Go to <https://merchant.mpos.mintpayments.com>

- Click **Forgot Password**.
- Enter your **User ID**.
- Click the **Submit** button.
- We will send you an email containing your **User ID**, and **temporary password**.
- Go to the Mint Merchant Portal and login with your **User ID** and **temporary password**. You will receive an SMS with an **activation code** that you will enter on the next screen.
- Enter the **activation code** and, when prompted, enter your new password.



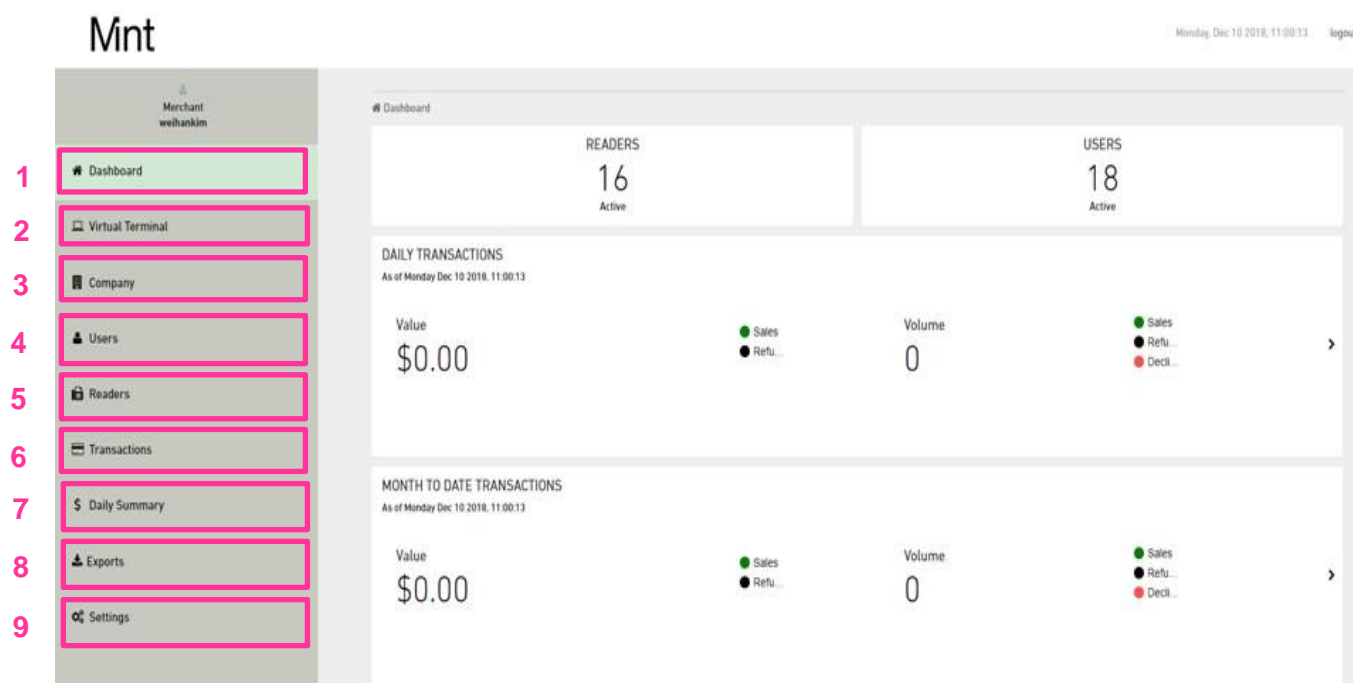
The image shows a 'Forgot Password' modal window overlaid on a blurred background of a login page. The modal has a title bar with 'Forgot Password' and a close button (X). The main text inside the modal says 'Please enter the following information to reset your password'. Below this, there is a label 'User ID' followed by a text input field. At the bottom right of the modal are two buttons: 'Cancel' (grey) and 'Submit' (pink). The background login page shows fields for 'User ID', 'Password', and a 'Forgot Password?' link, along with a 'Login' button.

Chapter 2: Merchant Portal – Home Page

The Home Page will display Dashboard, this is a snapshot of the days transactions including sales, refunds and declines.

The left side navigation bar will display the portal's main menu, this will allow you to navigate to Virtual Terminal, Manage Users, mPOS devices and view Transactions & Settlements.

- 1) Dashboard showing various statistics
- 2) Access your Virtual Terminal feature
- 3) Details related to your company
- 4) View and add Users on your Mint facilities
- 5) View and modify Readers attached to your Mint facilities
- 6) View, refine and export all your Transactions
- 7) View, refine and export all your Daily Summaries
- 8) Download selected transactions through Export feature
- 9) View and change Settings such as Receipt Configuration



Chapter 3: Merchant Portal – Setting Up Your Company

The **Company** menu will display an overview of the merchant account.

From the Company menu merchants can set up merchant fee surcharging and configure customer receipts.

The screenshot shows the Mint Merchant Portal interface. The left sidebar contains navigation links: Dashboard, Virtual Terminal, Company (highlighted), Users, Readers, Transactions, Daily Summary, Exports, and Settings. The top right shows the date 'Monday, Dec 18 2018, 11:44:59' and a 'logout' link. The main content area is titled 'Company Detail' and shows the 'Company ID' as 1381683284 and 'Activation date' as 15 Jun 2017. A 'Status History' button is visible. The 'Merchant Settings' tab is selected and highlighted with a red box. Below the tabs, the 'General Information' section shows: Country (Australia), Application ID (MINTFD-00001), Reseller ID (Mint), and Developer ID (No Developer Id). The 'Merchant Information' section lists two services: Service 1 (Card present/MPOS) and Service 2 (Card not present/PORTAL VT). Both services have a Merchant ID of 42298585397768 and a Terminal ID of 50627310. Service 1 also has an 'Acquirer Gateway' of fdFdms and a checked 'Accepts American Express' box. Service 2 has an 'Acquirer Gateway' of fdFdms, a checked 'Accepts American Express' box, and a checked 'Hosted Payment Page' box. The 'Product Information' section shows: Product Type (Custom), Retail Credit MSF (1.1), Retail Debit Fee (0.50), and Monthly Service Fee (0).

Mint

Merchant: weihankim

Monday, Dec 18 2018, 11:44:59 [logout](#)

Summary **Merchant Settings** Configure Receipt

Home / Company / Company Detail

1381683284 15 Jun 2017
Company ID Activation date

[Status History](#)

General Information

Country	Australia
Application ID	MINTFD-00001
Reseller ID	Mint
Developer ID	No Developer Id

Merchant Information

Service 1			
Service / Product	Card present/MPOS	Merchant ID	42298585397768
Acquirer Gateway	fdFdms	Terminal ID	50627310
<input checked="" type="checkbox"/> Accepts American Express			
Service 2			
Service / Product	Card not present/PORTAL VT	Merchant ID	42298585397768
Acquirer Gateway	fdFdms	Terminal ID	50627310
<input checked="" type="checkbox"/> Accepts American Express		<input checked="" type="checkbox"/> Hosted Payment Page	

Product Information

Product Type	Custom	Retail Debit Fee	0.50
Retail Credit MSF	1.1	Monthly Service Fee	0

Merchant Fee - Surcharge

Select **Company** from the Main Menu

Select **Merchant Settings** and scroll down to CNP Merchant Surcharge Settings.

These values will be applied to all transactions made via Virtual Terminal or Hosted Payments Page.

Surcharging is broken down by card scheme.

- MasterCard
- Visa
- AMEX
- International Card

Enter the desired **Surcharge Amount** and click Submit

Please note, we give your business the ability to alter surcharges in the case you decide to absorb the surcharge fee either partially or in full. With this ability, we expect responsible surcharging from you as the merchant. For more information on surcharges Please visit the [ACCC website here](#)

Merchant Settings

Company Token
8wLTZ709k4RLMcgepeVsiMvacWawQG5t

Customer Service Contact Number
0446771218

Customer Service Contact Email
vic.trubajic@mintpayments.com

Maximum Transaction Amount (\$)
Amount in \$

CNP Merchant Surcharge Settings

Please note, we give your business the ability to alter surcharges in the case you decide to absorb the surcharge fee either partially or in full. With this ability, we expect responsible surcharging from you as the merchant. For more information on surcharges, [please visit the ACCC website here](#)

MasterCard Surcharge - Credit (%)
1.5

Visa Surcharge - Credit (%)
1.5

AMEX Surcharge - Credit (%)
2.5

International Credit Surcharge (%)
3.5

MasterCard Surcharge - Debit (%)
1.25

Visa Surcharge - Debit (%)
1.25

Submit

Configure Receipt

Configure Receipt allows the merchant to select what details they would like to be displayed on the transaction receipts.

The Business Name, Address and City should be present on the receipt.

You can optionally include up to two lines of free text to the customers. These can be used to notify customers of any upcoming changes or promotional campaigns.

Mnt

Merchant
weihankim

Dashboard

Virtual Terminal

Company

Users

Readers

Transactions

Daily Summary

Exports

Settings

SummaryMerchant SettingsConfigure Receipt

Home / Company / Configure Receipt

Configure Receipt

Business Name

MINT FD PROD

Show on receipt

☒

Address Line 1

Level 4, Unit 3, 450 Victoria Rd

☒

Address Line 2

☒

City

Gladesville

☒

Postcode

2111

☒

ARN

49116825033

☐

Additional Text on Receipt

Line 1

☐

Line 2

☐

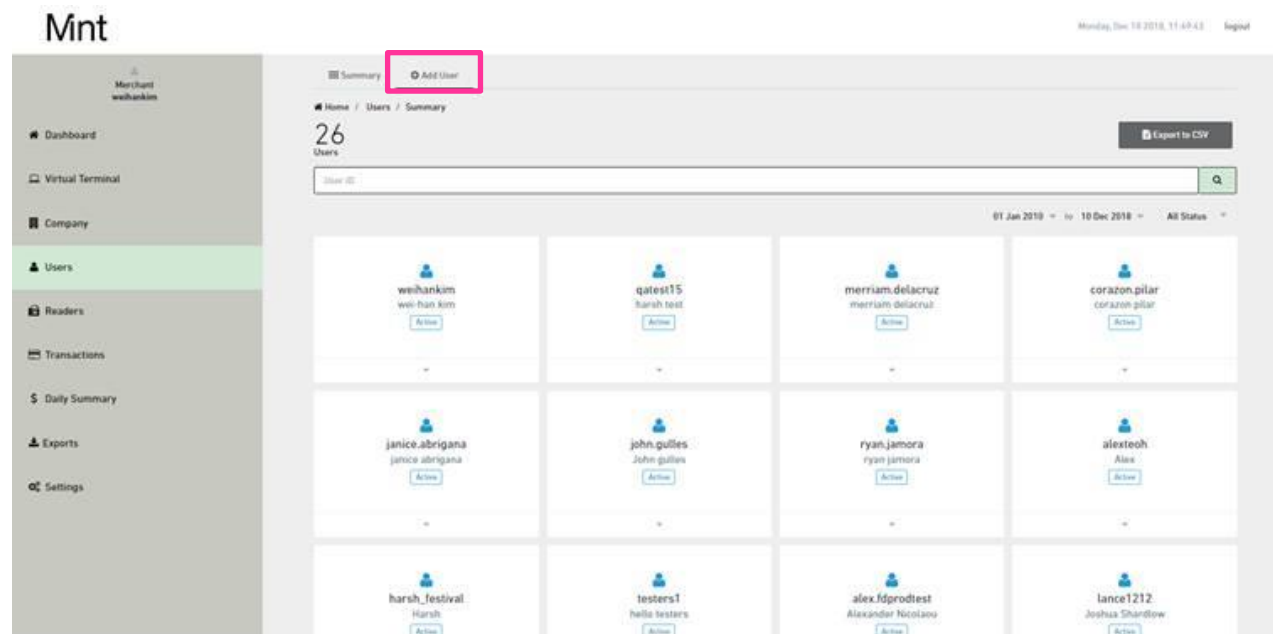
Submit

Chapter 4: Merchant Portal - User Registration

As part of the initial onboarding, a single user will be created. This user can then add additional users at any time.

For companies with multiple staff members accessing the merchant portal, we strongly recommend that each user have their own portal login.

1. Login into the Merchant Portal
2. Select the **Users** tab
3. Select **Add a User** from Quick links menu



Add a User

Complete user details including **Email, Name & Mobile Number**.

You can set necessary authorisations for each User:

- **Merchant Portal Access**
The user will be able to access the merchant portal
- **Create / Modify Users**
The User will be able to create and modify other Users from the merchant portal
- **Virtual Terminal**
Take payments via Virtual Terminal
- **Virtual Terminal Refunds**
Refund transactions made via Virtual Terminal
- **Mobile App Access**
The User will be able to use the Mint Payments App and accept payment transactions
- **View all transactions**
The User will be able to view all transactions processed by all users.
- **Refunds**
Refund Card Present payment via the mPOS App.
- Click **Submit**.

The screenshot shows the 'Mint' Admin interface. On the left is a sidebar menu with options: Dashboard, Companies, Users (highlighted), Readers, Transactions, Daily Summary, Exports, and Settings. The main content area is titled 'Add User' and includes a 'Select Company' dropdown. Below this, there are sections for 'Business Details' (showing 'MINT FD PROD' with ID '1381683284') and 'User Details'. The 'User Details' section contains input fields for 'User ID' (with a note: 'Must start with a letter, and can include alphanumeric characters'), 'Email' (with a note: 'Please enter an email address'), 'First Name' (with a note: 'Between 2-50 Letters, spaces, dots(.) and/or dashes(-)'), 'Last Name' (with a note: 'Between 2-50 Letters, spaces, dots(.) and/or dashes(-)'), and 'Mobile No.' (with a note: '(For mobile activation code) 0412345678').

The screenshot shows the 'Authorisation' form with the following options:

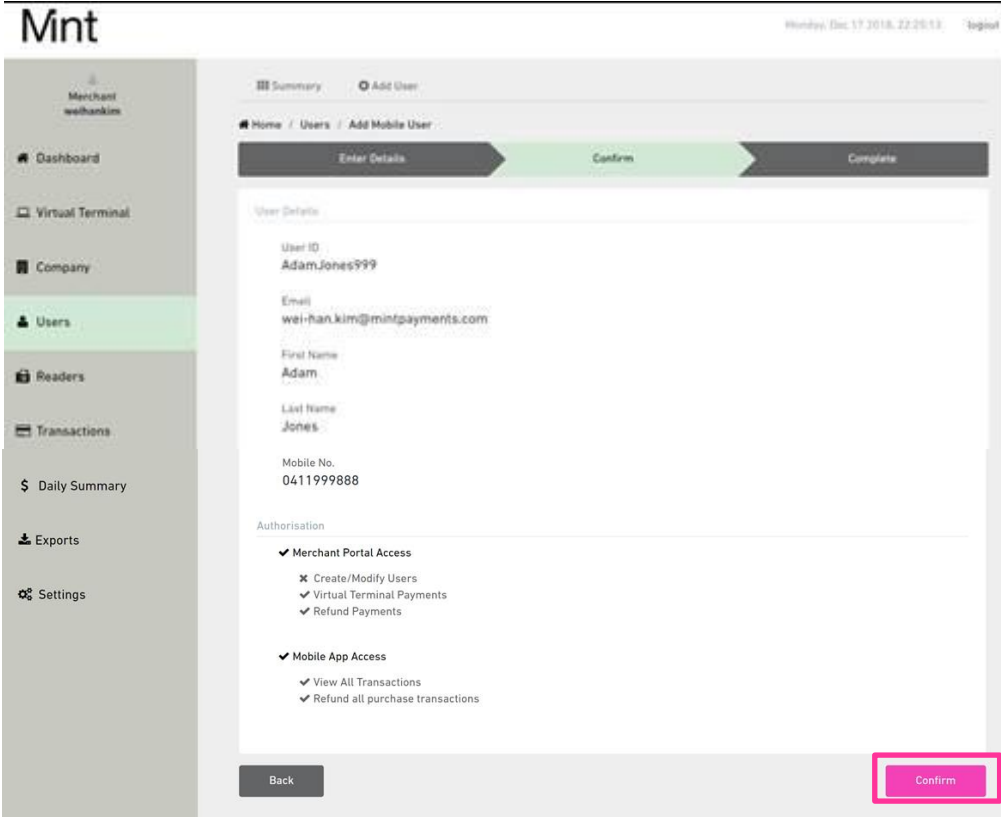
- ☒ Merchant Portal Access
 - ☒ Create/Modify Users
 - ☒ Virtual Terminal Payments
 - ☒ Refund Payments
- ☐ Mobile App Access

Review & Confirm

Confirm the user details making sure the email, mobile number and permissions are correct.

To change details, click **Back**.

Click **Confirm** to proceed.



Setup Complete

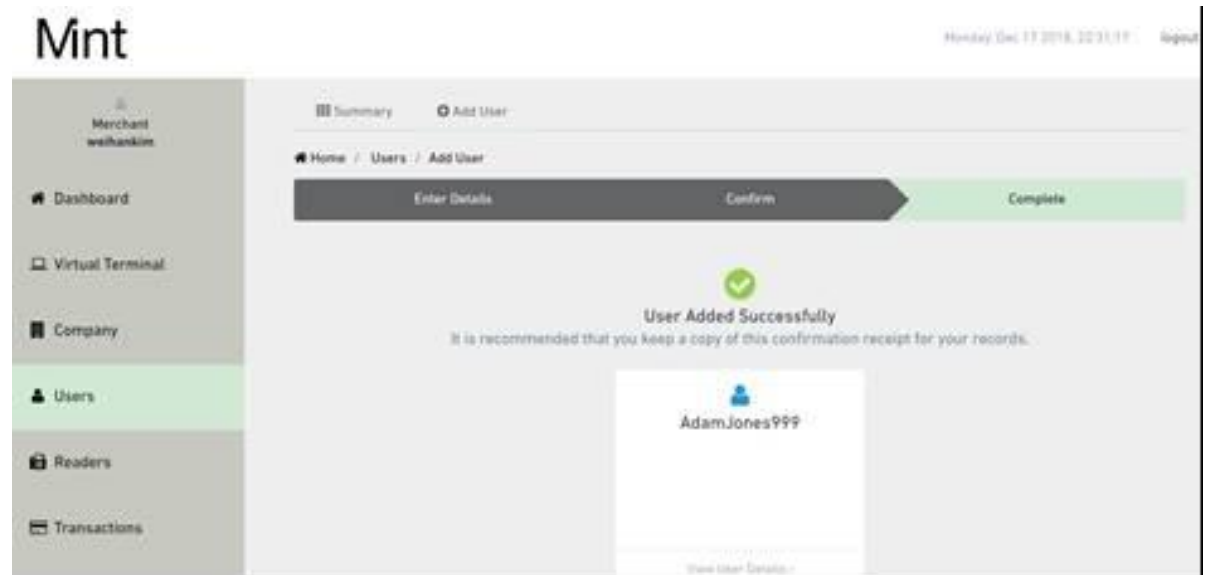
User setup complete. The new user will receive an activation email shortly.

The activation notification will include:

- **Email** containing their **User ID** and a **Temporary Password**
- **SMS** including a new **User Activation Code**

If the service is a card present mPOS service, the user will receive a second activation notification. This will include:

- **Email** containing the App **User ID** and a **Temporary PIN**
- **SMS** including a new **User Activation Code**



Chapter 5: Merchant Portal – mPOS Device Setup

The Readers menu allows you to search, view and manage all mPOS devices that you have been allocated.

The following will take you to relevant screens:

1. Search for a reader by the serial number (found on the reader).
2. Search for a reader by status (active, suspended or closed), device type (e.g. M10) or date.
3. Clicking on the reader will show reader details and allow you to suspend or close the reader:
 - Reader details – allows you to see the serial number, device type, and status.
 - Suspend Reader – allows you to temporarily suspend any reader so it cannot be used.
 - Close Reader – allows you to close the reader so it cannot be used. Note: You will not be able to reopen the reader if you select this option. You will need to contact us on 1300 646 833 or support@mintpayments.com.
4. Export reader data, allowing you to see information such as: serial numbers, device type, activation date and current status.

Mnt Wednesday, Dec 19 2018, 08:50:20 [logout](#)

Merchant **weihankim**

Home / Summary

16
Readers

[Export to CSV](#)

Reader Serial No. / Merchant ID

01 Jan 2010 to 19 Dec 2018 All Status Device Type

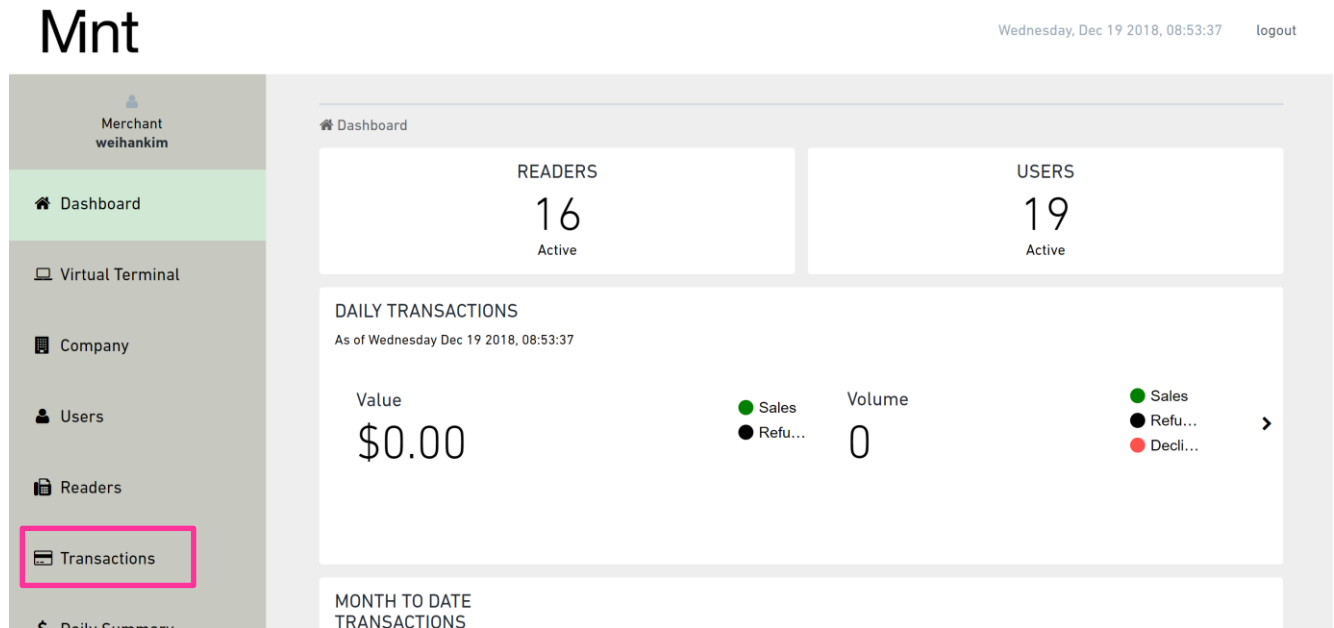
Reader Serial No.	Status	Activation Date/Status Date	MID
010-011522 (M010)	Active	12 Dec 2018 / 12 Dec 2018	42298585397768 (MINT FD PROD)
010-011060 (M010)	Active	14 Nov 2018 / 14 Nov 2018	42298585397768 (MINT FD PROD)

Chapter 6: Merchant Portal – Transaction, Exporting Data, Refunds

Accessing Transaction Details

You can view and search for daily and historical transactions.

From the main menu Select the **Transactions** tab.



Searching for Transactions

1. You can search for transactions by:

Transaction Reference / Invoice no / Sales Note.

Sales Notes:

These can be found on the transaction receipt.

User ID:

The User ID used to process the transaction.

Primary Account Number (PAN):

The last 4 numbers of the card used.

Status:

Can be viewed by: Approved, Declined, Settled, Pending Signature, Reversed or Processing Error.

Date range / Amount Range:

Dates cannot be future dated.

2. When you have entered the relevant filters, click **Search**.

Mnt

Wednesday, Dec 19 2018, 11:47:32 [logout](#)

Home / Transactions

178 Records

Enter Transaction reference / Invoice No / Sales Note / Merchant ID / Primary Account No. / User ID

Export to CSV

Any Amount 04 Jul 2018 to 19 Dec 2018 All Status

Date/Time	Status	MID	Service/Channel	Amount	PAN	Sales Note
12 Dec 2018 01:24:13 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:13:38 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:09:06 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:08:13 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	No description.
12 Dec 2018 01:04:28 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:02:22 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	testing VT surcharge

Displaying Transactions

Transactions based on your filters will be displayed. The list will be displayed from the **most recent to the oldest** transactions.

Transaction amounts that are in **Red** are refunds that have been processed.

For more information on a transaction click anywhere on the line for that transaction.

This will display: Card, Merchant and Receipt Details.

Mint

Merchant

Dashboard

Virtual Terminal

Company

Users

Readers

Transactions

Daily Summary

Exports

Settings

Home / Transactions

178

Records

Enter Transaction reference / Invoice No / Sales Note / Merchant ID / Primary Account No. / User ID

Export to CSV

Any Amount04 Jul 2018to19 Dec 2018All Status

Date/Time	Status	MID	Service/Channel	Amount	PAN	Sales Note
12 Dec 2018 01:24:13 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:13:38 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:09:06 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:08:13 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	No description.
12 Dec 2018 01:04:28 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:02:22 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	testing VT surcharge

Exporting Data

You can download historical data to CVS that will allow you to store, analyse and reconcile transaction information.

1. From the main menu select the **Transactions** tab
2. Apply relevant filters as required
3. Click on **Export to CSV**
4. Once the export is ready an email notification will be sent to the users email address that made the export request.

The screenshot displays the Mint Payments Merchant Portal interface. On the left, a sidebar menu lists various options: Dashboard, Virtual Terminal, Company, Users, Readers, Transactions (highlighted with a pink box), Daily Summary, and Exports. The main content area shows the 'Transactions' page with a header indicating 178 records. A search bar is present, and a table of transactions is displayed below. The table columns include Date/Time, Status, MID, Service/Channel, Amount, PAN, and Sales Note. A pink box highlights the 'Export to CSV' button in the top right corner of the transactions section. A 'Download Request' modal is open in the foreground, containing the following text: 'Your request has been placed in a queue and will be ready shortly. You can check the status of your CSV Export from the Exports tab. You will also receive an email notification when your CSV Export is ready.' and a 'Close' button.

Mint

Wednesday, Dec 19 2018, 11:47:32 logout

Merchant
178
Records

Enter Transaction reference / Invoice No / Sales Note / Merchant ID / Primary Account No. / User ID

Any Amount 04 Jul 2018 to 19 Dec 2018 All Status

Date/Time	Status	MID	Service/Channel	Amount	PAN	Sales Note
12 Dec 2018 01:24:13 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:13:38 AM (AEDT)	Authorised	42298585397768	Card present / MPOS	0.03	****5901	No description.
12 Dec 2018 01:09:06 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:08:13 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	No description.
12 Dec 2018 01:04:28 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.20	****5901	No description.
12 Dec 2018 01:02:22 AM (AEDT)	Authorised	42298585397768	Card not present / PORTAL VT	0.40	****5901	testing VT surcharge

Download Request

Your request has been placed in a queue and will be ready shortly. You can check the status of your CSV Export from the Exports tab. You will also receive an email notification when your CSV Export is ready.

Close

Downloading CSV Data File

- 1. From the main menu, click the **Exports** to locate the relevant report.
- 2. Click **Download**.

Admin
snascone

Dashboard

Companies

Users

Readers

Home / Exports

1
Records

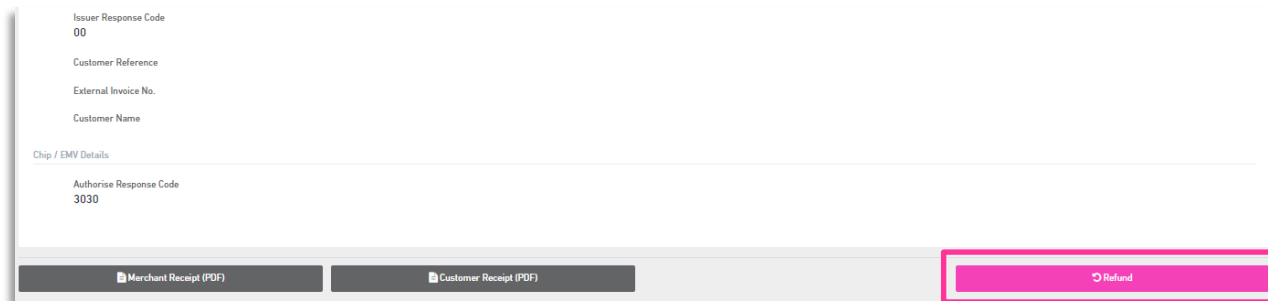
Created Date	Search Criteria	Search Date Range	Search Status	Search Amount	Expiry Date	Export Status
24 Feb 2020 11:00 AM	FD	Between 23 Feb 2020 and 24 Feb 2020	All Status		26 Feb 2020 11:02 AM	<div>Download (1.5 kB)</div>

- 3. The data will then be displayed in an excel spreadsheet.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	#
1	RID	TID	User ID	Serial Number	Trading Name	Transaction Time	Transaction Time	Transaction Time	Transaction Time	Transaction Status	Settlement	Transaction Sales Note	Cardholder	Card Application	PAN	POS Entry	Invoice Number	Auth ID	Response	Sale Amount	Surcharge	Customer	Account Type	Reseller ID	Authentication			
2	6346346346	109544	karun.regi	10000670	Priya Test	14-Jul-16	14:30:07	2	NZD	9.3E+21	Reversed	No	Purchase		GOLD TS4	MasterCard	****1600	CHIP	MN0904006	942607	0	2	0	CREDIT	None			
3	6346346346	109544	load11@n	10000670	Priya Test	26-Jul-16	12:17:58	50	NZD	9.3E+21	Authorised	No	Purchase			MasterCard	****1600	CONTACT	MN0908674	5544	0	50	0	CREDIT	None			
4	6346346346	109544	karun.regi	10000670	Priya Test	15-Jul-16	2:54:44 PM	25	NZD	9.3E+21	Declined	No	Purchase		/	Visa	**** 4678	CONTACT	MN0904484	3034	4	25	0	CREDIT				

Refunds

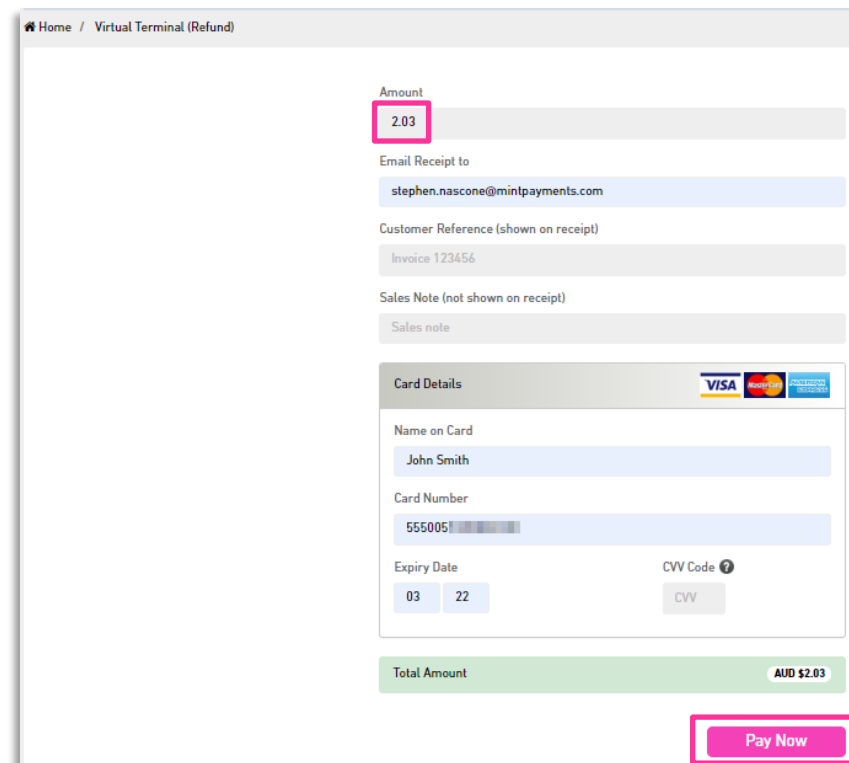
1. From the Transactions menu locate the transaction to be refunded.
2. Click on the transaction line and scroll to the bottom of the page.
3. Click Refund



This screenshot shows the bottom of a transaction details page. It includes fields for 'Issuer Response Code' (00), 'Customer Reference', 'External Invoice No.', and 'Customer Name'. Below these is a section for 'Chip / EMV Details' with an 'Authorise Response Code' of 3030. At the bottom, there are three buttons: 'Merchant Receipt (PDF)', 'Customer Receipt (PDF)', and a pink 'Refund' button which is highlighted with a red rectangle.

4. Refunds can be made either partially or in full. If a partial refund is required simply update the amount field.
5. Enter the payment details and click Pay Now

Note: The refund option is only available for card not present transactions processed via **Virtual Terminal** or **Hosted Payments Page**.



This screenshot shows the 'Virtual Terminal (Refund)' page. It has a breadcrumb 'Home / Virtual Terminal (Refund)'. The 'Amount' field is set to '2.03' and is highlighted with a red rectangle. Below it are fields for 'Email Receipt to' (stephen.nascone@mintpayments.com), 'Customer Reference (shown on receipt)' (Invoice 123456), and 'Sales Note (not shown on receipt)' (Sales note). A 'Card Details' section includes logos for VISA, Mastercard, and American Express. It contains fields for 'Name on Card' (John Smith), 'Card Number' (5550051), 'Expiry Date' (03/22), and 'CVV Code' (CVV). At the bottom, a green bar shows 'Total Amount' as 'AUD \$2.03'. A pink 'Pay Now' button is highlighted with a red rectangle.

Chapter 7: Merchant Portal - Settings

Change Password

This menu is used to change passwords you use to login to the merchant portal. Enter your current password, followed by the new password. Retype the new password and click Submit to save your new password.

Mint

Wednesday, Dec 19 2018, 08:57:07

logout

Merchant
weihankim

Dashboard

Virtual Terminal

Company

Users

Readers

Transactions

Change Password

Home / Settings / Change Password

Change Password

Current Password

Please enter current password

New Password

Please enter new password

Confirm Password

Please enter new password

Submit

Chapter 8: Merchant Portal - Virtual Terminal

Performing a Virtual Terminal Transaction

1. From the main menu select **Virtual Terminal**
 - **Amount** of the transaction
 - **Email** address for the receipt to be sent
 - **Customer Reference** used to identify the customer or sale
 - **Sales Note** to capture additional comments
 - **Credit card details** including Card Number, Expiry Date and CVV Code
 - The **Total Amount** will be calculated with Surcharge Amount applied
 - Virtual Terminal will also show the **Surcharge** amount that will be applied before you take payment
2. Click on **Pay Now** to process the payment.

A message will be displayed to confirm the transaction has been Approved or Declined.

The screenshot displays the Merchant Portal interface for a Virtual Terminal transaction. On the left is a sidebar menu with options: Dashboard, Virtual Terminal (highlighted), Company, Users, Transactions, Daily Summary, Exports, and Settings. The main content area is titled 'Home / Virtual Terminal (New Sale)'. It contains a form with the following fields: Amount (5.00), Email Receipt to (support@mintpayments.com.au), Customer Reference (123), Sales Note (not shown on receipt), and Payments. Below these is a 'Card Details' section with logos for VISA, MasterCard, and American Express. It includes fields for Name on Card (John Smith), Card Number (55500), Expiry Date (02/22), and CVV Code (941). At the bottom, a blue bar shows 'Surcharge' as 'AUD \$0.07', and a green bar shows 'Total Amount' as 'AUD \$5.07'. A pink 'Pay Now' button is located at the bottom right.

Chapter 9: Hosted Payments Page

Branding your HPP

Merchants have the ability to brand the HPP by using a company Logo.

1. From the main menu select **Company**
2. Scroll down to Business Details and select **Upload Company Logo**
3. Select **Choose File** and select the logo you wish to use
4. Click Upload Company Logo

The screenshot displays the Mint Merchant Portal interface. On the left, a sidebar menu includes 'Dashboard', 'Company' (highlighted with a pink box), 'Users', 'Transactions', 'Daily Summary', 'Exports', and 'Settings'. The main content area shows the 'Company Detail' page for 'Merchant Stephen.Nascone1905'. It includes a 'Summary' tab, 'Merchant Settings', and 'Configure Receipt'. The 'Company Detail' section shows 'Company ID 1211957552' and 'Activation date 14 Feb 2020'. Below this, there are sections for 'General Information' (Country: Australia, Application ID: 22222222, Reseller ID: Mint, Developer ID: No Developer Id), 'Merchant Information', and 'Service 1' (Service / Product: Card not present/PORTAL VT, Acquirer Gateway: stripeCustomConnect, Account ID: acct_1GBulPerBM0t3oCf, Hosted Payment Page: checked). A 'Business Details' modal is open, showing fields for Business Name, Trading Name, Marketing Approval, Industry Type, Merchant Category, and ABN. The 'Upload Company Logo' dialog box is also open, prompting the user to upload a logo. The dialog contains the text: 'Please upload Company Logo. If you continue, an existing company logo, if any, will be overwritten.' It has two buttons: 'Choose file' and 'No file chosen'. At the bottom of the dialog are 'Cancel' and 'Upload Company Logo' buttons, with the latter highlighted by a pink box.

Mint

Merchant Stephen.Nascone1905

Dashboard

Company

Users

Transactions

Daily Summary

Exports

Settings

Summary Merchant Settings Configure Receipt

Home / Company / Company Detail

1211957552 14 Feb 2020

Company ID Activation date

General Information

Country Australia

Application ID 22222222

Reseller ID Mint

Developer ID No Developer Id

Merchant Information

Service 1

Service / Product Card not present/PORTAL VT

Acquirer Gateway stripeCustomConnect

Account ID acct_1GBulPerBM0t3oCf

Hosted Payment Page

Business Details

Business Name Mint OPS

Trading Name Mint OPS

Marketing Approval Yes

Industry Type Financial, Insurance Services

Merchant Category 4722

ABN 252525252

ACN

Address Line 1 450 Victoria Rd

Address Line 2

City Gladesville

Region / State NSW

Postcode 2111

Contact Person

Upload Company Logo

Please upload Company Logo

If you continue, an existing company logo, if any, will be overwritten.

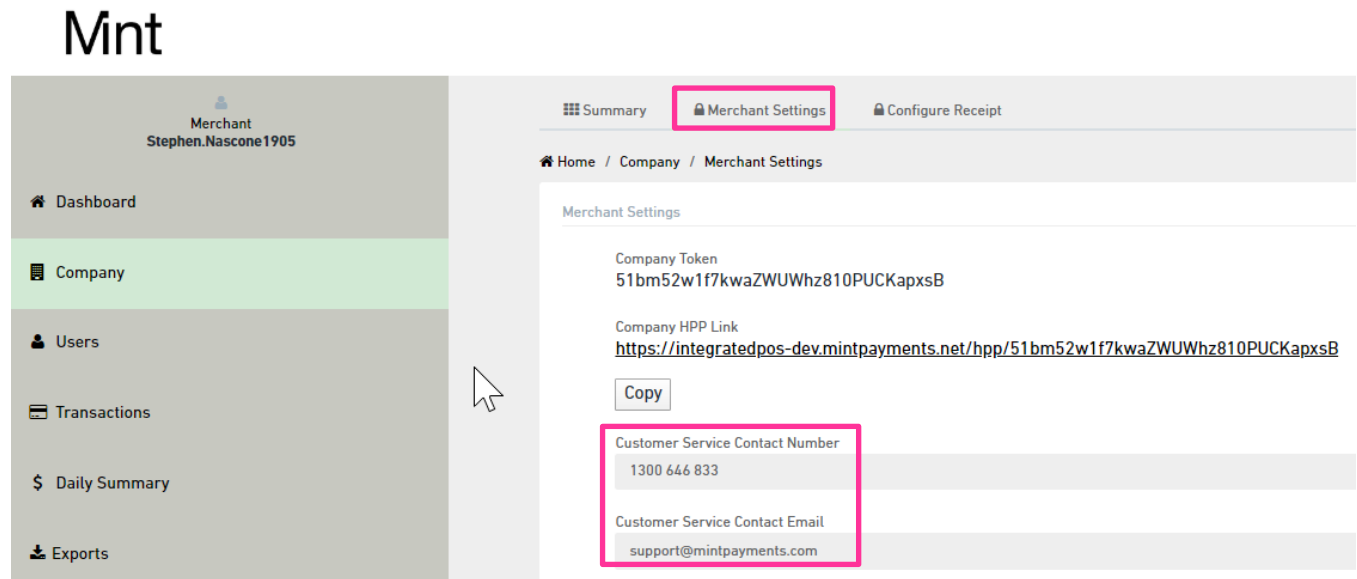
Choose file No file chosen

Cancel Upload Company Logo

Setting Up HPP Contact Details

Merchants are able to specify what contact details are displayed on the Hosted Payment Page.

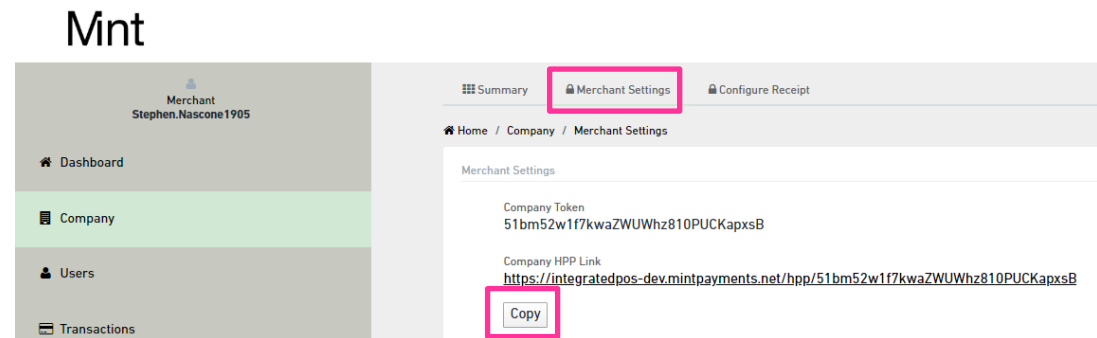
1. From the company menu, select **Merchant Setting**
2. Locate **Customer Service Contact** details and update with relevant information.



Sending Hosted Payments Page URL

In order to send out the payment link, merchants will first need to locate the HPP URL within the portal.

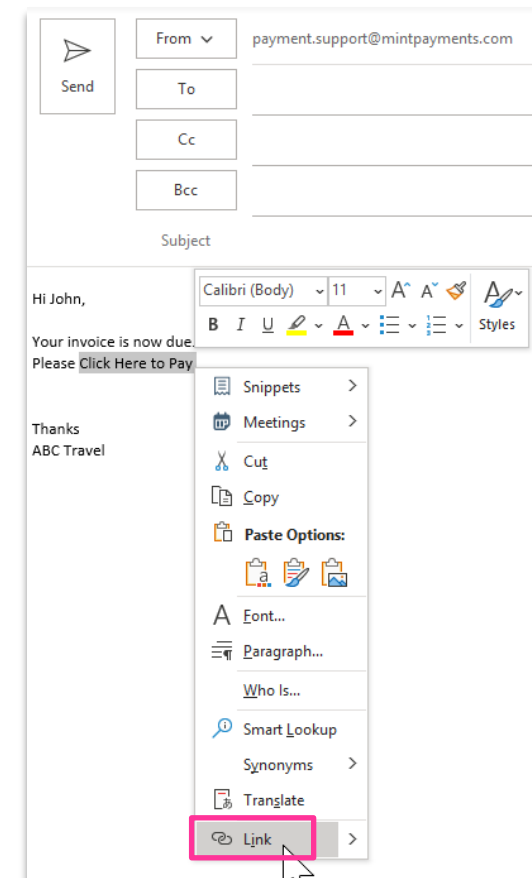
1. From within Merchant Settings tab, click **Copy**
2. The link can then be pasted into an email and sent to customers.



This link can also be hyperlinked into text, eg “**Click Here to Pay**”

1. Type the relevant text into an email
2. Right-click and select **Hyperlink**
3. Paste the HPP URL into the hyperlink address field
4. Click **OK**

Once a payment has been made via the HPP, the merchant will receive a payment acknowledgment notification.



Verifying if 3DS is enabled or not

Select **Company** from the Main Menu

Select **Summary** and scroll down to Merchant Information.

In case the **3DS for Hosted Payment Page** checkbox is checked, transactions will flow through 3DS. If it is not checked, transaction will not be 3DS.

Please note, a 3DS fee or transaction fee might be applied if the 3DS is enabled, to provide the service to merchants so they can continue to perform transaction and collect payments from card customers without the worry of fraud and risk.

To enable and disable 3DS, please contact Mint Support team.

The screenshot displays the 'Summary' page of the Mint Payments Merchant Portal. The left sidebar contains a menu with 'Company' selected. The main content area shows merchant information and service details. The '3DS for Hosted Payment Page' checkbox is checked and highlighted with a red box.

Summary			
Reseller ID	Mint		
Developer ID	5541512135845		
Merchant Information			
Service 1			
Service / Product	Card not present/PORTAL VT	<input checked="" type="checkbox"/> Accepts American Express	
Acquirer Gateway	mintConnect	<input checked="" type="checkbox"/> Hosted Payment Page	<input checked="" type="checkbox"/> 3DS for Hosted Payment Page
Account ID	acct_1HzA7lRKqmWv0fZb	<input checked="" type="checkbox"/> API	
Service 2			
Service / Product	Card present/MPOS	<input checked="" type="checkbox"/> Accepts American Express	
Acquirer Gateway	spsBbl		
Merchant ID	894848945616515		
Terminal ID	84456162		
Product Information			
Product Type	MintConnect Monthly	ACS Fee (%)	1.2

Step-by-step review of 3DS flow

If **3DS for Hosted Payment Page** checkbox is checked, then after the card details are entered, and customer clicks **Pay Now**, 3DS flow will be triggered.

3DS flow can either require an OTP/Passcode or be Frictionless.

- **OTP (One Time Password)/Passcode:**
 - Cardholder's bank may ask for OTP to verify if the cardholder is himself/herself is performing the transaction via sending an OTP/Passcode before they authorise the transaction.
- **Frictionless:**
 - Cardholder's bank may just verify details by redirecting to a bank's page, and then flowing back to merchant's HPP before they authorise the transaction, so there is not really any action required by the customer.

OTP/Passcode Flow Step-By-Step Review:

When customer provides correct OTP

Once the customer clicks on **Pay Now**, it will flow to card holder's bank page, where the customer must enter the OTP sent to him/her. After the customer enters the correct OTP, it will flow back to merchant's page, and authorise the transaction.

Verified by
VISA

Standard Chartered
Saadiq

Protecting your online payments

Your One-Time Password (OTP) has been sent to your registered mobile *****0642 and email atl***@g***.com. In case you don't receive your OTP after multiple attempts, please contact us at +92 21 111 002 002.

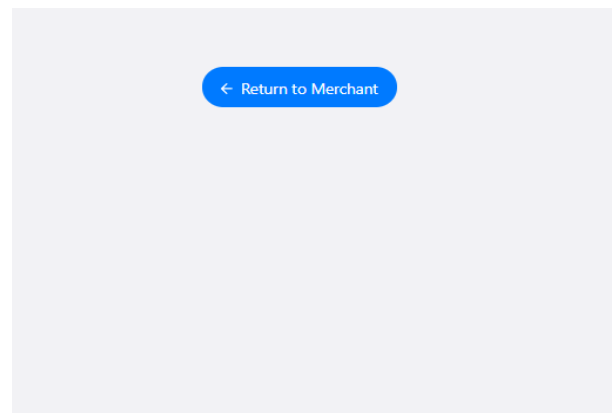
Merchant: Mint Prod Test
Amount: AUD 1.04
Date: 11-01-2021
Card Number: XXXX XXXX XXXX 3225

Enter One-Time Password: FQH:

By clicking 'Submit OTP', you agree to our Terms of Service.

Note: Your One-Time Password is valid till 06:10 AM Pakistan time

[Terms of Service](#) | [FAQs](#) | [Contact Us](#)



Make one-off payment to

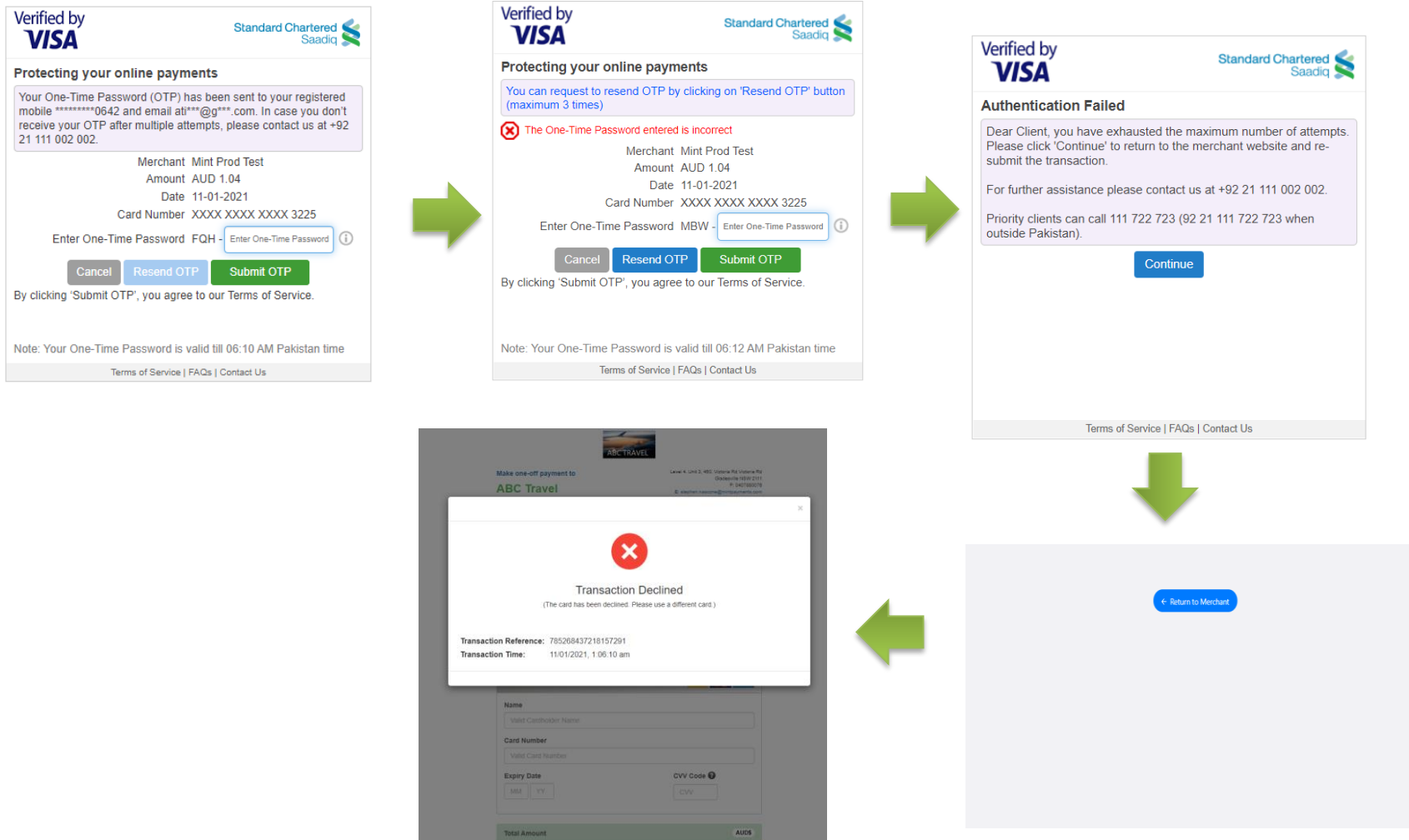
Level 4, Unit 2, 402, Victoria Rd, Victoria Park, Gloucestershire, NG10 2TH

Transaction Approved

Transaction Reference: 390839181684262731
Transaction Time: 11/01/2021, 1:03:16 am
Purchase Amount: \$1.04
Surcharge: \$0.04
Total Amount Charged: \$1.04

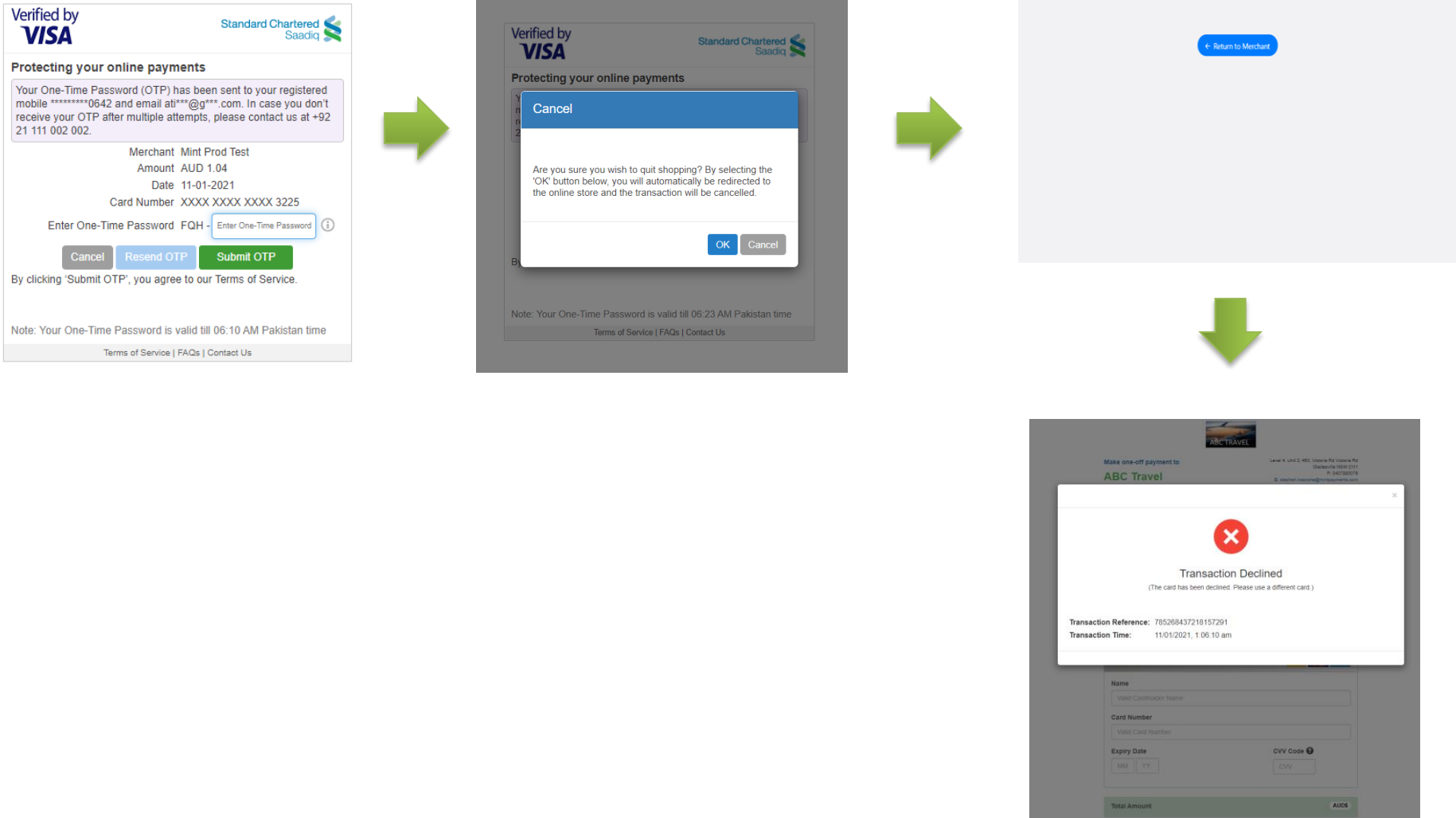
When customer fails to provide correct OTP

In case the customer enters the incorrect OTP, bank might ask to enter OTP again, and provide few retries. Once the retries are exhausted, and incorrect OTP is entered consistently, the transaction will be declined.



When customer cancels OTP request

In case the customer cancels the OTP request, it will flow back to merchant's HPP page and the transaction will be declined.



Checking the transaction status

Select **Transactions** from the Main Menu

The details of transaction status can be seen from here, and for any specific transaction, click to see the details.

Companies		Any Amount		10 Jan 2021	to	11 Jan 2021	All Status	
Users		Date/Time	Status	MID	Service/Channel	Amount	Account	Sales Note
Readers		11 Jan 2021 12:15:56 PM (AEDT)	Declined	acct_1FdzcVLQVSNoDLCK	Card not present / HOSTED PAYMENT PAGE	1.04	****3225	No description. >
Transactions		11 Jan 2021 12:09:53 PM (AEDT)	Authorised	61100016211AF40	Card present / MPOS	3.00	****0131	No description. >
Daily Summary		11 Jan 2021 12:09:34 PM (AEDT)	Authorised	61100016211AF40	Card present / MPOS	3.00	****0131	No description. >
Exports		11 Jan 2021 12:06:10 PM (AEDT)	Declined	acct_1FdzcVLQVSNoDLCK	Card not present / HOSTED PAYMENT PAGE	1.04	****3225	No description. >
Settings								

Validating if the transaction was 3DS enabled or not.

1. From the main menu, click the **Exports** to locate the relevant report.
2. Click **Download**.

Admin
snascone

Home / Exports

1
Records

Created Date	Search Criteria	Search Date Range	Search Status	Search Amount	Expiry Date	Export Status
24 Feb 2020 11:00 AM	FD	Between 23 Feb 2020 and 24 Feb 2020	All Status		26 Feb 2020 11:02 AM	Download (1.5 KB)

3. The data will then be displayed in an excel spreadsheet.

AH18																			
	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP
1	Customer Reference	Account Type	Authentication	Tip Amount	Reseller ID	Developer ID	Client ID	Channel	Service	Goods/Service	External Invoice No	Customer Name	System Transaction Date	System Transaction Time (AES)	Account Name	Account Number	BSF	3DS Enable	
2	Test	CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	12:57:40 PM			No		
3	werwerwe	CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	12:36:24 PM			No		
4	werwerwe	CREDIT		0	None	No Developer Id	1641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	12:33:59 PM			Yes		
5	Refund Atif	CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	12:24:19 PM			No		
6	Cancelling transaction	CREDIT		0	None	No Developer Id	1641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	12:15:56 PM			Yes		
7	preprod declined test	CREDIT		0	None	No Developer Id	1641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	12:06:10 PM			Yes		
8	Test	CREDIT		0	None	No Developer Id	1641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	12:03:16 PM			Yes		
9	Test	CREDIT		0	None	No Developer Id	1641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	10:52:26 AM			Yes		
10		CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	10:24:17 AM			No		
11		CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	10:23:19 AM			No		
12		CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	10:21:38 AM			No		
13		CREDIT		0	None	No Developer Id	1641E+09	PORTAL VT	Card not present				11/01/2021	10:20:15 AM			No		
14																			
15																			