Mint

Virtual Terminal & Merchant Portal

User Guide

Version 1.0

CONTENTS

CHAPTER 1: MERCHANT PORTAL - LOGGING IN 3

CHAPTER 2: MERCHANT PORTAL – HOME PAGE 6

CHAPTER 3: MERCHANT PORTAL – SETTING UP YOUR COMPANY 7

CHAPTER 4: MERCHANT PORTAL - USER REGISTRATION 10

CHAPTER 5: MERCHANT PORTAL – MPOS DEVICE SETUP 14

CHAPTER 6: MERCHANT PORTAL – TRANSACTION, EXPORTING DATA, REFUNDS 15

CHAPTER 7: MERCHANT PORTAL - SETTINGS 21

CHAPTER 8: MERCHANT PORTAL - VIRTUAL TERMINAL 22

CHAPTER 9: HOSTED PAYMENTS PAGE 23

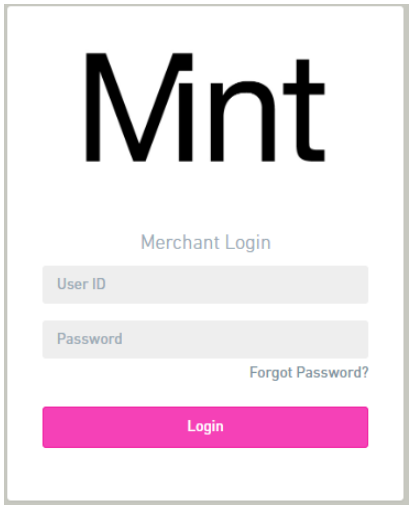
Chapter 1: Merchant Portal - Logging in

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**.



Next time Login

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

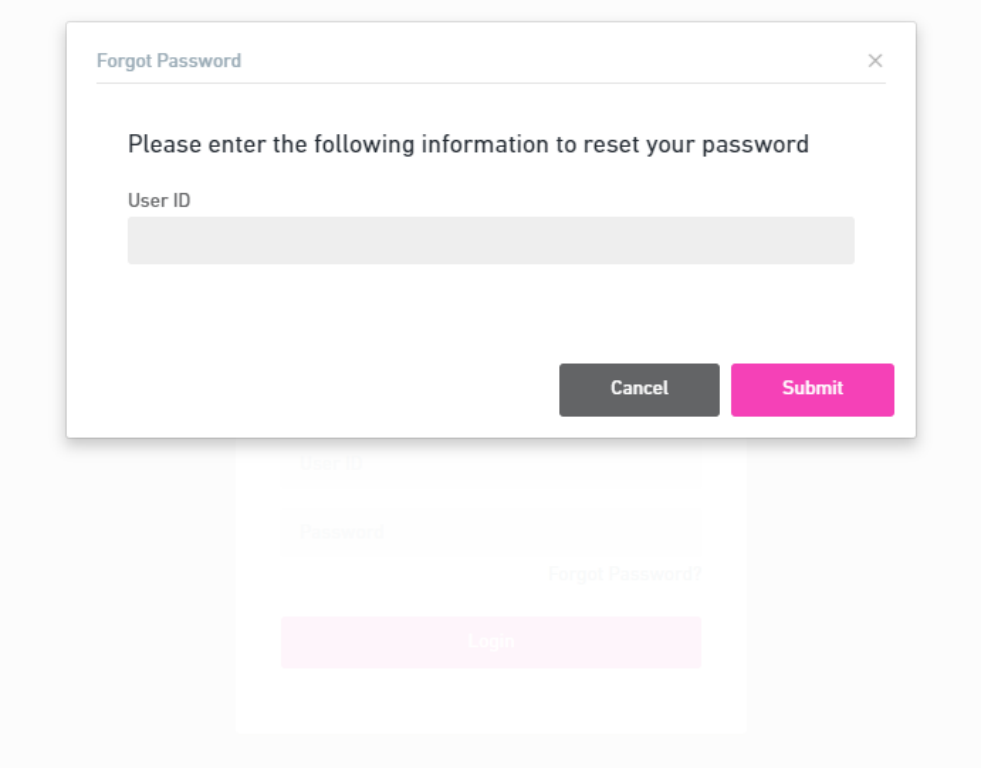
Enter your **Username** and **new password**.

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.

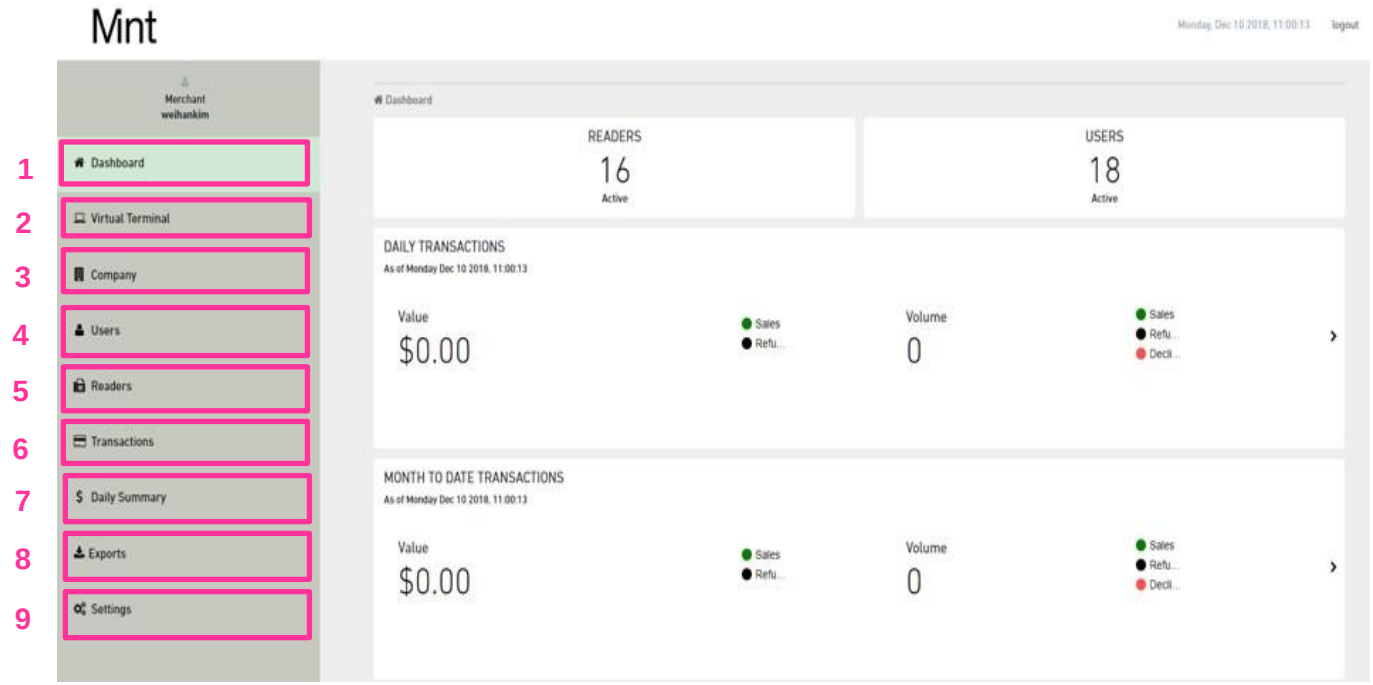


Chapter 2: Merchant Portal – Home Page

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.

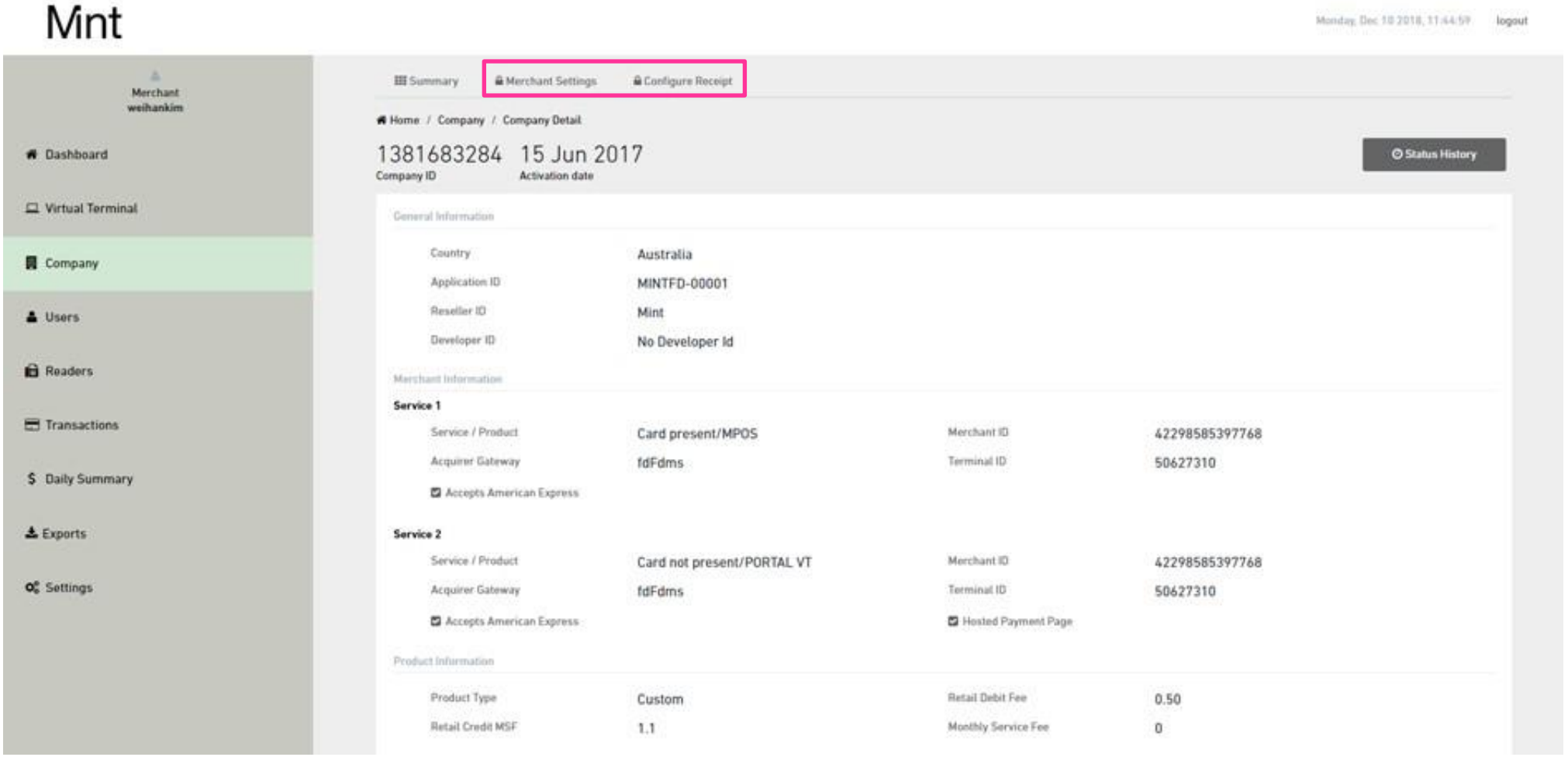
1) Dashboard showing various statistics
2) Access your Virtual Terminal feature
3) Details related to your company
4) View and add Users on your Mint facilities
5) View and modify Readers attached to your Mint facilities
6) View, refine and export all your Transactions
7) View, refine and export all 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.



Merchant Fee - Surcharge

Select **Company** from the Main Menu

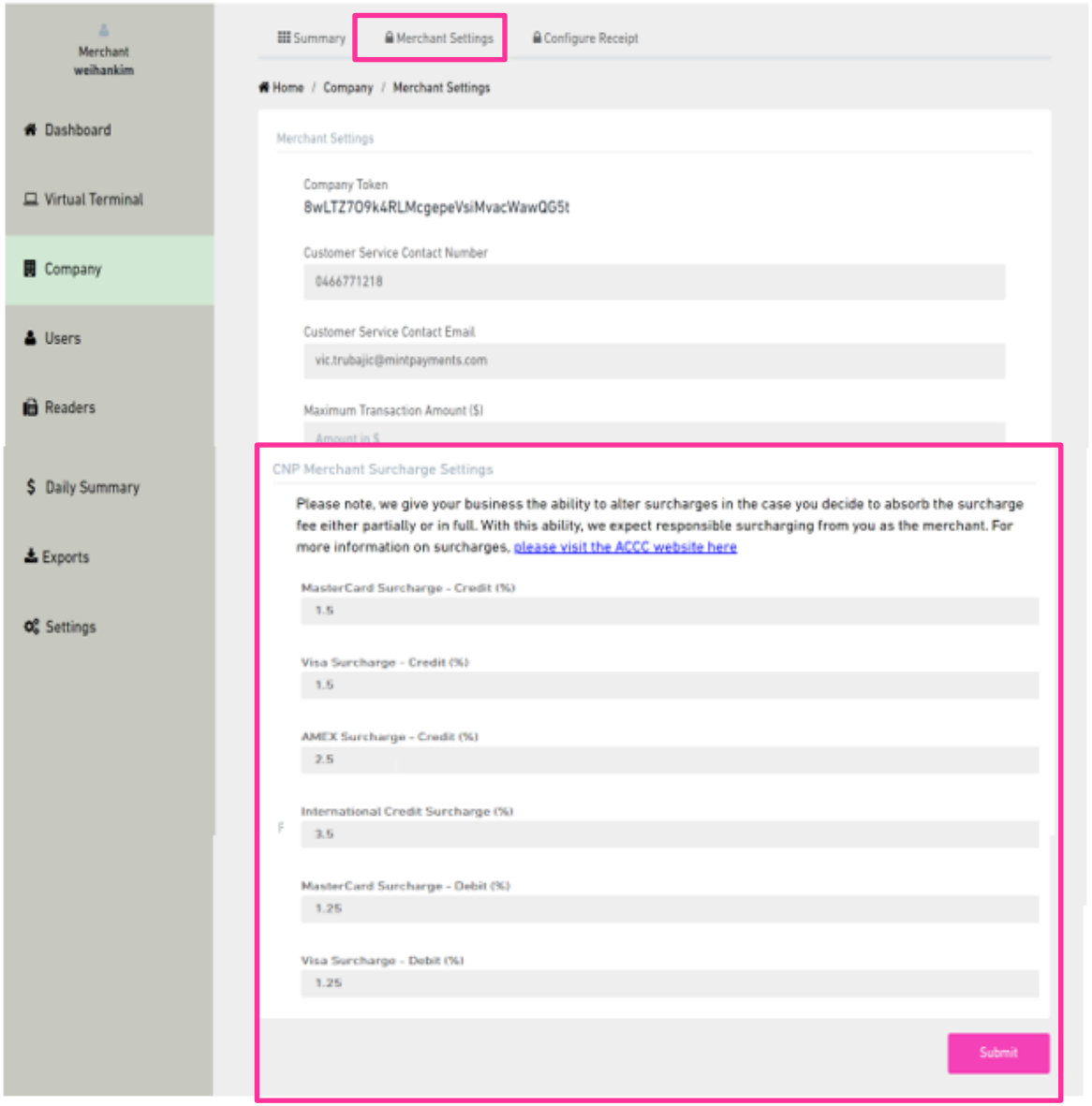
Select **Merchant Settings** and scroll down to CNP Merchant Surcharge Settings.
These values will be applied to all transactions made via Virtual Terminal or Hosted Payments Page.

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

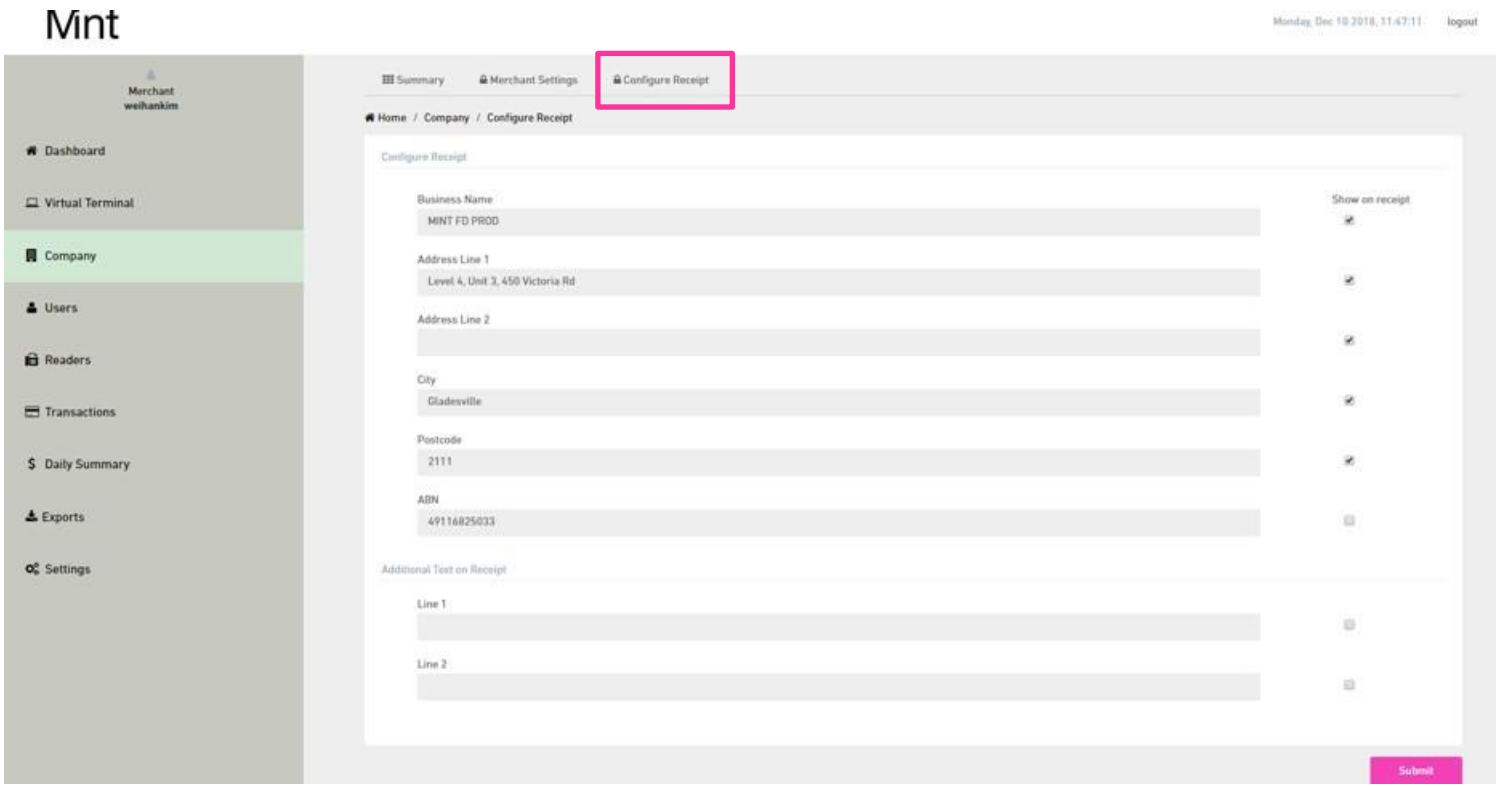


Configure Receipt

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.

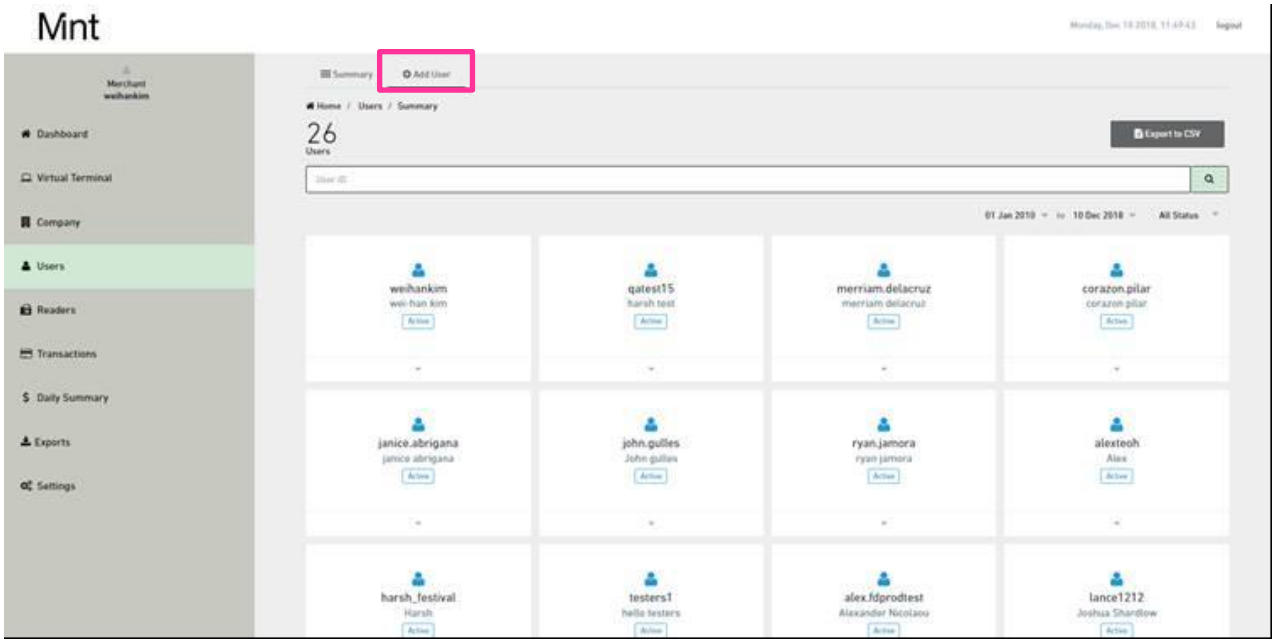


Chapter 4: Merchant Portal - User Registration

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



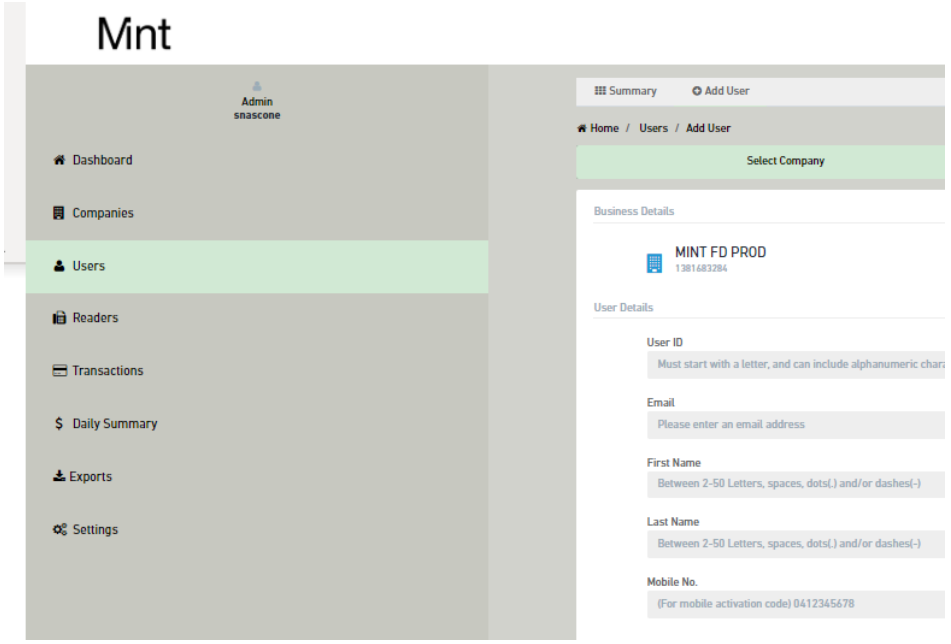
Add a User

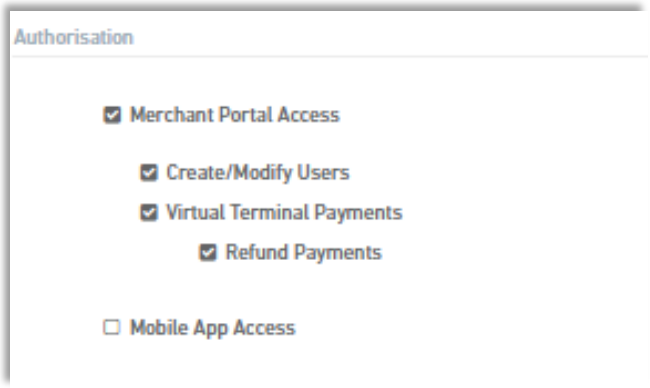
Complete user details including **Email, Name & Mobile Number**.

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**.



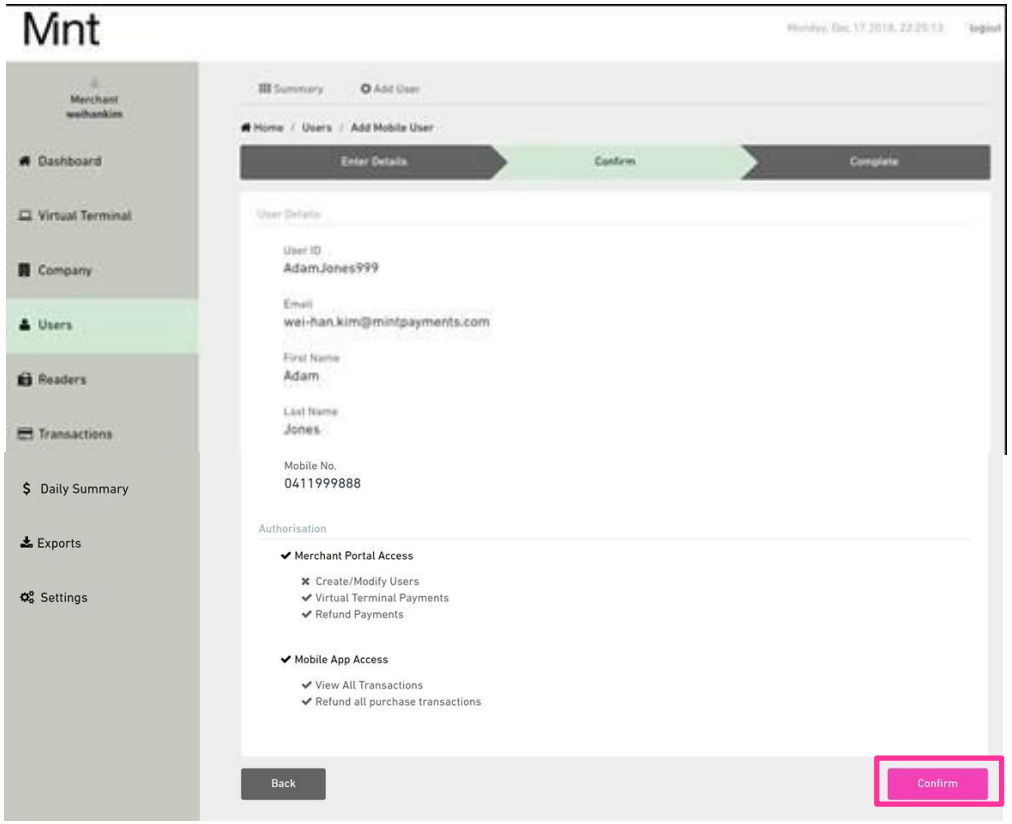


Review & Confirm

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

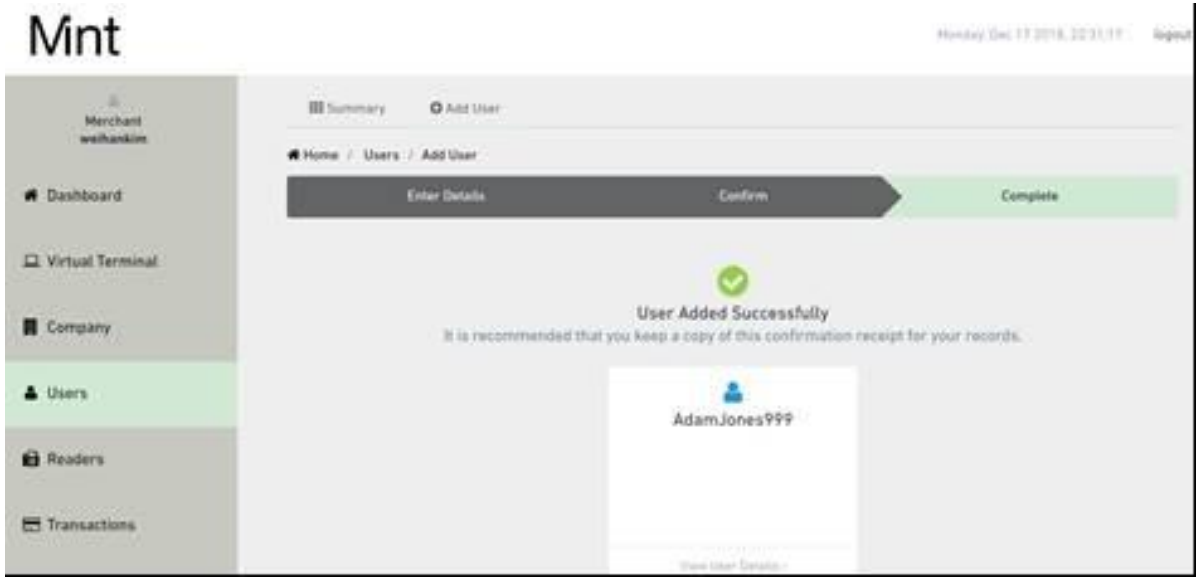
User setup complete. The new user will receive an activation email shortly.

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**

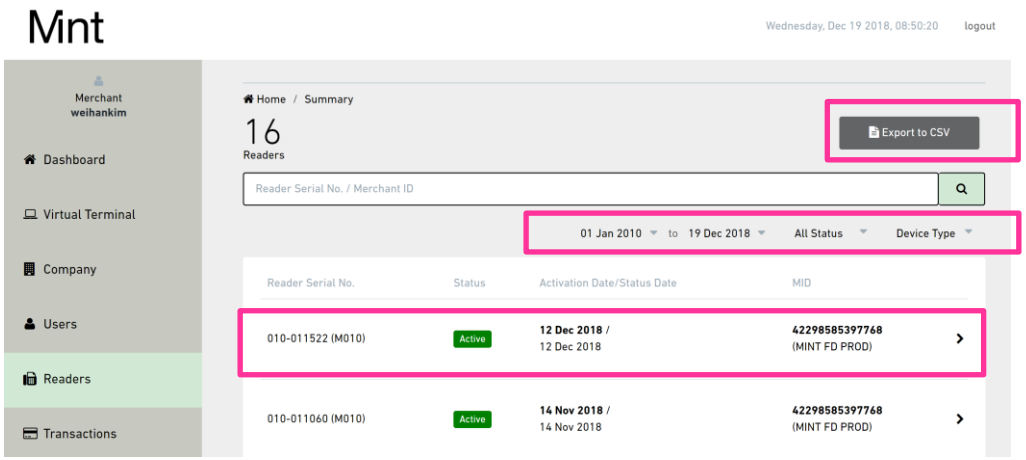


Chapter 5: Merchant Portal – mPOS Device Setup

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.

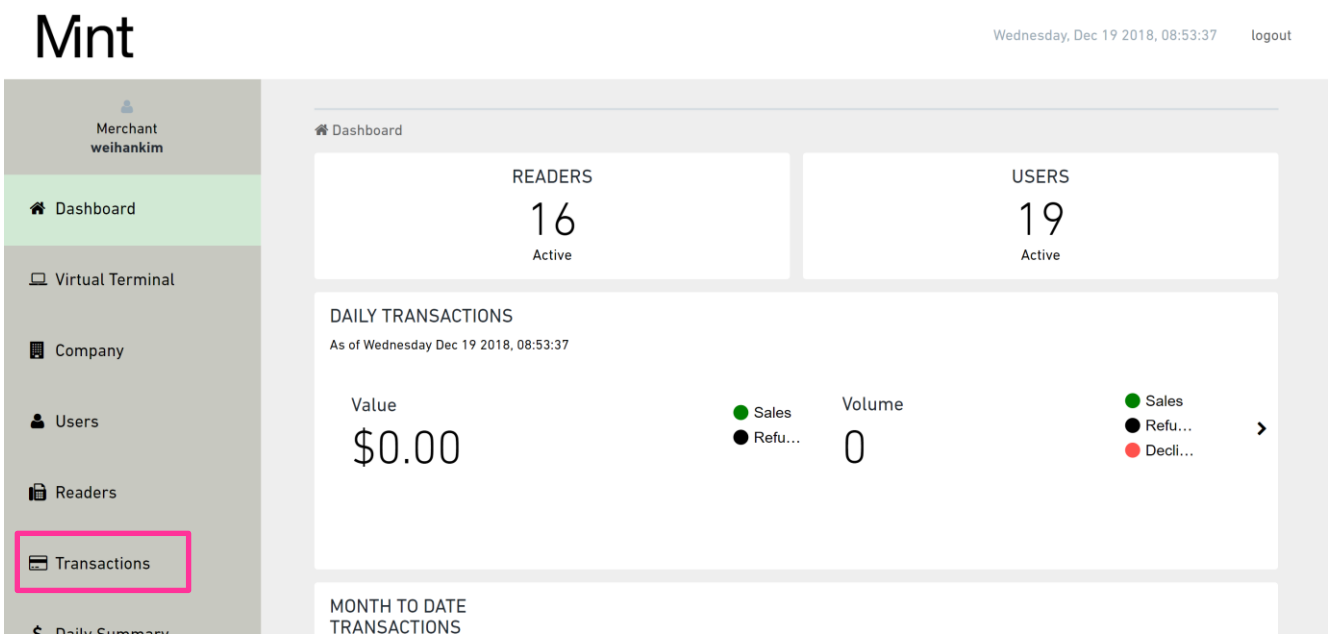


Chapter 6: Merchant Portal – Transaction, Exporting Data, Refunds

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):

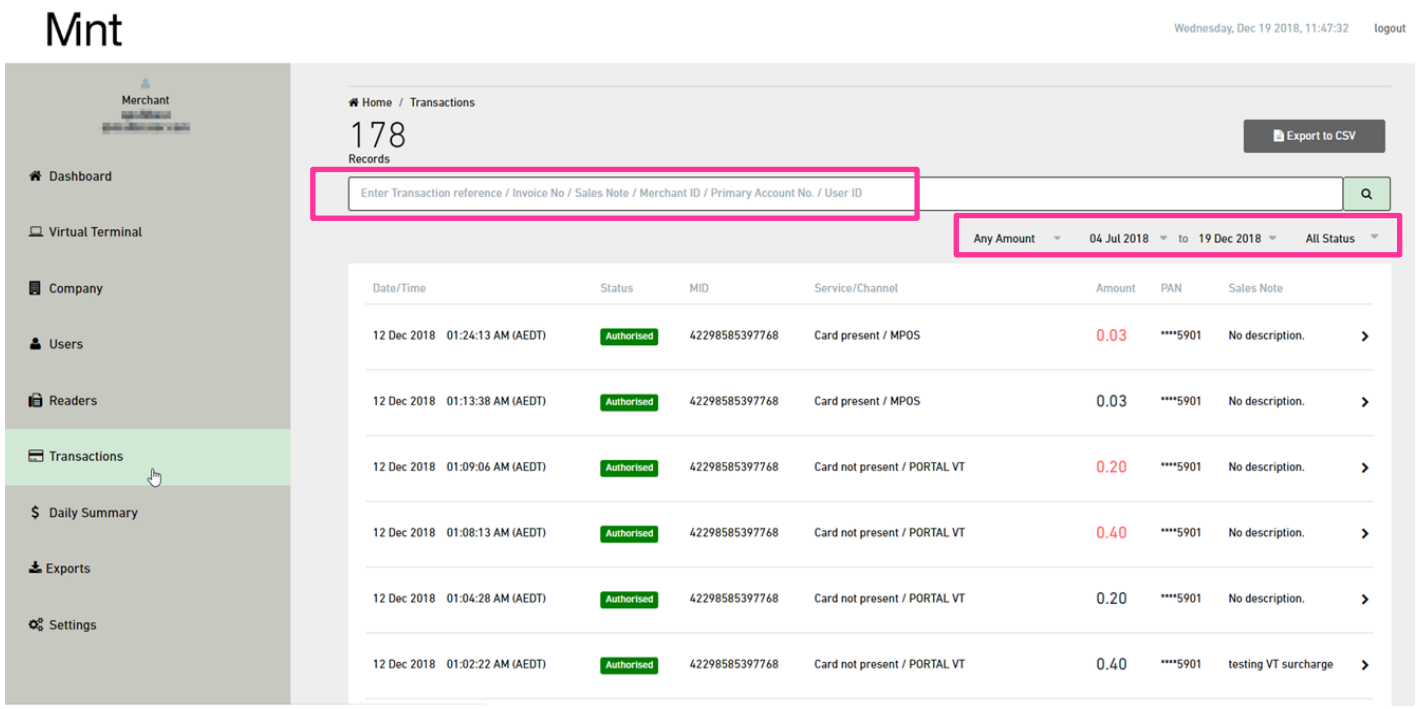
The last 4 numbers of the card used.

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.**

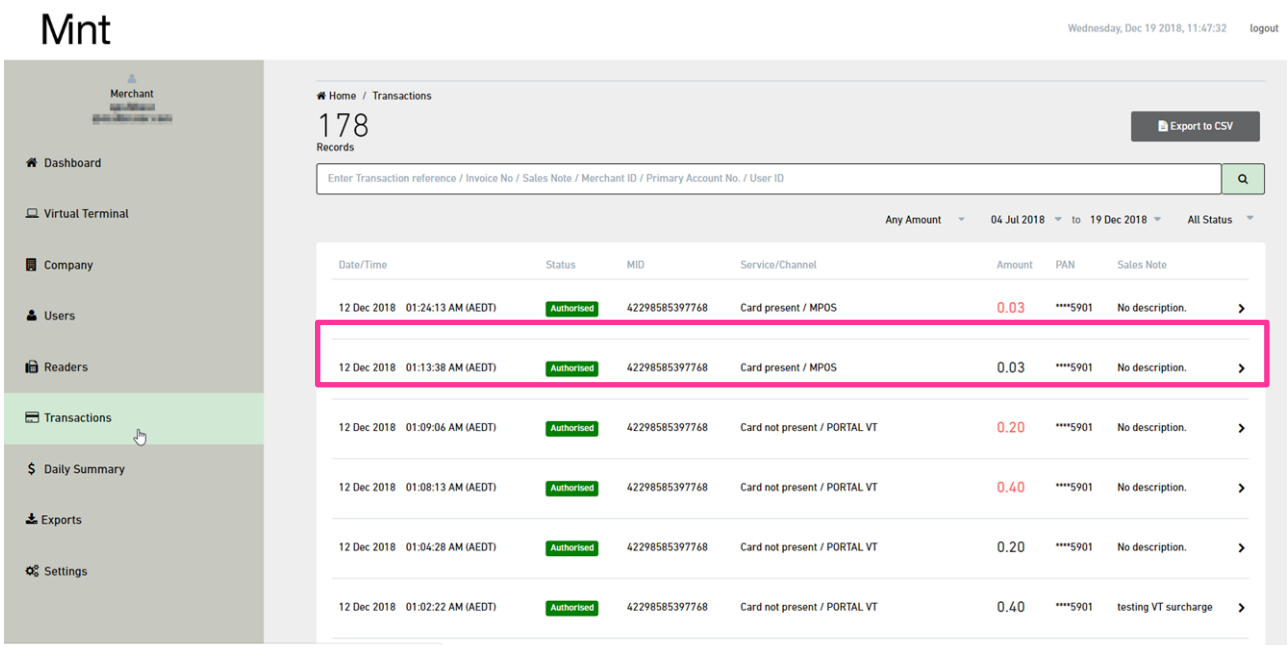
Displaying Transactions

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.

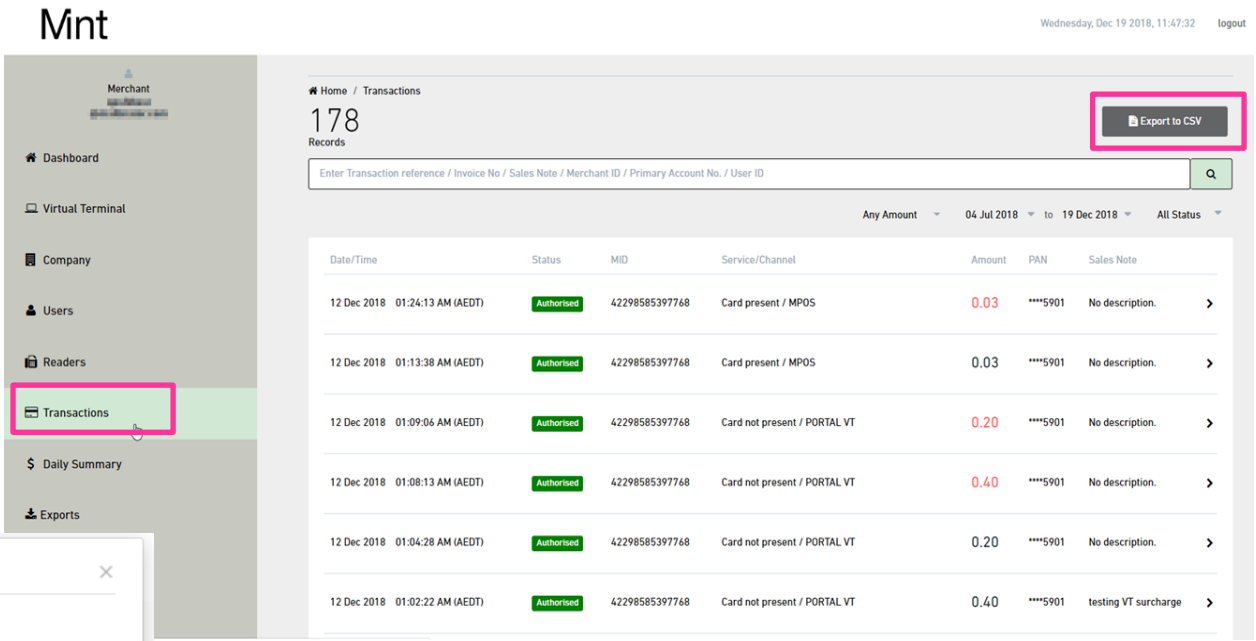
This will display: Card, Merchant and Receipt Details.

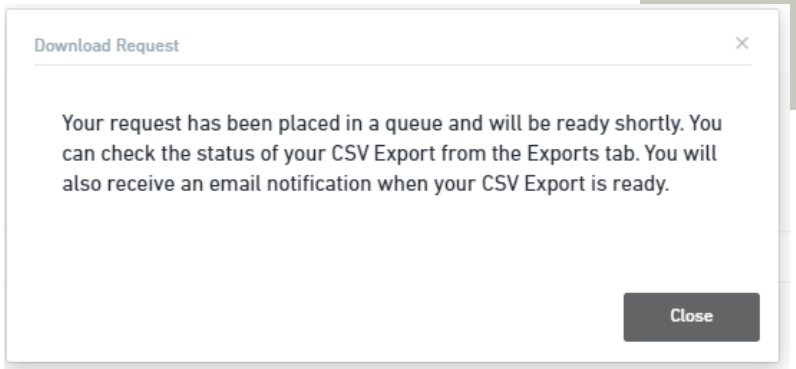


Exporting Data

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

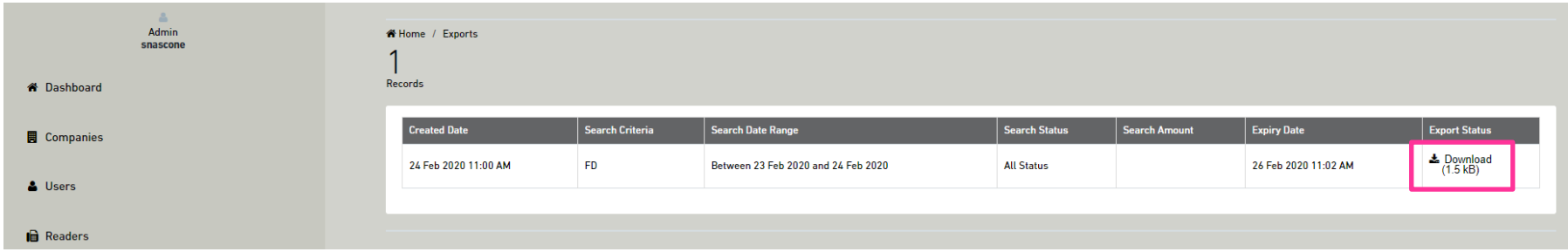
1. From the main menu select the **Transactions** tab
2. Apply relevant filters as required
3. Click on **Export to CSV**
4. Once the export is ready an email notification will be sent to the users email address that made the export request.





Downloading CSV Data File

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



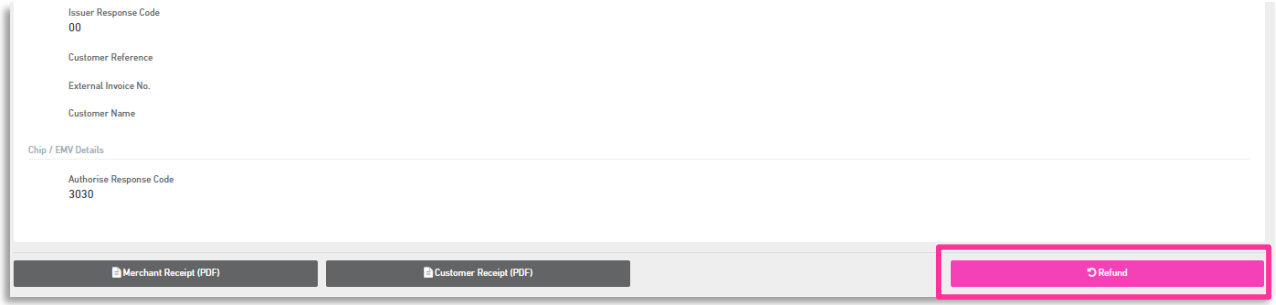
3. The data will then be displayed in an excel spreadsheet.

	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 Na	Transactio	Transaction Ti	Transactio	Transactio	Transactio	Status	Settlemen	Transactio	Sales Note	Cardholde	Card Appli	PAN	POS Entry	Invoice Num	Auth ID	Response	Sale Amou	Surcharge	Customer	Account T	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	MasterCar	****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	Authorise	No	Purchase			MasterCar	****1600	CONTACTI	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	CONTACTI	MN0904484	3034	4	25	0		CREDIT		

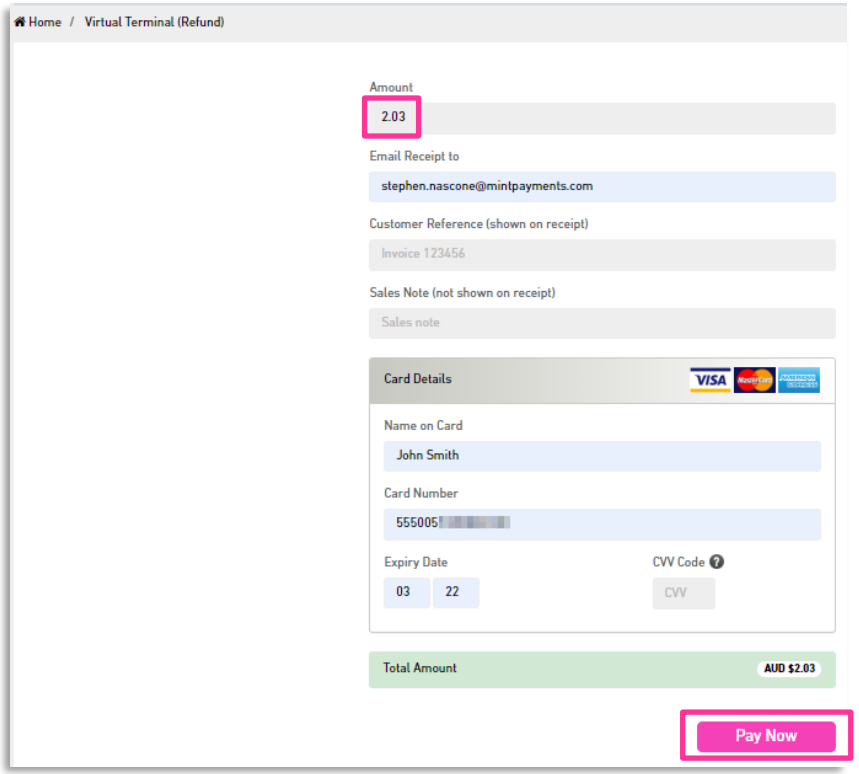
Refunds

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

.



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

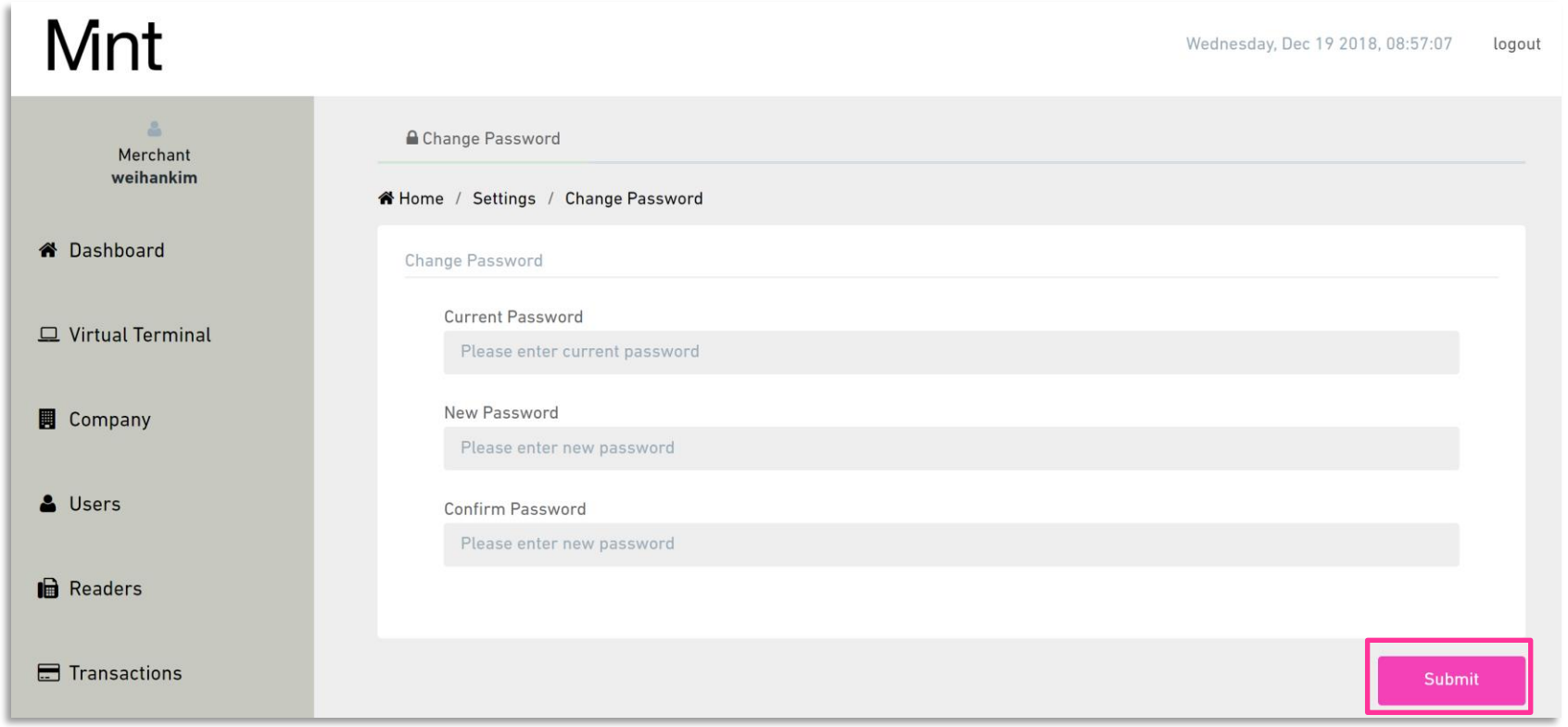


Note: The refund option is only available for card not present transactions processed via **Virtual Terminal** or **Hosted Payments Page**.

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.



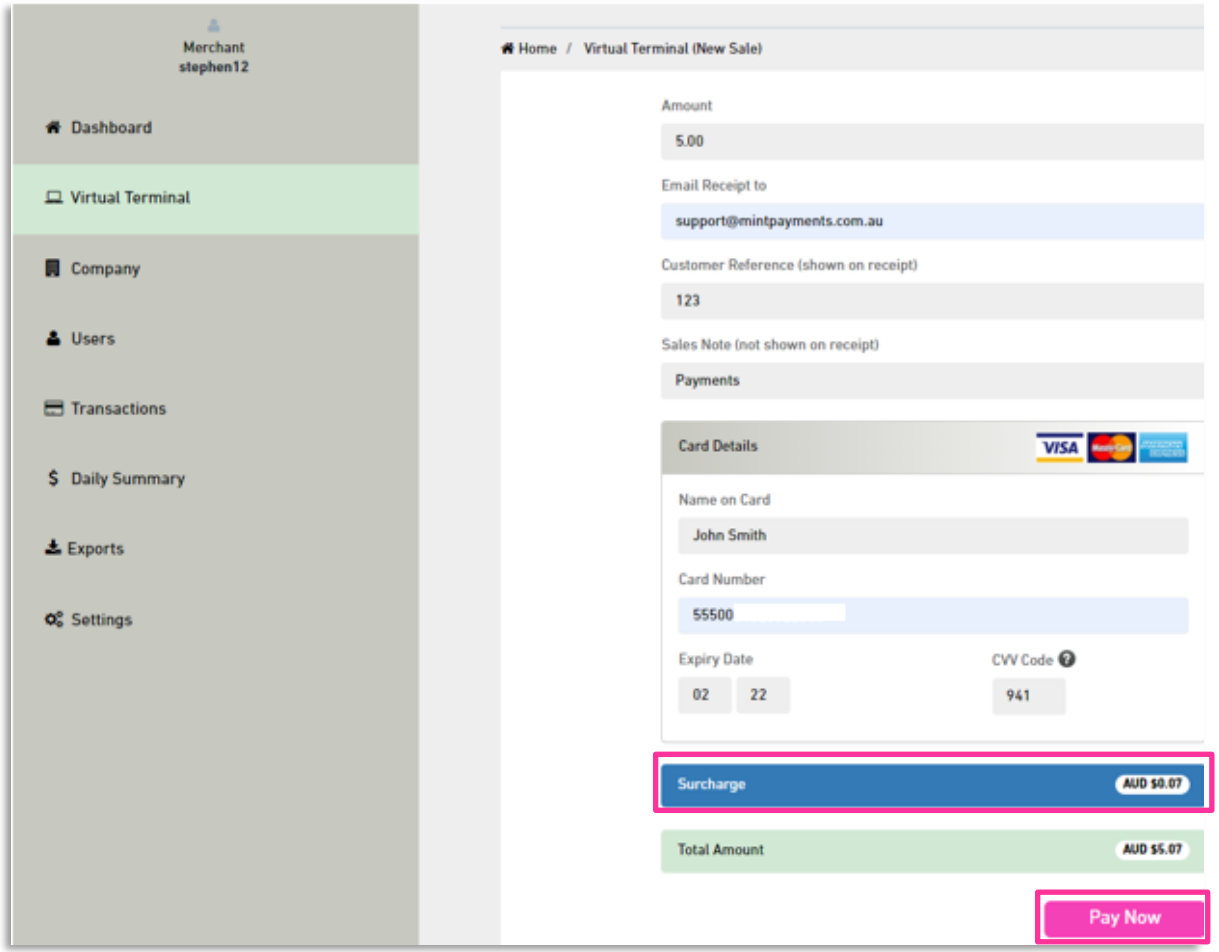
Chapter 8: Merchant Portal - Virtual Terminal

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.

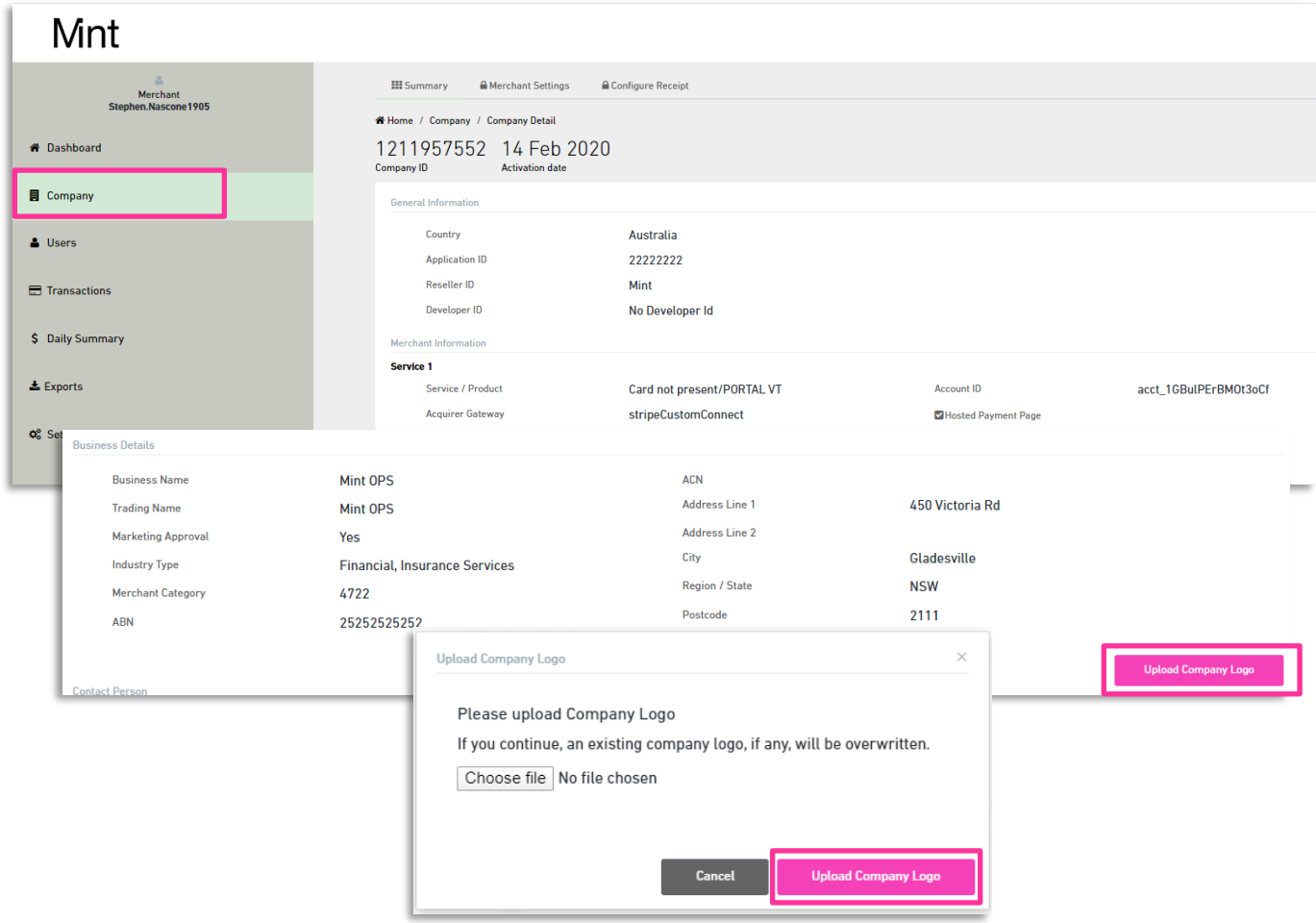


Chapter 9: Hosted Payments Page

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

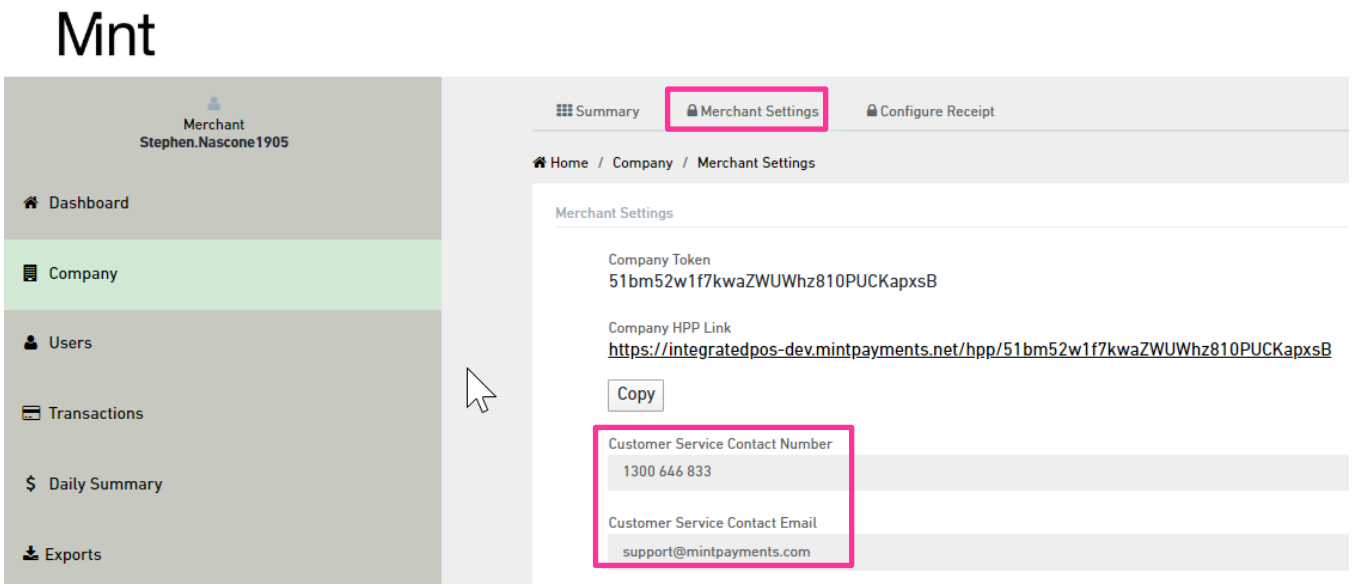


Setting Up HPP Contact Details

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.

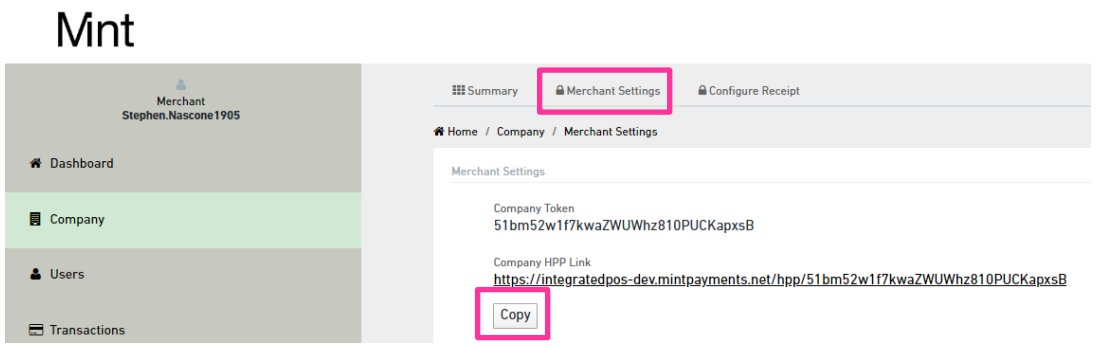


Sending Hosted Payments Page URL

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

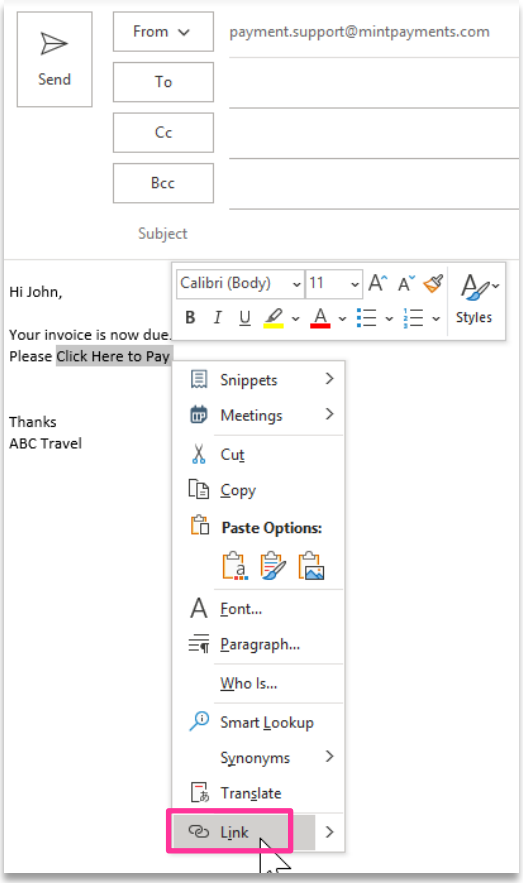
1. From within Merchant Settings tab, click **Copy**

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

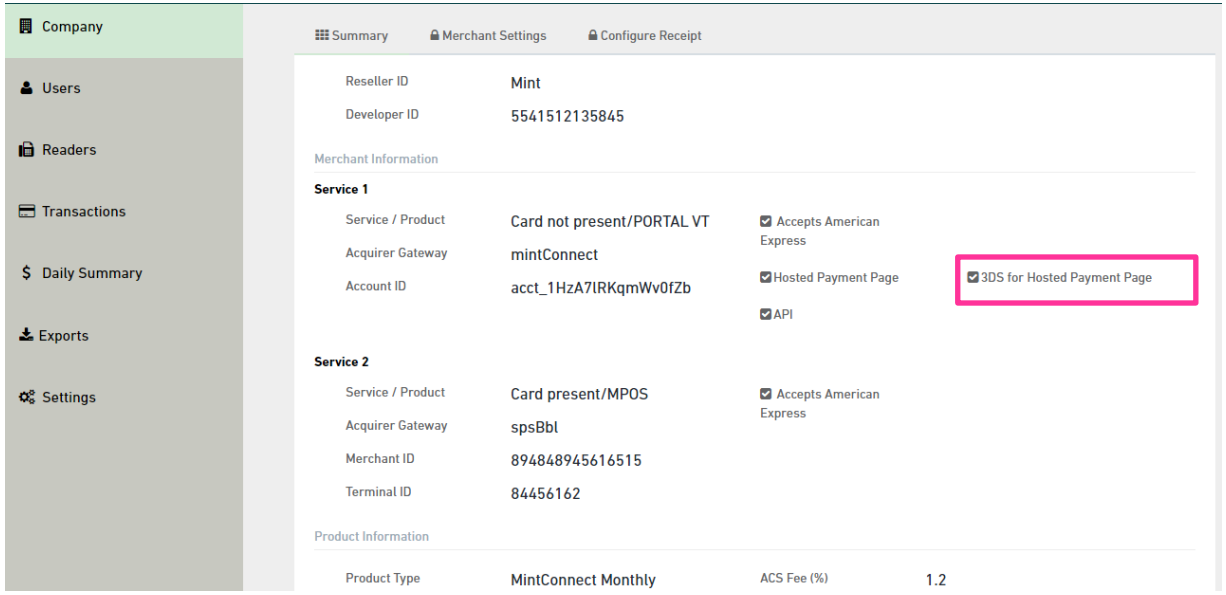
Select **Company** from the Main Menu

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.



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.

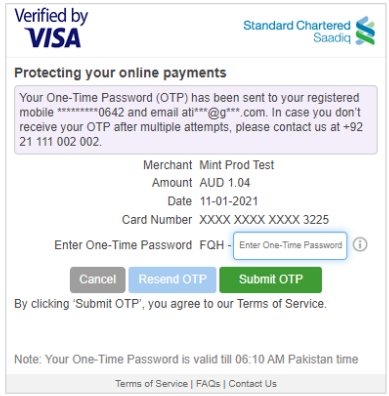
- **OTP (One Time Password)/Passcode:**
  - Cardholder's bank may ask for OTP to verify if the cardholder is himself/herself is performing the transaction via sending an OTP/Passcode before they authorise the transaction.

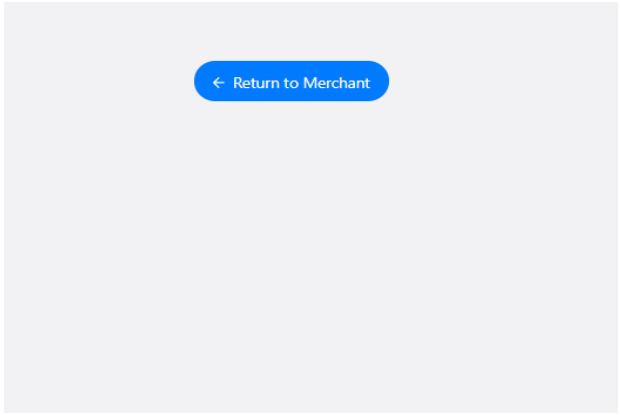
- **Frictionless:**
  - Cardholder's bank may just verify details by redirecting to a bank's page, and then flowing back to merchant's HPP before they authorise the transaction, so there is not really any action required by the customer.

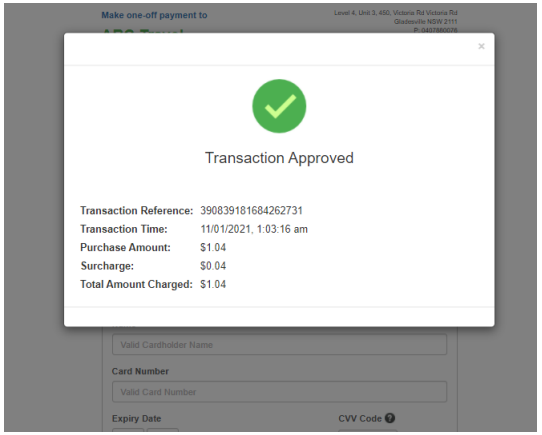
OTP/Passcode Flow Step-By-Step Review:

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.

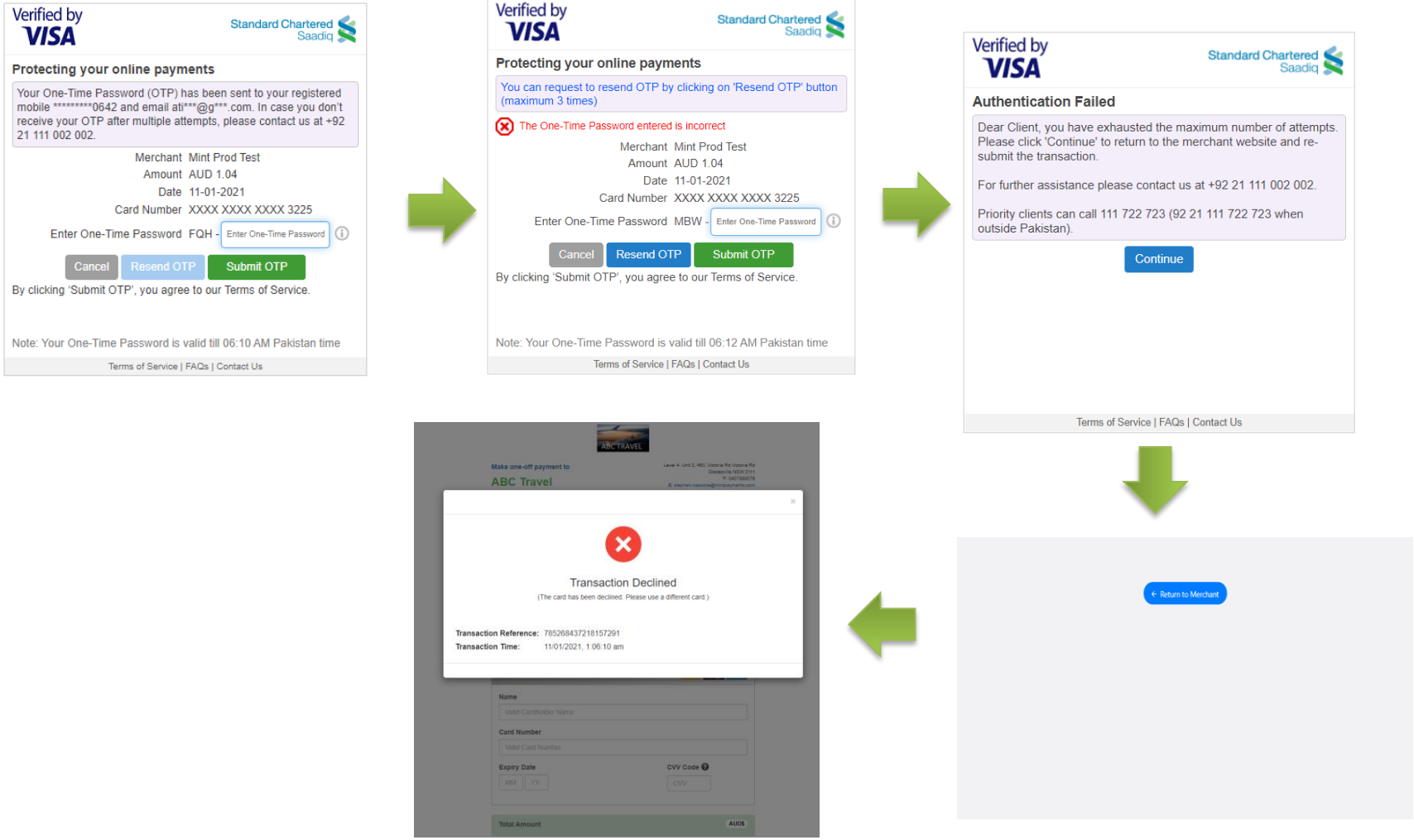






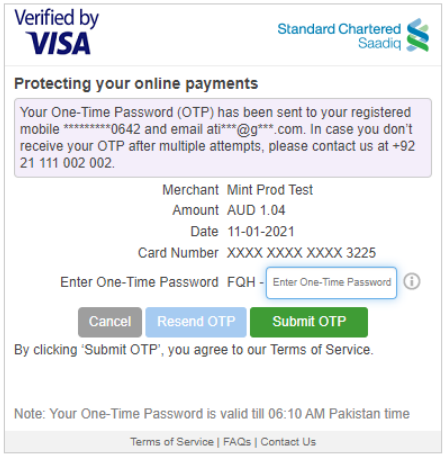
When customer fails to provide correct OTP

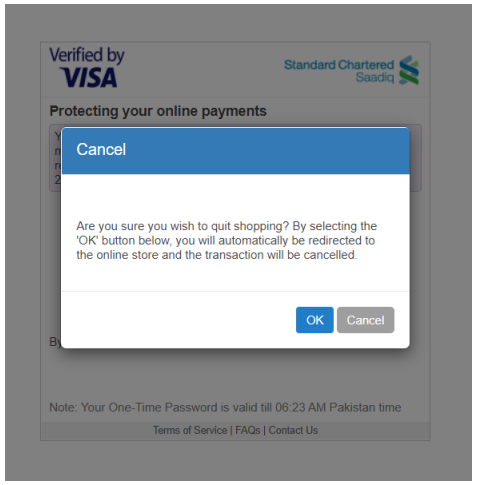
In case the customer enters the incorrect OTP, bank might ask to enter OTP again, and provide few retries. Once the retries are exhausted, and incorrect OTP is entered consistently, the transaction will be declined.

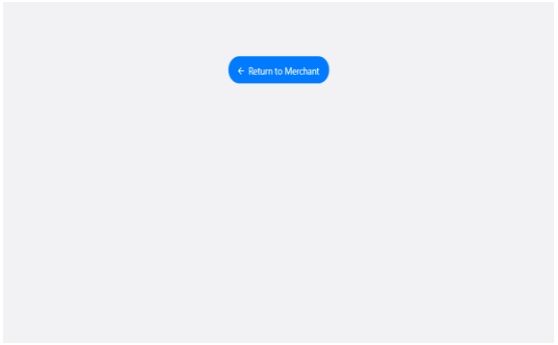


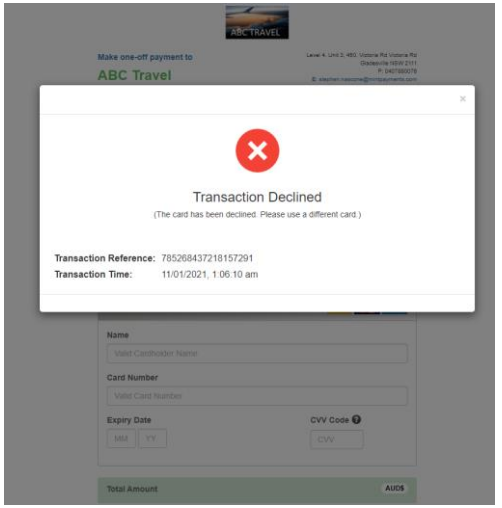
When customer cancels OTP request

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





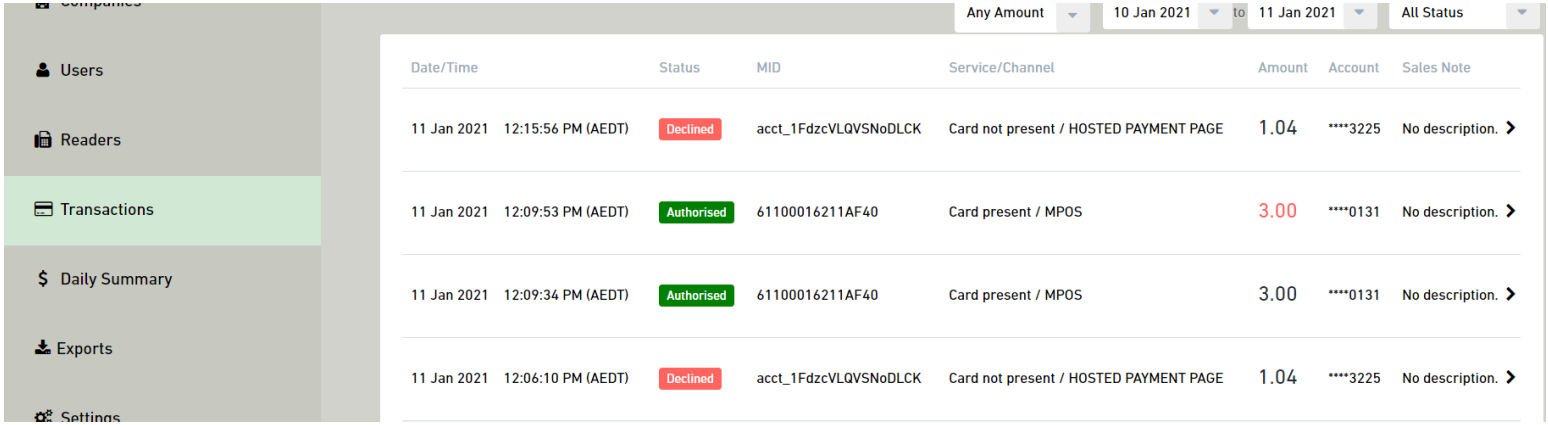




Checking the transaction status

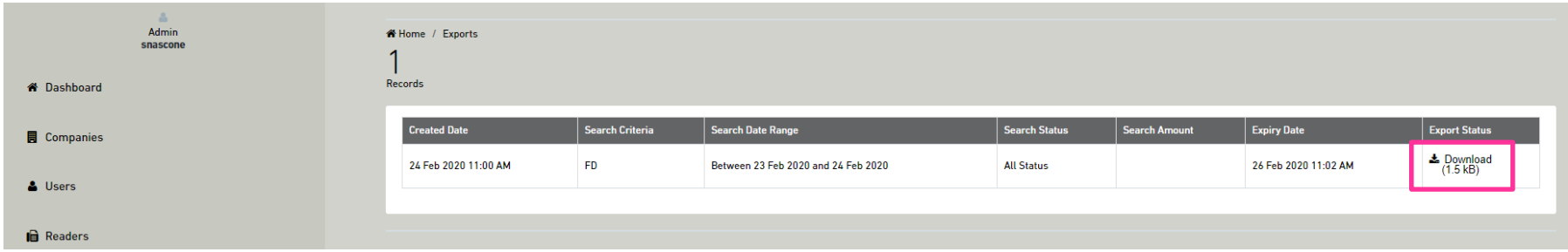
Select **Transactions** from the Main Menu

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

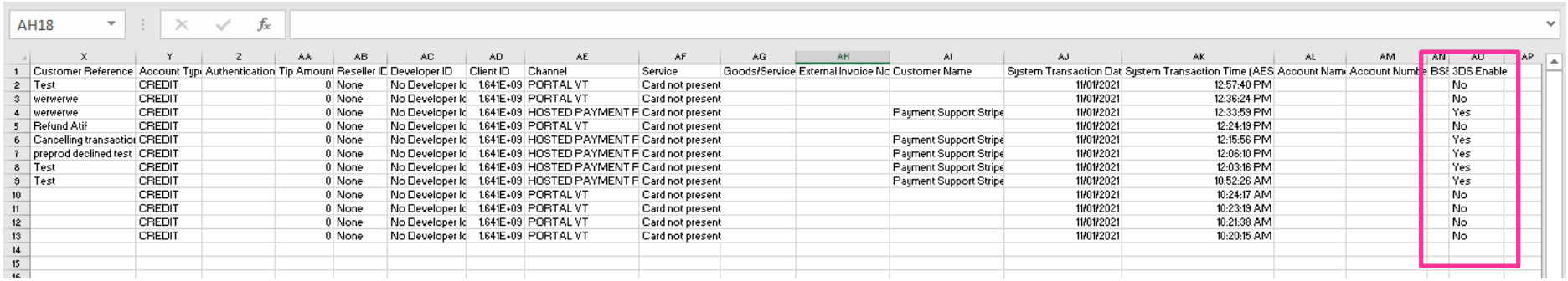


Validating if the transaction was 3DS enabled or not.

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



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



	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO
1	Customer Reference	Account Typ	Authentication	Tip Amount	Reseller ID	Developer ID	Client ID	Channel	Service	Goods/Service	External Invoice Nc	Customer Name	System Transaction Dat	System Transaction Time (AES	Account Nam	Account Numb	BSI	3DS Enable
2	Test	CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	12:57:40 PM				No
3	werwerwe	CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	12:36:24 PM				No
4	werwerwe	CREDIT		0	None	No Developer Ic	1.641E+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 Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	12:24:19 PM				No
6	Cancelling transactio	CREDIT		0	None	No Developer Ic	1.641E+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 Ic	1.641E+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 Ic	1.641E+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 Ic	1.641E+09	HOSTED PAYMENT F	Card not present			Payment Support Stripe	11/01/2021	10:52:26 AM				Yes
10		CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	10:24:17 AM				No
11		CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	10:23:19 AM				No
12		CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	10:21:38 AM				No
13		CREDIT		0	None	No Developer Ic	1.641E+09	PORTAL VT	Card not present				11/01/2021	10:20:15 AM				No
14																		
15																		