Table of contents

Summarized guidelines on payment acceptance

- SEB POS on Phone application accepts contactless payments only with **Visa or Mastercard** branded payment cards or other means of payment associated with Visa or Mastercard cards - wristbands, rings, phones, watches, etc.
- Before starting accepting payments make sure that **internet connection, NFC** functionality and **Location services** are enabled.
- To initiate a payment, enter the desired amount and press on the button **Charge**.
- Once the application is prepared, a message *"Hold the payment means against the device"* will be shown indicating that card or other mean of payment could be tapped against the device.
- Instruct cardholder to tap the card or other means of payment (wristband, ring, phone, watch, etc.) against the **NFC module** of your device.
- Hold the card against the device untill *"Reading done"* message appears on screen and a sound, indicating that the means of payment is read successfully, will be heard.
- Cardholder might be requested to enter his/hers **PIN code** to confirm the payment - a PIN entry keyboard, with randomly laid out numbers, will appear on screen.
- Once the payment is completed – either successfully or declined – a **digital receipt** can be shared with the cardholder.
- The simplest and the most convenient way to share a digital receipt with a cardholder is to allow cardholder to **scan the QR code,** which becomes visible immediately after the transaction is completed.
- If other digital receipt delivery methods are chosen - **always educate your customers on personal data processing** by familiarizing them with Privacy Policy.

About SEB POS on Phone

SEB POS on Phone is an Android application which converts your smart device into a secure and easy to use payment acceptance device.

Solution allows you to accept contactless payments with Visa or Mastercard branded payment cards or other means of payment associated with Visa or Mastercard cards - wristbands, rings, phones

Eligible Android devices to run SEB POS on Phone application
In order for SEB POS on Phone application to run on your device, the following minimal characteristics must be supported and available on your device:

• Android 9+ version on the smart devices originally launched with Android version 8 or higher;

• NFC technology available and activated;

• Google Services are available - Google Play Store is accessible.

After application is installed on your device, a security check will be run by it to validate that there **are no modifications, unallowed settings or breaches in the device or its operating system** (OS). If security breaches are detected, application might not work on your device.

Example of unallowed settings - a **Developer mode** of Android OS.

In such case, try **disabling** Developer mode, **restarting** the device and **running** the application again.

If it won't help to resolve the issue, you might be required to **restore factory parameters** of your device.

Downloading and installing SEB POS on Phone
You may find the application on "Google Play" store by looking for the name SEB POS on Phone.

Download and install process is exactly the same as downloading any other Android application from the store – find desired application on "Google Play" store and press on the button „Install". The chosen application will be downlaoded and installed automatically.

> **Important!** Before downloading and logging into an application, make sure that you have signed acquiring services agreement with your bank.

Login into SEB POS on Phone

After you will sign acquiring services agreement with your bank, you will shortly receive an email message to the mailbox you shared with the bank.

Email message will contain a link upon accessing which you will be asked to set up a unique password for your account. After submitting a newly created password you will complete activation of your SEB POS on Phone application account.

At this point you may proceed with logging into an application. In order to log in, you will be asked to enter your credentials:

- Username – this is your email, which you have provided to the bank when signing an agreement (and the one to which you received password setup link).
- Password – the password which you set up on the previous step.

Upon first log in, application will ask to grant **Location** permissions to it. The access to location data is mandatory and is used to prevent fraudulent transactions (and might be used for investigation in case of a report of fraudulent activities). The application will access location data at a regular intervals while the application is in use and even while it is not.

Depending on your device, you may be asked to choose between the following **Location** permission options:

- Allow all the time;
- Allow only while using the app;
- Ask every time;
- Deny.

For SEB POS on Phone application to work, grant the permissions to access location data all the time (Option 1 in the example above).

Due to specifics of a device or OS, you might be required to grant locations to an application by accessing its settings via Android Settings menu.

In case it is needed (you might see that application is not accessible or you will not be able to log in) close application and navigate to Android **Settings** app. -> find a menu option to access all applications information and their parameters -> find **SEB POS on Phone** application -> navigate to **Permissions** settings -> open **Location permissions** and select needed option.

It is important to note, that **Location services** on your device must also be enabled in order to use SEB POS on Phone application. Usually it is managed by enabling services from the drop-down navigation drawer (usually a swipe down from the top of the screen) or by finding needed setting within Android **Settings** app.

Resetting password

In case you forget the password to log into SEB POS on Phone application, you might reset it by pressing on **Forgot password** button at login screen of application.

You will be asked to enter your email address:
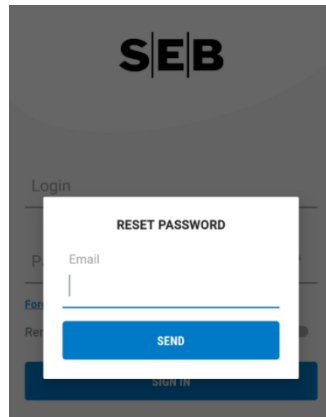
After providing your email, press **Send** button and you will shortly receive an email message containing a link upon accessing which you will be able to reset a password by setting up a unique password for your account.

Application linking with your account data

Upon the first successful log in into SEB POS on Phone application, it will be linked with your account by downloading mandatory data, related to your company and your user, from the server.

The setup might take up to a few minutes – an animation will be displayed on screen and you will be notified once setup is completed.

You can easily switch and start using another device – all you have to do, is install an application on a new device, log in with your credentials and the application will be linked with your account as described above.

You can only log in to your account on one device at a time.

Periodic security checks of device and application

Application will continue to perform security checks periodically (not only on a first login) to validate that there are no modifications, unallowed settings or breaches in the device or its operating system (OS), if SEB POS on Phone application is not altered or attempted to be modified anyhow. If security breaches are detected, application might stop working on your device.

While security check is performed in the background, you might be presented with a push notification of Android OS.

Security validation is mandatory to ensure safe and secure processing of payments.

Using SEB POS on Phone to accept payments

SEB POS on Phone application will be used to accept contactless payments only with Visa or Mastercard branded payment cards or other means of payment associated with Visa or Mastercard cards - wristbands, rings, phones, watches, etc. Cards with contactless capabilities are usually marked with a symbol:

Before you start accepting payments make sure that you have enabled **internet connection, NFC** functionality and **Location services**. Statuses of both of the services could be easily checked and managed by accessing the drop-down navigation menu (usually a swipe down from the top of the screen) or by finding needed settings within Android **Settings** app.

Initiating the payment

Once you have logged in, you will be presented with the main screen on which payments could be initiated – simply enter the desired amount and press on the button **Charge:**

The application will get ready to perform a transaction in a moment. Once it is ready, a message, indicating that card or other mean of payment could be tapped against your device, will be shown – *"Hold the payment means against the device":*

At this moment, your customer may proceed with paying for goods or services by tapping the card or other means of payment (wristband, ring, phone, watch, etc.) against the **NFC module** of your device.

In order to cancel a transaction press **Cancel** button. An amount input screen will be shown again.

Usually, **NFC module is located** at the back-side of phone or tablet. Most common NFC module locations are these:
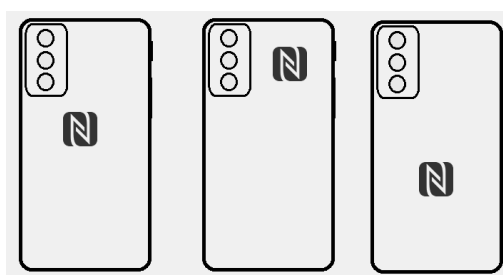
To be entirely sure check the instructions of your smart device model to find the exact NFC module location.

It is important to mention that smartphone or tablet cases, covers or other accessories might **weaken or completely block the signal of NFC** module. It is advised to avoid using case, cover or another accessory if it is interfering with the NFC signal.

Once the card or other mean of payment is tapped, advice the cardholder to **hold the payment mean against your device till the reading is processed** – message *"Reading done"* will appear on screen and a sound, indicating that payment mean is read successfully, will be heard:

At this point, transaction is being processed and the outcome will depend on the response from issuer bank.

If transaction is **processed successfully** SEB POS on Phone application will show Visa or Mastercard animation, sound signal will be heard and a message *"Payment successful"* will appear on screen:

If transaction **is declined**, a message *"Payment declined"* with the exact reason of failed transaction will be shown on screen:

Depending on the reason of a decline, you may need to repeat the transaction again or your customer may be required to use another card or different means of payment to complete the purchase.

In certain situations, for example if transaction amount is bigger than banks' set amount of contactless payments without cardholder authentication, or if cardholder authentication is required according to security requirements - the cardholder might be requested to enter his/hers **PIN code** to confirm the payment - a PIN entry keyboard will appear on screen:
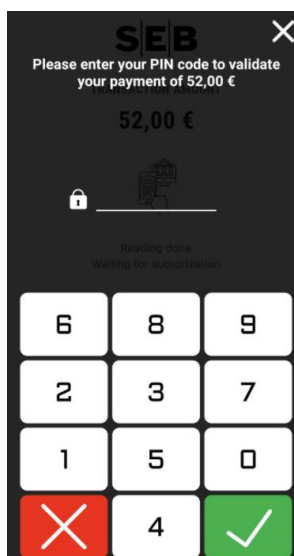
Numbers on the keyboard are **laid out randomly** each time. **Warn your customer to pay attention** to the number sequence when entering PIN code.

After PIN code is entered – press the **green button**.

To edit entered PIN code – use yellow button with an arrow (button will appear instead of a red button once any digit is entered):
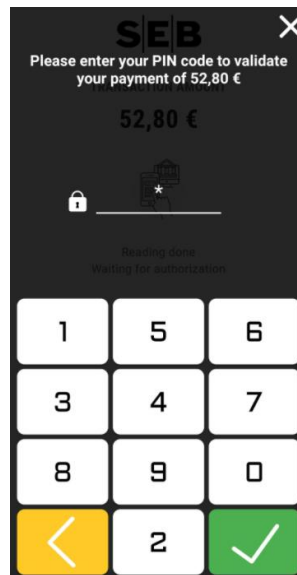
If PIN code is not entered within 30 seconds or if PIN entry keyboard is manually closed by pressing on **red button** or an **X button** on top-right corner of a screen, transaction is terminated and cardholder will have to tap his card again to proceed with current payment.

Digital receipts

Once the payment is completed – either successfully or declined – you **may share the digital receipt** of the transaction with your customer.

SEB POS on Phone application supports **three ways** of sharing the digital receipt with a cardholder:

- Scanning a **QR code**;
- Sending digital receipt **via email**;
- Sending digital receipt **via SMS**.

QR code

Scanning a QR code is the simplest and most convenient way of digital receipt delivery to a cardholder. Once transaction is completed, a QR code is shown on screen:


Cardholder may simply scan the QR code with his/hers smart device and a **digital receipt will be downloaded** to cardholder's device.
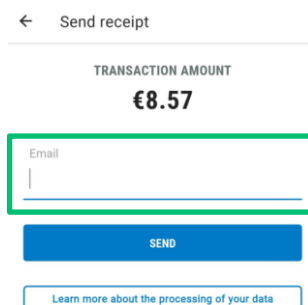
It is important to note that depending on the smartphone cardholder has, it **might be needed to download QR code scanner application** from application store.

Email

If cardholder desires to receive a digital receipt via email, a respective option could be chosen at the bottom of payment completion screen:
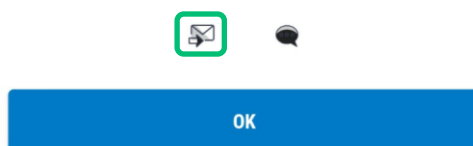
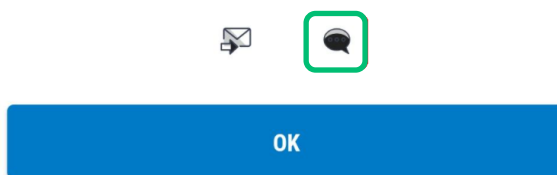Upon selecting digital receipt delivery via email method, an application will show email input screen:
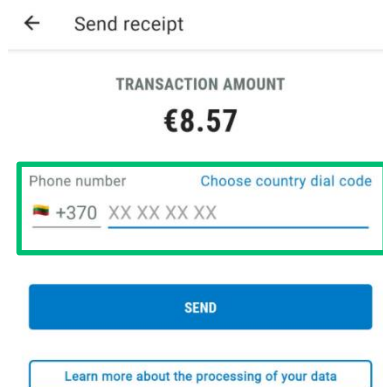

Ask your customer to enter his/hers email address and press the button **Send**. Digital receipt will be delivered to email address, which was provided.

SMS

Similarly, if cardholder desires to receive a digital receipt to his phone via SMS, a respective option could be chosen at the bottom of payment completion screen:

OK

Upon selecting digital receipt delivery via SMS method, an application will show phone number input screen:

Ask your customer to enter his/hers phone number, ensure that proper country phone code is selected and press the button **Send**. Digital receipt will be delivered as an SMS message to the indicated phone number.

> **Important!** As digital receipt delivery via email and SMS requires personal data to be processed, **always educate your customers on personal data processing** by familiarizing them with Privacy Policy. The document is accessible via application directly by pressing on a "**Learn more about the processing of your data**" button.

If cardholder does not wish to receive a digital receipt, simply press **OK** button at the bottom – SEB POS on Phone application will show the amount input screen.

In case there is a need to deliver a **digital receipt of previously made transaction** it is possible to do so by finding needed transaction within the transaction list.
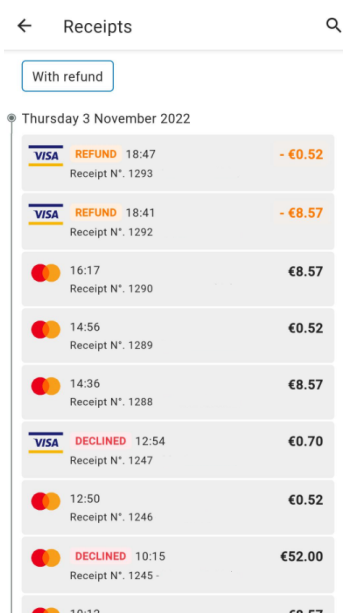
Reviewing list of transactions and activity summaries

To view details of all transactions made via SEB POS on Phone application you can access a list or summaries of transactions via the menu options **Receipts** and **Activity**:
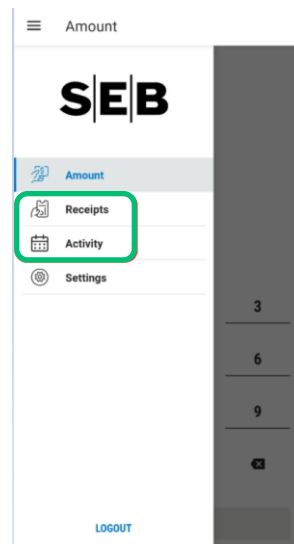
Receipts

Under **Receipts** menu you may find a list of transactions made via SEB POS on Phone application:

You may manually scroll through the list of transaction or use search functionality by clicking on a magnifying glass icon on the top-right corner of a screen. You can search for transaction by amount, date, time, receipt number.

Selecting a filter option **Refund** will list all refund transactions.

Selecting any transaction will open a more detailed view of a chosen transaction – by pressing on **transaction data section**, it will expand to reveal more details:
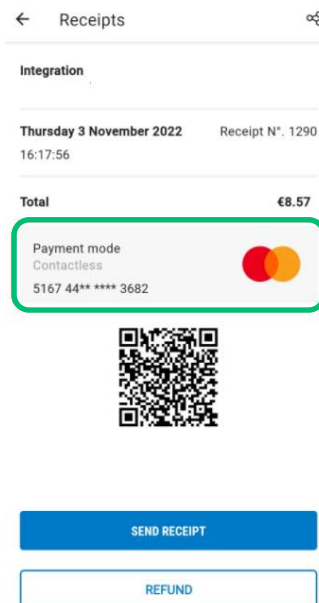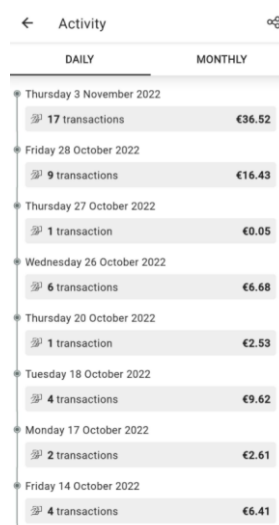

Together with viewing transaction data, by accessing **Receipts** menu, you may also **share the digital receipt** of any selected transaction. It is possible to choose usual digital receipt delivery methods – QR code is shown on the screen immediately, delivery via email or SMS options are selectable by pressing on **Send receipt** button or on **Share** button at the top-right of corner.

You may also initiate the refund of a selected transaction by pressing on **Refund** button. More details under the section **Refunds**.

Activity
**Activity** menu shows a summarized view of transactions made via SEB POS on Phone application:

It is possible to select **daily** or **monthly** views by pressing on respective tabs at the top side of the screen. Depending on the chosen view, you will see a summarized data of transactions made via SEB POS on Phone application by day or by month.

Application allows you to download or share a list of transactions in a .csv format file – simply press on **Share** button on the top-right corner of a screen and you will be allowed to select a collection of transaction to be shared:
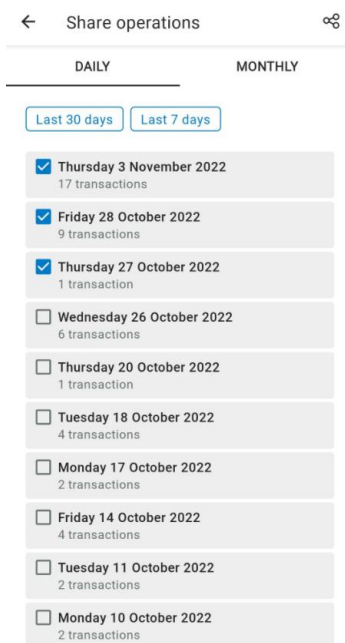
Once the needed transactions are selected – press on **Share** button again and choose the option how would you want a file to be shared.

Refunds

SEB POS on Phone application supports refund transactions. By selecting a needed to be refunded transaction under **Receipts** menu, you can initiate a refund by pressing on **Refund** button:
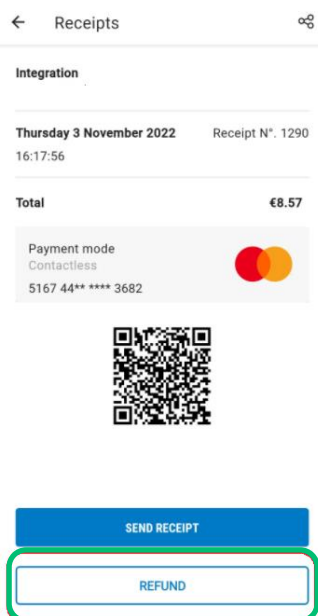
After choosing to start a refund, you will be asked to provide your SEB POS on Phone application password. After entering a password, a refund transaction will be initiated – follow the process as described in the section **"Initiating the payment"**.

You may also share a refund transaction receipt with a cardholder as described in the section "**Digital receipts**".

> **Important!** Initiating a refund is possible only **if such functionality is permitted by the bank**.

Most frequently faced issues

No internet connection

SEB POS on Phone application requires internet connection for you to be able to use its functionalities.

If internet connection is interrupted or disabled, you may be restricted from logging into SEB POS on Phone application.

Internet connection might also be interrupted when you already are logged into the application – then attempt to perform payment transaction will be rejected.

In case network connection is missing or interruptions are detected, an informative message indicating this reason will be shown on screen once you try to log into an application or initiate a payment.

Resolution steps:

1. Make sure that internet connection is enabled before using the SEB POS on Phone application;
2. If internet connection is enabled, but same error message is seen while you are trying to use application, try disabling internet connection and enable it again. It also is worthwhile to verify if connectivity is not malfunctioning by attempting to access any webpage via the internet browser.

Possible error codes seen on application: XX-2100; XX-1100; XX-1904; XX-2904.

Location services disabled or permissions are not granted

Granting **Location** permissions and enabling **Location** services is mandatory for SEB POS on Phone application to work.

If **Location** permissions are not granted for the application you will not be able to use it. During the log in into an application, you will be asked to grant permissions to Location data.

Depending on your device, you may be asked to choose when **Location** permission are granted to the application: all the time; only while using the app; ask every time; or never.

For SEB POS on Phone application to work, grant the permissions to access location data all the time.

Due to specifics of a device or OS, you might be required to grant locations to an application by accessing its settings via Android **Settings** menu.

Also, if Location services are not enabled, you may be restricted from using SEB POS on Phone application.

Resolution steps:

1. Make sure that **Location** services are enabled before using the SEB POS on Phone application;
2. If **Location** services are enabled, but same error message is seen while you are trying to use application, try disabling **Location** services and enable it again.

Managing **Location** services is possible by accessing the drop-down navigation menu (usually a swipe down from the top of the screen) or by finding needed settings within Android **Settings** menu.

Possible error codes seen on application: XX-2208.

NFC not enabled

NFC functionality of your device is one of the mandatory elements, which has to be enabled before you are able to accept payments via SEB POS on Phone application. If **NFC** service is disabled, attempt to perform payment transaction will be rejected. An informative message indicating this reason will be shown on screen once you try to initiate a payment.

Resolution steps:

1. Enable **NFC** service by accessing the drop-down navigation drawer (usually a swipe down from the top of the screen) or by finding needed settings within Android Settings app.
2. If NFC service is enabled – try disabling and re-enabling services again before trying to initiate payment transaction.

Possible error codes seen on application: 10-2407.

Reader busy

SEB POS on Phone application performs security checks on login to an application event, periodically or when payment is being initiated, to validate that there are no modifications, unallowed settings or breaches in the device or its operating system (OS), if SEB POS on Phone application is not altered or attempted to be modified anyhow.

Furthermore, just before initiating a payment application will perform verification if all needed services are enabled.

If there are errors, or security check takes time, you may be presented with an error that "Card reader seems busy", just when trying to initiate the payment.

Resolution steps:

1. Make sure that all needed services and functionalities are enabled (internet connection, NFC and Location service) before trying to initiate the payment again.
2. If error persists, wait a few seconds and try again;
3. If it is still not possible to proceed with the payment – restart an application or your device and try again.

Possible error codes seen on application: 10-2502; 10-2402.

Error while reading the card

Usually an error while reading the payment card or other mean of payment is caused by withdrawing it away too quickly from the **NFC** module of your device.

Resolution steps: hold the payment mean against your device till the reading is processed – message "Reading done" will appear on screen and a sound, indicating that payment mean is read successfully, will be heard.

Possible error codes seen on application: 10-2604.

Device compromised or not eligible to run application

As the security of payment transaction is the top priority while accepting payments via SEB POS on Phone application, a security checks will constantly be performed to validate that there are no modifications, unallowed settings or breaches in the device or its operating system (OS), if SEB POS on Phone application is not altered or attempted to be modified anyhow.

If any of the security checks will fail, you might be presented with an error *"The device seems compromised".*

Most common reason for device being deemed compromised - enabled **Developer mode** of Android OS.

Furthermore, the security checks also validate if your device is eligible to run SEB POS on Phone application, i.e. if it meets minimum mandatory requirements.

Resolution steps:

1. Make sure that your device meets minimum requirements to run SEB POS on Phone application:
    a. Android 9+ version on the smart devices originally launched with Android version 8 or higher;
    b. NFC technology available and activated;
    c. Google Services are available - Google Play Store is accessible.

If not – you might be needed to use a different device for SEB POS on Phone application to work.

2. Make sure that **Developer mode** is not enabled. If it is:
    a. disable it via Android Settings app.;
    b. restart your device and try launching SEB POS on Phone application again.
3. Make sure that your device is not 'rooted'. If it is:
    a. Attempt to restore it back to the original state;
    b. If not possible – you might be needed to use a different device for SEB POS on Phone application to work.
4. If issue still persists – contact our customer support.

Possible error codes seen ons application: XX-2135; XX-2140; XX-2143; XX-2201; XX-2207; XX-2209; XX-2302; XX-2303; XX-2304; XX-2305.

If any of the described problems continue to repeat even after taking attempts to resolve it or different issues are faced – do not hesitate to contact our customer support.

Customer support 24/7

In case you have any questions do not hesitate to contact us using the contact provided below.

Our customer service is pleased to help you and is ready to consult in Lithuanian, Latvian, Estonian, English and Russian languages.

Lithuanian/English/Russian:

Tel.: +370 5 203 2772

Email: support@eps.lt

Note

Depending on the smart device model or manufacturer modifications to Android OS user interface, there might be slight mismatches with settings names, accessibility and behavior descriptions, provided in this instruction and on your device.