paynt

Paynt Now – Frequently Asked Questions

Completing Onboarding

1. **When will I receive the information about the Paynt Now application?**

   You have to complete your application/onboarding with Paynt, please make sure that you have provided all the necessary information. After completing the application/onboarding, we will send you an email with app information and login instructions. The email should arrive no later than one business day after.

2. **I completed onboarding but I have not received the email within the promised time frame.**

   Please check whether the email that you registered with us is the same where you expect to receive the information about the app. Please also check your email's SPAM folder. If none of this is the case, please contact Paynt Support (support@paynt.com).

App Download

3. **I can't download the Paynt Now application.**

   Please check that your device supports the app download - app is available only on Android devices with OS 9.0 or higher. Please make sure that you have Google Play Store and Google Mobile Services available on your device. Download the app only from the link provided in your email.

App Installation

4. **I can't install the Paynt Now application.**

   Please make sure that the app was downloaded from the link provided in your email. Check if your device has enough storage.

5. **Where can I find the application on my phone?**

   Please check your home screen for an app with a "Paynt" icon. If it is not there, go to phone Settings > Apps and check whether the Paynt Now application installation has been completed.

6. **On how many devices can I install the Paynt Now application?**

   You can install it on all your eligible Android devices.

Login

7. **How can I login to the app?**

   For login you require your registered email and the password that we sent you over the email. We have sent you two emails in total, please refer to the instructions as provided in these emails. Please note that the password is case sensitive.

8. **How can I change my login details?**

   If you require to change your email, please submit a request to Paynt Support team. Please note that email change may take up to 1 week and until you have received confirmation from us, you should continue to use your existing email for login. Password change is available in the app or in the portal via Settings. For any additional users you may add, you can conveniently manage these user details by yourself via the Phos portal.

9. **Can I share my login details with others?**

   For security purposes you should keep your login details only to yourself. We recommend that every new user has their own login details. Main user (the one that received email on app download) can easily create a new user via the Phos portal.

10. **I cannot login.**

    Please check that the email and password you use for login is exactly the same as sent to you over the email. Alternatively, if only the password appears to be faulty, please try Forgot Password functionality - enter your email address to receive further instructions on password change. If none of this helps, please contact Paynt Support (support@paynt.com).

11. **I forgot my password**

    Please open the app and use Forgot Password functionality. It will require you to provide your registered email address in order to receive further instructions.

12. **I did not receive the Forgot Password email.**

    Please make sure that you entered your registered email address. If that is the case and you still haven't received the email, please check your SPAM folders, if the email still hasn't been received, please contact Paynt Support (support@paynt.com).

13. **Password reset link in the email does not work**

    Please contact Paynt Support (support@paynt.com).

14. **How can I login into Phos portal?**

    Please use the same login details as for the app.

15. **How can I login into Paynt portal?**

    Please use the login details you created after receiving the email from Paynt Support. If you require any assistance with them, please contact Paynt Support (support@paynt.com).

Launching App

16. **I logged in but the app does not launch**

    After the login, the app is performing security checks to make sure that it can be used safely. If the app is not launching that means that device does not meet the required criteria which is important for your own security. Some of the criteria are below:

    - device must be connected to the internet;

    - device cannot be connected to an internet network that intercepts the data (some wi-fi networks may do this, if that is the case, please contact your network administrator);

    - device must be acquired from a certified distributor, it cannot be rooted or tampered, or changed in any other way that differs from the manufacturer's guidelines;

    - device cannot have developer options turned on (by default these are off);

    - it is recommended that the device has the latest OS and security patches installed as those prevent the device from malicious activities which may be detected by the app and preventing it from launch.

    If you are sure that all of the above is true, but the app still does not launch, you may try to re-install the application. If re-installation does not help as well, please contact Paynt Support

(support@paynt.com) and be ready to provide as much information as possible (enabled/disabled functionality, device information).

Meanwhile, you can try to install and launch the app on another eligible Android device.

17. **Why does the app require permission for location and phone calls?**

We require your location data for security purposes. If your registered location differs from the actual location it may indicate that the device is stolen and we will take the necessary actions to restrict app access. And we require phone calls to ensure that no other app will interrupt payment processing by making a call at an unsuitable time.

18. **I logged in but I do not recognise the name of the merchant / it has a mistake.**

On the app dashboard you should see your legal name as you registered with us. If it is incorrect, please contact Paynt Support (support@paynt.com).

19. **Where can I see my user credentials after I have logged in?**

At the moment it is not possible to view your user credentials after you have logged in. The only way to verify it is by logging out and entering your credentials.

Making a Sale

20. **How to make a sale?**

Follow these simple steps:

1. Enter Dashboard > Sale and make sure NFC is on

2. Enter amount and click Confirm

3. Invite the cardholder to tap its card or device to the back of your phone

4. Remove the card or device only when the app says so

5. Await the transaction result

21. **How to cancel the sale?**

   You can cancel the transaction before the merchant has tapped its card or device. Once you have received notification ''Card read OK'', the transaction will be made. However, if you wish to void this transaction you should visit Transactions > click on the specific transaction > Void. Please note that the void can be made only on the same day. If you require it later, your final option is to make a refund, visit Transactions > click on the specific transaction > Refund. Please note that Void and Refund transactions will incur additional charges for you, please refer to your Merchant Processing Agreement.

22. **What cards are accepted?**

   Only Visa and Mastercard are supported. Cardholder can tap its plastic card or device that has the card data available via electronic wallets such as Apple Pay, Google Pay or Samsung Pay.

23. **The app does not read the card data.**

   Please make sure that NFC is turned on and the app has permission to use it. The card or device should be tapped to the merchant device's NFC chip location (usually at the upper back part of the phone) and kept as long as the app notifies you to remove it. The plastic card itself should have contactless technology available (look for the contactless symbol on it). To detect whether the issue is related with the card or the app, try to make a sale with another contactless card or device. If the issue is app related, please contact Paynt Support (support@paynt.com).

24. **Which transactions require a PIN?**

   This is defined by the card issuer, and usually is required when the transaction exceeds the set contactless limit or it may be asked upon card issuer discretion for security reasons.

25. **Is it safe to enter PIN on my device?**

The app has made all necessary precautions to ensure the highest security standards for entering the PIN. It is not stored on the device and is passed to the card issuer in an encrypted form for authentication purposes only. However, as in every transaction with PIN, the cardholder should remain vigilant by not exposing it to anyone else.

26. **What does it mean when a card issuer requires contact transaction?**

Some transactions should be completed using stronger authentication methods. For instance, in the UK and Ireland the banking system does not support Online PIN and transactions above contactless limit can only be completed with e-wallets that have strong customer authentication (fingerprint, face recognition) enabled. There may be other scenarios when a contact transaction is required, but in any case this allows to complete a transaction with an ewallet that would be otherwise declined.

Whenever app prompts for contact transaction, cardholder is expected to use its electronic wallet like Apple Pay, Google Pay or Samsung Pay and tap its device or wearable to merchant's device.

In case cardholder has no electronic wallet available, merchant is able to decline this transaction by clicking on respective action button.

27. **The sale does not start / is not processed.**

Please make sure that NFC is turned on and permissions for Paynt Now to use it are enabled. Check that the card supports contactless technology and its chip is positioned close to your device's NFC sensor (usually at the back upper part of your phone). If the cardholder uses a device, it should also make sure that NFC is turned on.

Sending Receipt

28. How can I send the receipt?

You can send the receipt to the cardholder after the transaction has been completed. Transaction details can be accessed right after it has been completed or later on by visiting Transactions > click on specific transaction > Sending receipt to. The receipt can be sent via the following means:

1. Email - receipt will be delivered to the email entered by the merchant;

2. Print - receipt will be sent to a nearby Bluetooth-enabled printer if connected (configure the printer beforehand in Dashboard > Settings).

3. SMS - receipt will be delivered to the phone number entered by the merchant.

4. QR - app will display a QR code that cardholder can scan with their smartphone or tablet and open the receipt in a local web browser.

29. Can I adjust the receipt content?

The receipt will contain certain transaction details in English. If you require to localise it in your own language or if you require additional transaction information on your receipt, please contact Paynt Support (support@paynt.com).

30. How should I enter the phone number for sending the receipt?

The phone number should be entered in the following format: +(country code)(phone number), for example: +442037691197 or +37167799089.

31. The receipt is not sent to the printer.

The printer should be configured in app Settings. Please note that for configuration it requires that the printer is paired with your device. Read your printer's manual to see how it should be paired with another device. In the app you only need to press Pair when the printer is in the pairing mode. Both devices - your phone and printer - should have Bluetooth enabled, including giving permission for nearby devices to access your phone.

32. **The receipt content is incorrect.**

If you find the receipt content incorrect (transaction amount, time or other details) please contact Paynt Support (support@paynt.com).

33. **How long after the transaction can I send the receipt?**

You can send a receipt anytime by visiting Transactions > click on a transaction > Details and view the receipt sending options.

Transactions

34. **Why was the transaction declined?**

There can be many reasons why the transaction was declined. After every transaction, the app will present you with the transaction result and short description. The description should provide you with an understanding of the issue. The most common reasons are insufficient funds for the cardholder or Do Not Honor (05) which means that the card issuer has declined the transaction and the cardholder should further clarify the issue with their bank. In case the description requires additional clarification, the merchant may contact Paynt Support (support@paynt.com).

Whenever contacting Paynt Support about the transaction outcome, please provide the transaction STAN and AC code that is presented in the transaction details.

Please note that some countries (e.g. the United Kingdom) and some banks do not support Online PIN for transactions that are made with plastic cards. This means that transactions made with plastic cards that require PIN (e.g. above contactless limit) will be declined. Cardholder should contact its bank to verify the Online PIN availability.

Online PIN restrictions do not apply for electronic wallets such as Google Pay and Apple Pay where PIN entry is not required and the cardholder is authenticated using Strong Customer Authentication (SCA) methods such as face recognition or fingerprint. Therefore, in a scenario where transaction was declined with a plastic card due to Online PIN restrictions, cardholder can be invited to use its electronic wallet with their respective Visa or Mastercard card.

35. What is STAN and AC?

STAN stands for System Trace Audit Number and is always a six-digit code. STAN is generated by the cardholder bank in order to identify the transaction. The code is not truly unique as the code resets after 999 999. Therefore, for precise identification of your transaction, an additional identifier AC (Authorization Code) can be used. Whenever you have a query about the transaction, please submit both identifiers and your merchant ID for faster resolution.

36. Where can I see my transactions?

You can view all your transactions in the app section Transactions. You are able to filter them by date, type (sale, refund, void) or status (approved, pending, declined). Transactions can also be viewed via the Phos portal and Paynt Portal.

37. Why was my transaction left in Pending status?

Transaction may remain in Pending status if the cardholder was required to enter PIN, but for some reason it was not entered and transaction was not completed. This transaction cannot be re-initiated, but will remain in this state for one day and then disappear from the transactions list.

It may also remain in Pending status if a transaction has been voided, but for some reason it has not yet been processed.

If the case is different or the transaction remains in Pending status for a few days, please contact Paynt Support (support@paynt.com) for further investigation.

Settlement

38. When will my transactions arrive to my account?

For the settlement process please refer to your Merchant Processing Agreement where the settlement schedule is described.

39. Where can I see the settlement status for my transactions?

Please visit Paynt portal to view them.

Refund

40. How can I make a refund?

A refund from the app can only be made only for successful and not voided transactions. Visit Transactions > click on the specific transaction > click Refund. After that you should enter the refund amount - you can choose to refund the cardholder fully or partially. For refund to be confirmed, the cardholder should tap its card or device to the merchant's device.

41. When will the cardholder receive the refund?

The refund usually arrives on the next business day, however this time may be extended depending on the card issuer. If the refund has been successful in the app, it will appear in the Transactions section with a yellow fill.

42. Can I cancel the refund I just made?

Unfortunately, that is not possible from the app. If you need any further assistance with the given transaction, please contact Paynt Support.

43. What is the difference between a void and a refund?

Transactions can be voided only until midnight, whereas a refund can be made before and after midnight.

Void will happen immediately but should be done on the same day. Refund will take at least 1 business day for processing (or longer) and can be made days/months after the transaction has taken place (depending on card scheme).

Void and refund transactions have different pricing, please refer to your Merchant Processing Agreement for this.

Void

44. How can I make a void?

A void from the app can be made only on the same day when a transaction was created. Enter Transactions > click on the specific transaction > press Void > confirm your action.

45. When will the transaction be voided?

A void should happen immediately and the cardholder should see the transaction disappearing from its account statement or appear as a separate void transaction soon after it has been voided. If for some reason the void is taking longer, it will appear in the Transactions section in a Pending state.

Users and Devices

46. How can I add a new user?

A new user can be added only by the main user. Main user is the user who received the email on app download. To add a new user, the main user should login to the Phos portal, visit section Users, click on Add User and complete the required information (user first name, last name, email and password). The provided email and password will serve as the newly created user credentials for logging into the app and in the Phos portal.

47. How can I remove a user?

A regular user can be removed only by the main user by visiting Phos Portal > Users > click on three dots next to the respective user > press Delete. If the main user wants to close its account, it should contact Paynt Support (support@paynt.com).

48. How can users change their password?

Main user can change its password via the app > Settings > Change password or via the Phos Portal > click on Merchant's name on the right upper corner > Settings > enter current and new password.

Other users can also change their passwords via the app > Settings > Change password. They are unable to change it via the Phos portal; this privilege is available for the main user only through section Users > click on three dots next to the respective user > Edit > Set password.

49. How can I add a new device?

Simply have a new compatible NFC-enabled Android device (OS 9.0 or higher) and download the app from Google Play. Login with your user credentials and start accepting payments!

50. Can I manage devices?

To see what devices are used for your merchant account, please visit Phos Portal section Devices - there you should see all active and inactive devices that were used by your users.

51. How many TIDs (terminal IDs) do I require?

You require only one TID which is assigned to you before your first app download. You do not require any actions with setting up a TID, we take care of that in the background. You are able to use an unlimited number of devices for your Paynt Now app.

Account

52. How can I update my account information?

You can update your password via the app and the Phos portal. If you require to update your email or other merchant account information, please contact Paynt Support (support@paynt.com).

53. Can I delete my account and its data?

Please contact Paynt Support for further assistance (support@paynt.com).

Performance and Settings

54. Why is the app working slower?

Please try to clear the cache and data of the app by visiting your Android device's settings > apps > Paynt. Please also check that your device is running the most recent Android OS and has the most recent security updates installed. Visit Google Play and check whether the app has an update.

55. Can I change the app language?

Currently app is available in English and in Lithunian. To change the language visit Settings > Switch Language

Privacy and Data

56. Where can I find my device ID?

Your device ID can be found in the app login screen by clicking on ''See your Device ID''. If you are logged in, you should log out to access it. Alternatively, you can find it in Phos Portal > Devices at the respective device you are looking for.

57. What data is collected?

We collect your device's approximate and precise location for fraud prevention, security and compliance. Your email address is stored to ensure logging to the app. Email and phone number that is entered when sending the receipt is not stored on the device and is only used to ensure the given action. We collect and store all payment information to ensure app functionality. The interactions with the app, crash logs and diagnostics are stored and collected for analytics purposes.