

### Introduction to Mobipaid

Welcome to Mobipaid where taking card payments from customers has never been easier. For the first time, any Business, Sole Trader, Non-profit Organization, Retailer, Private Company etc. (“Merchant”) can now accept card payments by simply using any device that has internet access, be it *any* mobile phone, tablet, laptop or PC.

Yes, it is that easy; here’s how it works!

In respect of goods or services the customer wishes to purchase, the Merchant sends a Payment Request to the customer by SMS and/or email. Included in the Payment Request is a URL link to a secure web payment page. The customer follows the link to this secure web payment page to make the payment by entering his card details. Once the payment is made, both the Merchant and the customer receive an immediate confirmation of this fact by return of SMS and/or email.

To use the service, paying customers do not require a Mobipaid account nor do they have to register any personal detail. They are also not required to upload funds to a “wallet” or download any Mobile Application to their smartphones; in fact, they don’t even need a smart phone to make the payment! Like the Merchant, all the customer requires to use the service is any device with internet access.

Paying with Mobipaid is completely free of charge for the customer and he never has to give his card details to anyone. The customer is in charge of the payment process and we have coined the phrase cPOS or customer point of sale which highlights this important fact.

Mobipaid is cloud-based versus app-based which means a lot more Merchants and customers are empowered to use the service without compromising security in any manner.

Before continuing it is important the reader understands the key differences between Mobipaid and other forms of ‘mobile payments’:

- Mobipaid is NOT a mobile money or eWallet solution.
- Mobipaid is NOT a mobile Application download for customers of Merchants.
- Mobipaid does not require the Merchant to invest in hardware to accept card payments from customers.
- Mobipaid stores all card details and effects all payments within a secure PCI DSS Level 1 gateway.

### Notable Features

1. For the first time the Mobipaid Merchant can now take card payments directly from his Facebook, Twitter or LinkedIn accounts.
2. The Mobipaid Merchant can also agree to schedule payments for his customer. In this manner, the Merchant secures the sale while assisting the customer in better managing his cash flow.

More information can be found at: <https://www.em-advisory.com/mobipaid>

## How to setup Mobipaid

Once the Merchant Application has been approved and the Mobipaid merchant account activated the merchant can immediately start using Mobipaid.

Setting up your Mobipaid account

Login to your new Mobipaid account with your username & password. To access account settings, select the “gear” icon located in the top right hand corner.

### Payment Request Message – PRM (“Message”)

Here the Merchant can pre-set the Mobile Text Message (SMS) and Email payment request message they wish to send to their customers. They can configure and save up to 5 message template messages as well as selecting the ‘default’ message template.

To add a message template, select “**New Template**” and follow the below instructions.

1. Enter the Template Name.
2. Under “Subject” you should include the subject line of the payment request to your customer.
3. Under “SMS” enter the text message you would like to send to your customers. Each text message must be no longer than 143 characters.
4. Above the input field we have provided a list of “**# tags**” which can be included in the message. Simply click on a tag to insert it to the body of the message template. Use of these “**# tags**” means each payment request will retain the same format while allowing you to change certain fields (mobile phone number, amount, currency and reference number) directly on the “Payment Request” page.
5. We recommend always including **#currency#** and **#amount#** in your templates, so on each payment request, the customer receives the currency and the amount he has to pay!
6. **IMPORTANT:** the **#url** tag represents the link to the payment page and should always be included in all payment request messages.
7. Under “SMS” you can elect to copy this message to email or type a more detailed [email] message to be sent to your customer. There is no restriction on the amount of characters for email messages and the email service is free of charge.
8. Remember to always save each template before adding a new one.

### Email (Optional)

Emails are automatically sent from a default Mobipaid email account (noreply@mobipaid.com). The Merchant can however change the outgoing mail SMTP so that all their Mobipaid emails are sent from their own email server. This is ideal if the Merchant would like their customer to instantly identify the sender of the email message. They have to supply the following detail:

- SMTP Host
- SMTP Port
- SMTP Username
- SMTP Password
- SMTP Crypto

If unsure about the settings please contact your own email-hosting administrator for the detail.

**NOTE:** This is optional and your Mobipaid service will still work without completing this step.

### **Currency**

- Select the default currency in which you would like to bill your customers. Note that all the other currencies will remain available for you to use regardless of your default setting.
- Remember to save your setting.

### **Social Media (Optional)**

- Just follow the links to connect your Mobipaid account with your Facebook, Twitter & LinkedIn accounts.
- Note that this setting is optional and is only required if the Merchant want to accept payments via their Facebook, Twitter & LinkedIn accounts.
- Once your Social Media accounts are linked you should conduct a test “post” to your Facebook, Twitter & LinkedIn accounts to confirm Mobipaid was successfully linked. (Optional).

### **Timezone**

- The Merchant should select the timezone they are operating in. This will ensure that the transaction and payment timestamp on the Transaction History reflect the timezone of the Merchant.

### **Profile**

- The Merchant can upload a company logo, which will be displayed on the payment page where the customer will make the payment.
- Note the accepted image formats and size.
- Mobipaid automatically resize images and it is therefore recommended to always load a square image. The recommended minimum size is 300 x 100 pixels.

### **Password**

If you wish to change your password remember that a Mobipaid password must be a minimum 8 characters. If you are happy with your current password you can skip this step.

### **SMS Usage**

Set a time period and select “View Detail” to view your SMS (text message) usage for the time period selected.

How to use Mobipaid

### **The Mobipaid Dashboard**

The Mobipaid Dashboard functions as the “Homepage” and gives you direct access to all Mobipaid functions including your rates, transaction activity, notices and your account detail.

### **How to send a Payment request**

Select “**Payment Request**” to access the different payment request options available. Note that whenever you are not on your Dashboard page a fast link to the different payment options will be available at the bottom (footer) of every page.

Mobipaid currently offers 3 different payment request options.

### **Payment Request > Once-off Payment Request**

Use the Once-off Payment Request to send individual payment requests to your customers.

Select “Once-off Payment Request” from the dropdown menu.

Select whether your customers should receive the payment request via SMS (Mobile Text Message), Email or both.

1. Select the Message Template you want to use.
2. Enter your customer’s mobile number and/or email. For convenience purposes, recorded mobile numbers from your customer list will automatically appear when you start typing the number or email address. Select the customer.
3. Enter the amount the customer must pay you.
4. Choose the currency. (The default currency is the one selected in your settings)
5. Enter your preferred reference for the transaction. (This is optional).
6. Switch “Shipping Information” to ON if a delivery address is required.
7. Submit the payment request.

Mobipaid has a **PREVIEW** option so that the Merchant can view what the payment request will look like before the Merchant the request is submitted.

The customer of the Merchant will receive a Text message (SMS), Email or both according to the selected preference. Once a payment request has been submitted, it will appear on the “**Transaction List**” page.

Payments, successful and failed, Refunds and Reversals are displayed on the “**Transaction History**” page. Click on the Refresh icon if the transaction does not display. The moment a customer makes the payment, the date and time of payment and/or the result of the payment will reflect against the corresponding **Reference Number** the Once-off Transaction. The customer will receive a payment confirmation via Mobile Text Message (SMS) or email, depending on how the Payment Request was sent to him. For example, if the Payment Request was sent via SMS, then his confirmation will be via SMS.

To create a bulk payment request to a ‘Group’ follow the “**Group Payment Request**” link on the “Payment Request” menu. Group payments work exactly the same as the Once-off payments discussed above. The Group should be pre-populated by the Merchant before this option is used.

Read the “My Customers” section in this document for more information on Groups.

### **Payment Request > Scheduled Payment**

Mobipaid offers 2 types of Scheduled Payments

#### **Type A**

This is a “subscription” (recurring) type of payment request with no expiration date. The scheduled option only ends when the Merchant de-schedules the payment on the “Scheduled Payment History” page, which is found under “Transaction History”

#### **Setting up a Scheduled Payment request: -**

1. Select the “Scheduled Payment” link on the “Payment Request” menu.

2. Select whether the customer(s) should receive the payment request via SMS (Mobile Text Message), Email or both and then select your message template.
3. Under Scheduled Reference describe the service or product the customer will be billed for.
4. Under “Billed on” select the day of the month you want the transaction to recur.
5. Now Select the “Billing Cycle”. The options are monthly, quarterly & yearly.
6. Set your “Initial Payment” amount and “Currency”. Depending on what has been agreed with your customer, this could be the same or a different amount to the recurring subscription value.
7. Select the “Notice Period”. This gives you the choice of 3 periods (3 days, 7 days or 1 month) after which the cancellation of the subscription will take effect.
8. Set the start date of the scheduled payments. **NOTE:** This is the date of the first scheduled payment after the customer has made the initial payment.
9. Set the date you want the subscription request to expire IF APPLICABLE. This is a useful setting to put a time limit on promotional offers.
10. Set the price of your subscription. This will be the value of the recurring transaction against your customer’s card.
11. Submit your “Scheduled Payment request”.

## **Type B**

This is a scheduled payment plan with recurring payments for a set duration.

To setup a Type B Scheduled Payment request follow the same instructions as listed above for the Type A Scheduled Payment request. The only additional setting options are – setting the “**Payment Period**” which will determine when the scheduled payments will automatically end.

Follow the “**Calculate**” link for a visual confirmation of the scheduled payment calculation.

Scheduled payment requests are listed in the “**Transaction List**” and you can view payments in the “**Transaction History**”.

## **Payment Request > Social Media Campaign**

Social Media Campaign allows the Merchant to post and tweet a product or cause on your Facebook page, Twitter or LinkedIn accounts. The post or tweet will automatically include a link and QR code permitting the customer/donor to make a payment/donation.

1. Follow the “Social Media Campaign” link under the “Payment Request” menu.
2. Select whether you want to post a listing to Facebook, Twitter, LinkedIn or to all at the same time.
3. Set the date you want the listing to expire.
4. Enter a Caption and the short Message you wish to appear on your social media listing.
5. Add an image URL related to your Product or Cause. Mobipaid does not host these images so you might use an external image hosting service provider. We strongly recommend that you use a link to an image that is suitable for use on social media.
6. Now enter the payment detail you wish to be displayed on the payment page for the listing:
  - Enter your Listing Name

- Select the Category
  - Indicate if it is for a fixed amount or not
  - Enter the Price and select the Currency
  - Enter the Quantity. If no detail is entered here the Quantity is automatically set to “unlimited”
7. If you are selling a product and require potential customers to supply a delivery address make sure you tick the Shipping Information box before submitting the listing. In this instance, the customer will be required to provide a delivery address to successfully make the payment.

Your campaign listing remains active until it expires on the date you selected or the ‘Quantity’ value is reached, whichever comes first. Transaction History

All payment requests are displayed in the **“Transaction List”** and include a **“Edit”** link to change and resend the request. Once a customer act on the payment request by doing a payment the result is recorded in the **“Transaction History”**. Under the **“Status”** column you can see whether the payment was successful or failed. The payment date and time are indicated in the **“Payment Date”** column.

IMPORTANT NOTE: If the Merchant do not select a Timezone in his Account Settings the date and time indicated in the **“Transaction Date”** & **“Payment Date”** column are always recorded at Universal Time Coordinated (UTC), which is the default time in our payment gateway. Depending on your location this recorded time may be different to your local time.

### **Search Transaction History**

Enter any phrase in the **“Search”** bar to search for your transactions.

### **Refresh page**

Click on the Refresh icon to reload the page and update the transaction data displayed.

### **Reversal**

Available during the first 24 hours after a payment is made following a payment request. A reversal will cancel a payment before the Bank processes the transaction.

### **Refund**

The Merchant can for up to 180 days after payment was received instruct a full or partial refund. NOTE: Refunds can only be requested by the administrator of the Mobipaid account.

### **Export**

Select the **“Export”** button to export the transaction history. You can export the history in a CSV or Excel format.

### **My Customers**

Adding customers is not required. In fact, Mobipaid automatically adds customers to your customer list when sending a payment request to a customer for the first time.

However, for fast access and easy management of your payment requests you may wish to add customers in advance.

However, for fast access and easy management of your payment requests you may wish to add customers in advance, either individually or as part of a Group.

## **Add a Customer or Group**

Either select “+Customer” to add individual customers or “Customer Group” to add groups of customers. Now populate the field via the + button. This customer has now been added to Customer Group.

You can also import a list of customers. The Excel or CSV file template for importing customers is available on the “My Customers” menu.

On your “My Customers” page you also have the following administrative options:

- Search for customers by Name, Mobile number or Email.
- Select to view customers by Group.
- Each customer listing has an Edit and Delete option (the icons displayed on the right).

## **QR Codes**

Mobipaid generates a QR code for every unique payment request discussed in this user guide. You can access the QR codes by selecting the customer or transaction name in the relevant Transaction History List.

A QR code represents the link to the payment page relevant to the specific payment request and is automatically included in Email payment requests and Social Media campaign listings.

You can access a QR code via the “Transaction History” and use it in any other way you want. Example: Print QR code on raffle tickets.

## **User Accounts**

Located in the top navigation the Merchant can follow this link to add additional user accounts (e.g. sales staff) on the Mobipaid portal. Simply enter the new user’s email address and password. The user will receive an email confirming their access to the Merchants Mobipaid portal. They will have the option to change their password once they have logged on but the Merchant as account Administrator will always have unrestricted access to all sub-accounts.

You can add 3 types of User Accounts:

- Accounting – Access to all transaction information but with no permission to use the Mobipaid payment request functions.
- Administrator – Full access and user rights
- Sales – User rights restricted to sending Payment Requests
  - Full – full viewing access to all user’s activity
  - Restricted – user can only view own activity

## **Dispute resolutions**

Should a payment dispute arise between you and your customer please contact the Mobipaid dispute center at [disputes@mobipaid.com](mailto:disputes@mobipaid.com)

The Mobipaid dispute center will manage all your:

- Refund requests
- Verify Payment status
- Payment success confirmation

If a customer disputes a payment the Merchant may either make a Reversal or Refund. If he refuses to do so and the customer continues to dispute the payment this now becomes a chargeback issue. In this instance please contact your Mobipaid representative for more details.

**Advanced Mobipaid Options** – Contact us [mobipaid@em-advisory.com](mailto:mobipaid@em-advisory.com)