



Payment terminal manual

Nets EE SoftPOS

Payment terminal in mobile device

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Summarized guidelines on accepting SoftPOS payments

- **Nets EE SoftPOS** 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 until “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 their **PIN code** to confirm the payment - a PIN entry keyboard 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 method is chosen - **always educate your customers on personal data processing** by familiarizing them with Privacy Policy.

Android devices eligible to run Nets EE SoftPOS application

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

In order for Nets EE SoftPOS application to run on your device, the following minimal characteristics must be supported and available on your device:

- Android OS version 12 or newer.
- NFC technology available and activated.
- Google Services are available, including Google Play store.
- Location service enabled.
- Advanced options disabled (developer mode, root).

Downloading and installing Nets EE SoftPOS application

You may find the application on “Google Play” store by looking for the name **Nets EE SoftPOS**.

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

Login into the Nets EE SoftPOS payment application

After you have signed the card acceptance agreement with your acquirer, you will receive an email from EPS LT.

The 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 have completed the activation of Nets EE SoftPOS application account.

At this point you may proceed with logging into an application. 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 logging in, application will ask to grant **Location** permissions to it. The access to location data is mandatory for the application to work. The application will access location data at a regular interval 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 **Nets EE SoftPOS** application to work, grant the permissions to access location data all the time, only while using the app, or one 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.

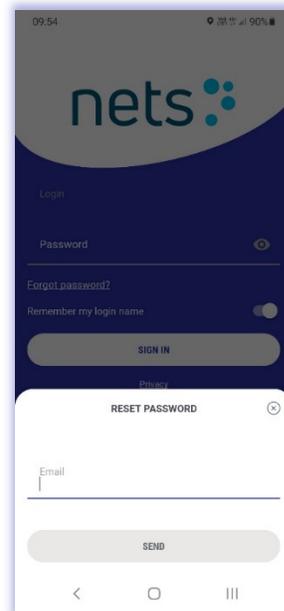
It is important to note, that **Location services** on your device must also be enabled in order to use **Nets EE SoftPOS** application. Usually, it is managed by enabling services from the drop-down navigation drawer (usually a swipe down from the top of the screen) or by finding the needed setting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

Resetting the password

In case you forgot the password for the Nets EE SoftPOS application, you can reset it selecting **Forgot password** button at the login screen of the application.

Enter the email address you registered with.

After providing your email and have tapped the **Send** button you will shortly receive an email message containing a link to reset the password.



Application linking with your account data

Upon the first successful log in into **Nets EE SoftPOS** 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 using 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.

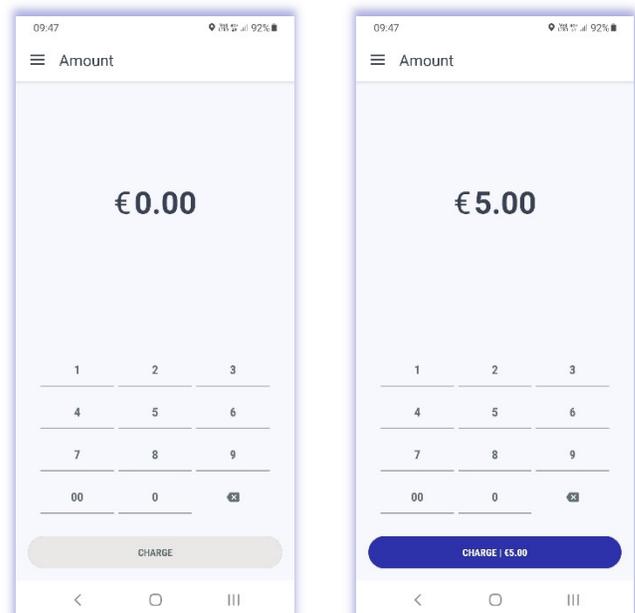
Periodic device and application security checks

The application will continue to perform security checks periodically (not only on the first login) to verify that there are no modifications, unauthorized settings or breaches in the device or its operating system (OS), that the Nets EE SoftPOS application has not been tampered with or attempted to be modified anyhow. If security breaches are detected, the application may stop working on your device.

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

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**.

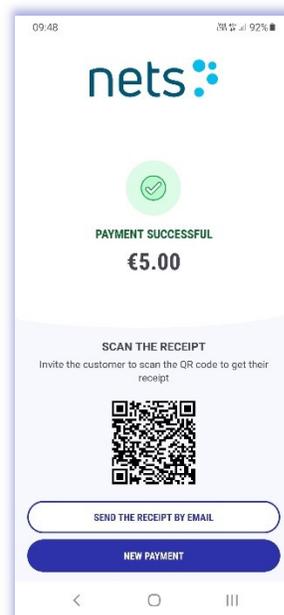
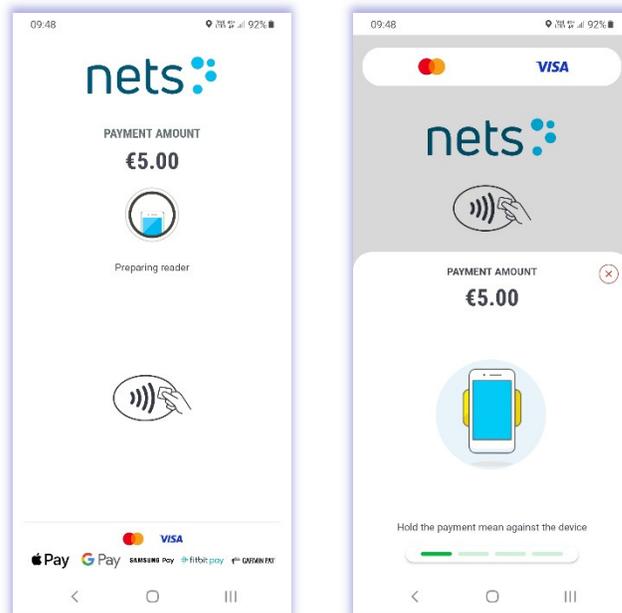


The application will get ready to perform a transaction in a moment. Once it is ready, a message, indicating that card or other mean of payment could be tapped against your device, will be shown – “Hold the payment means against the device”.

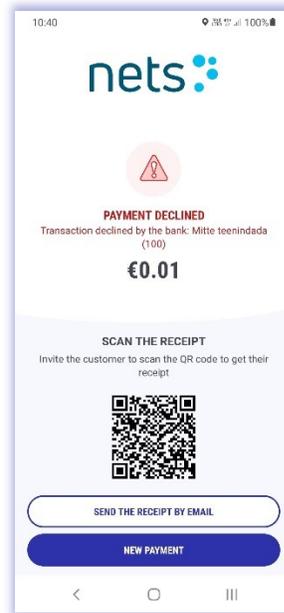
At this moment, your customer may proceed with paying for goods or services by tapping the card or other means of payment (wristband, ring, phone, watch, etc.) against the **NFC module** of your device.

Once the card or other means of payment is tapped, ask the cardholder to hold the means of payment against your device until the reading is completed – message about connecting to the bank will appear on the screen and a sound indicating that the means of payment has been read successfully will be heard

If the transaction has been processed successfully, the application will show a Visa or Mastercard animation, a sound signal will be heard and a message “Payment successful” will appear on the screen:



If the transaction is declined, a message “Payment declined” with the exact reason of the failed transaction will appear on the screen:

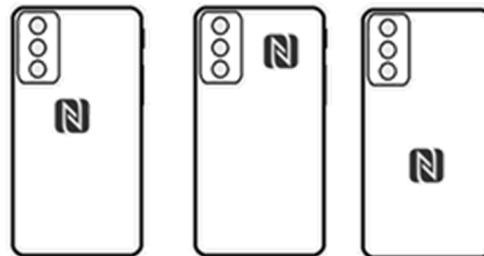


Depending on the reason for declining, you may need to repeat the transaction or your customer may need to use another card or different means of payment to complete the purchase.

In certain situations, for example, if cardholder authentication is required according to security requirements, the cardholder may be requested to enter their **PIN code** to confirm the payment – a PIN entry keyboard will appear on the screen.

When the PIN code is entered, tap the **green button**.

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.

Digital receipts

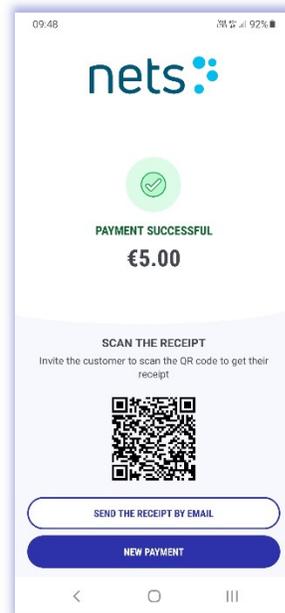
Once the payment is completed – either successfully or declined – you can share the digital receipt of the transaction with your customer.

Nets EE SoftPOS application supports two ways of sharing the digital receipt with a cardholder:

- Scanning the **QR code**,
- Sending the digital receipt by **email**.

QR Code

Scanning a QR code is the simplest and most convenient way a cardholder can get the digital receipt. Once the transaction is completed, a QR code appears on the screen:



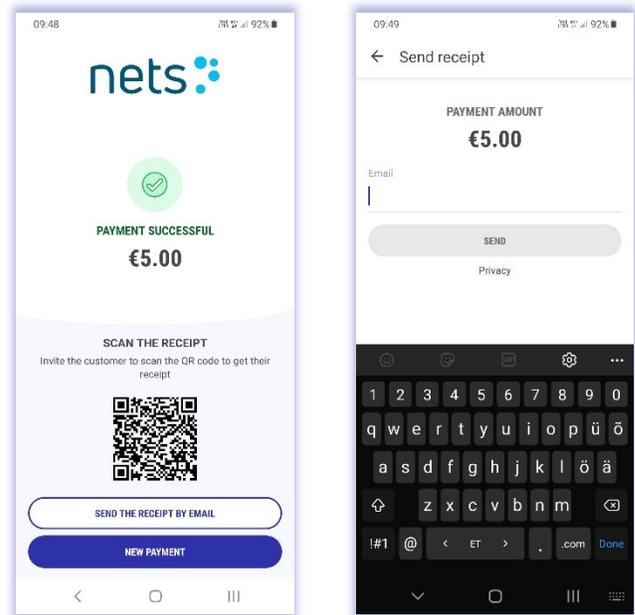
The cardholder can simply scan the QR code with their smart device and a **digital receipt will be downloaded** to the cardholder's device.

It is important to note that, depending on the smartphone the cardholder has, it **may be needed to download a QR code scanner application** from the app store.

Email

If the cardholder wishes to receive the digital receipt via email, a respective option can be selected by tapping on **Send the receipt by email** at the bottom of the payment completion screen.

When delivery of the digital receipt via email is selected, an application will show the email input screen



Ask your customer to enter their email address and tap the button Send. The digital receipt will be delivered to the email address provided.

If the cardholder does not wish to receive the digital receipt, simply tap the **New payment** button at the bottom of the screen and the application will return to idle screen to enter a new payment.

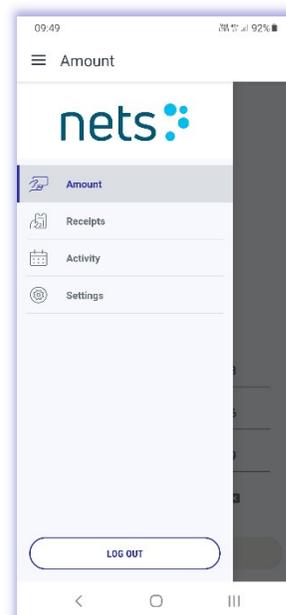
If you need to deliver the digital receipt of an earlier transaction, this can be done by finding the required transaction in the transaction list.

Transaction list and activity summaries

To view details of all transactions made by Nets EE SoftPOS application, you can access the information in the menu option (three lines on top left).

In there you can select:

- Amount (start transaction)
- Receipts (transaction details)
- Activity (daily or monthly view)
- Settings (information about app and merchant)



Receipts

Under **receipts** menu you will find the list of transactions made.

You can manually scroll through the list of transactions or use the search functionality. You can search transactions by amount, date, time and receipt number.

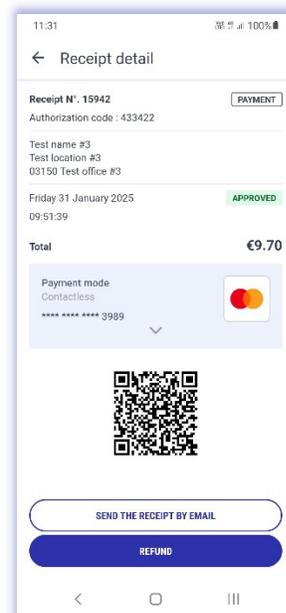
Under **filter** options you can select what type of transactions are shown or status of transaction.



Selecting any transaction will open a more detailed view of the chosen transaction – when you tap on the **Transaction data** section, it will expand to reveal more information.

You can also share the digital receipt of any selected transaction by choosing the option below or scanning the QR code.

You can also initiate the refund of a selected transaction by tapping on the **Refund** button.



Activity

The activity menu shows summary report of transactions made in a **day** or by **month**.

The application allows you to download or share the list of transactions in a .csv format file – simply tap the **Share button** on the **top-right corner** of the screen and you will be able to select a collection of transactions for sharing.

Once the required transactions are selected – tap the **Share** button again and choose how you want the file to be shared or downloaded to phone.



Refund

The Nets EE SoftPOS application supports transaction refunding. By selecting the transaction that needs to be refunded under the Receipts menu, you can initiate a refund by tapping the Refund button.

After choosing to start a refund, you will be asked to provide the password for Nets EE SoftPOS account (the one you are logged in with). After entering the password, the refund transaction will be initiated – follow the steps on screen. Process is similar to Initiating payment as described in that section.

You can also share a refund transaction receipt with the 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 asked questions

No internet connection

Nets EE SoftPOS 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 **Nets EE SoftPOS** 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 a 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 **Nets EE SoftPOS** 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 **Nets EE SoftPOS** 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 is granted to the application: all the time; only while using the app; ask every time; or never.

For **Nets EE SoftPOS** application to work, grant 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 **Nets EE SoftPOS** application.

Resolution steps:

1. Make sure that **Location** services are enabled before using the **Nets EE SoftPOS** application.
2. If **Location** services are enabled, but the 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 must be enabled before you are able to accept payments via **Nets EE SoftPOS** 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

Nets EE SoftPOS 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 **Nets EE SoftPOS** application is not altered or attempted to be modified anyhow.

Furthermore, just before initiating a payment application will perform verification if all services needed 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 an 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 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 **Nets EE SoftPOS** application, a security check will constantly be performed to validate that there are no modifications, unallowed settings or breaches in the device or its operating system (OS), if **Nets EE SoftPOS** 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 **Nets EE SoftPOS** application, i.e. if it meets minimum mandatory requirements.

Resolution steps:

1. Make sure that your device meets minimum requirements to run **Nets EE SoftPOS** application:
 - a. Android OS version 12 or newer.
 - b. NFC technology is 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 **Nets EE SoftPOS** 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 **Nets EE SoftPOS** 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 **Nets EE SoftPOS** application to work.
4. If issue still persists – contact our customer support.

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

'**Device compromised**' error may also be faced during payment acceptance process when SoftPOS application is not able to display a PIN pad (PIN entry keyboard) on screen. As accessibility services may provide control of the screen and/or enable screen capture to third party applications and it is essential to ensure that a malicious application cannot take control of the device or capture its screen during PIN entry, the security checks, performed by our solution, may restrict PIN entering capability.

To ensure no applications are enabled to use Accessibility services of your device, navigate to **Android Settings app. -> Accessibility -> Installed applications** and check that all the downloaded applications are disabled under the Accessibility options.

Customer support

In case you have any question, please contact us using the details provided below.

Phone: +372 6711 444

Email: klienditeenindus@estcard.ee

Note

Depending on the smart device's model or manufacturer modifications to the Android OS user interface, there may be slight differences in setting names, accessibility and behavior descriptions between those provided in this user manual and those on your device