# The ePOS phone!

## Fast and easy steps to install ePOS

An innovative solution for your business, which turns your phone into a convenient and secure POS terminal for contactless payments everywhere.

unicreditbulbank.bg

**UniCredit Bulbank**

# Instructions for installing and accepting payments via POS software terminal device (ePOS)

Android mobile application

## BEFORE YOU START THE INSTALLATION

Do not skip these four easy steps:

**1** Remote consultation with an expert

**2** Online submission of a request for a POS terminal

**3** Approval and digital signing of an agreement

**4** Implementation of the POS terminal

## MANUAL CONTENTS

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# INSTALLATION OF AN EPOS TERMINAL

**1**   Download the **ePOS** mobile application from Google Play Store using the QR code.

**2**   **Make sure the NFC technology is activated.**

How to turn on your NFC:
- Go to Settings > **More**;
- Click on the turn-on NFC button in order to activate it. The Android Beam function will turn-on automatically;
- If the Android Beam function does not turn on automatically, click on it and select **Yes** to turn it on.

*NFC-enabled mobile devices communicate directly using Android Beam.*
*In the event the Android Beam function is disabled, the NFC sharing capability might be limited.*

**3**   **Open the ePOS application.**

After the installation is completed, click on the ePOS icon.
The mobile application will ask for permission to access your IMEI - this number is required to verify the application and your calls - we need this permission to hold incoming calls while a payment is made.
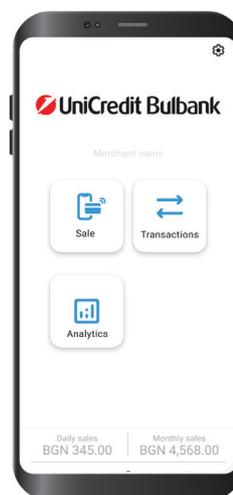
After successful verification you will see the application's login screen, where you need to enter your account details - username and password.

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(4) **Open the ePOS application.**

After a successful login, you will see the home screen
with main functions: »

- Sales - click to make a sale;
- Transactions - select to view all transactions
processed through your ePOS;
- Analyses - history of your transactions by day, week
or month.
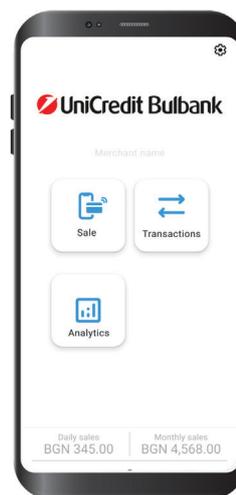
# ACCEPTANCE OF PAYMENTS WITH VISA AND MASTERCAR CONTACTLESS BANK CARDS

Payments through an ePOS terminal are only possible with contactless Visa and
Mastercard cards.

The maximal limit for transactions without a PIN is BGN 100, in other words the customer's free
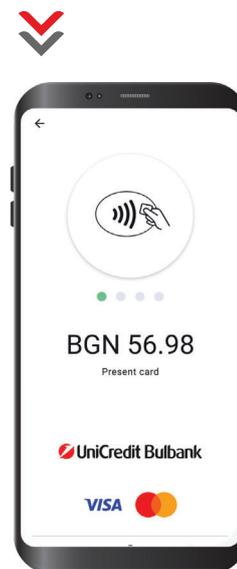limit for contactless payments.

(1) **Click the Sales button
on the home screen.**
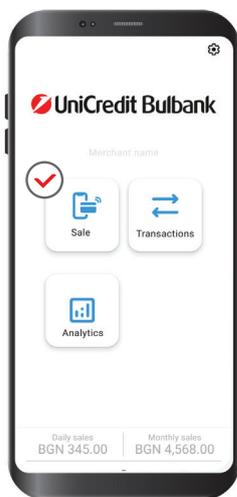
Enter the sale amount using
the keyboard on the screen
and click the **CONFIRM**
button.

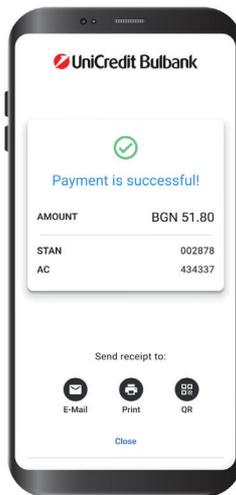(2) **Hold the physical or
digital card close to
the back of your phone.**

**3** In the event a PIN is required, a keyboard will be displayed where the customer can enter it.

**4** Once the card is read successfully, the sale will be processed and you will receive an approval or denial of the transaction.

**5** Regardless of whether the transaction is successful or denied, you will have the option to send a message via e-mail or to print it on a Bluetooth-connected printer.
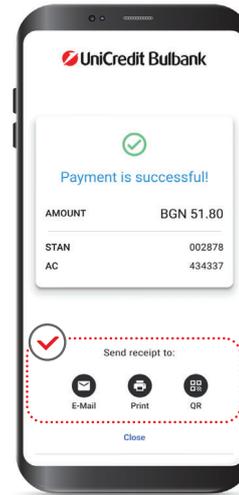


*You will also have the option to generate a QR code for the message that can only be read by the customer via his/her mobile device, if it has a QR reader.*

## TRANSACTION HISTORY DETAILS



Click the Transactions button on the home screen to view the history of transactions processed through your ePOS.

You can sort transactions by date, type and status; review the details of each one and cancel or refund, if the transaction meets the relevant requirements.
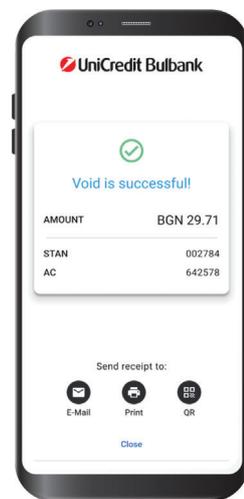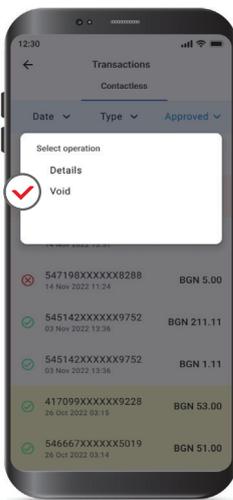


4
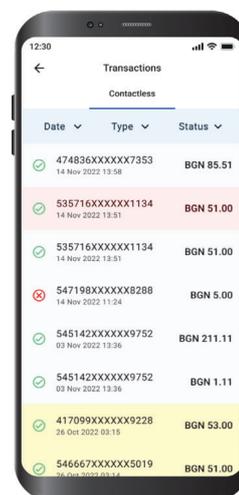
# CANCELLATION OF TRANSACTIONS



To cancel transactions during the reported period, select the Cancel option.

**1** In the event the transaction meets the cancellation requirements (it made within the same business day), you can cancel it.
In the Transactions menu, click on the transaction you wish to cancel and select Cancel from the menu.



**2** On the next screen, you need to confirm the cancellation of the transaction. Once the cancellation is confirmed, it will be processed and you will receive the final approval or denial.

**3** Regardless of whether the cancellation is denied or approved, you will have the option to send a message via e-mail or to print it on a Bluetooth connected printer. You will also have the option to generate a QR code for the message that can only be read by the customer via his/her mobile device, if it has a QR reader.
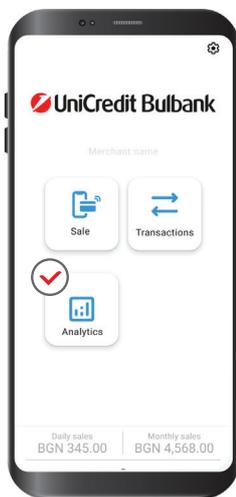


5
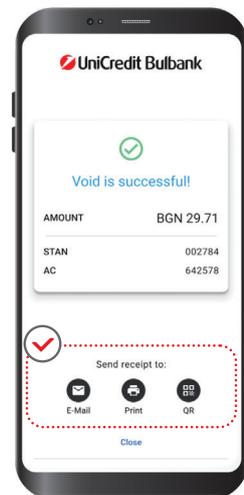
# ANALYSES



Additional information about the transactions for a specific period is available in the Analysis menu.

**1**



**2**
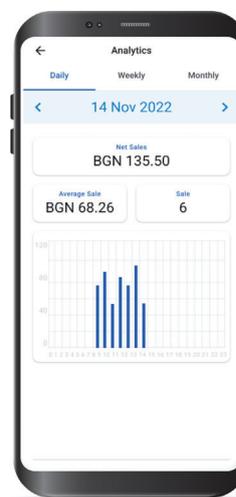


# EPOS MESSAGES



| CODE | ERROR MESSAGE | DESCRIPTION |
|------|---------------|-------------|
| 03 | Invalid merchant number (03) | This may indicate a problem with the configuration of your ePOS account. Please, contact us at the following e-mail address: CallCentre@UniCreditGroup.Bg or via phone at 15 212 |
| 04 | Hold the card (04) | The card is blocked. The transaction cannot be performed. The customer has to contact the issuing bank for information. |

| 05 | Denied (05) | The customer has to pay with another card or in an alternative manner. |
|---|---|---|
| 12 | Invalid transaction (12) | This code is often returned by the issuer when the transaction is not accepted. This can happen when an attempt is made to charge the same transaction cost multiple times on a card in a short period of time. The cardholder should contact the issuing bank. |
| 33 | Card with an expired term of validity (33) | TThis error occurs when the card has expired. Check if the card is valid and try to complete the transaction again. |
| 55 | Incorrect PIN (55) | The customer has to pay with another card or in an alternative manner. The cardholder should contact the issuing bank. |

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# Reversal/Refund

| До/ To: | УниКредит Булбанк АД, Филиал / UniCredit Bulbank AD, Branch: | |
|---|---|---|
| Относно/ Regarding: | Reversal/Refund за приети плащания с карти VISA и MASTERCARD/ Reversal/Refund for accepted payments with VISA and MASTERCARD cards: | ☐ VISA  ☐ MASTERCARD |

| Референция/ Reference: | Опис №/ Inventory №: | | Дата/Date: |
|---|---|---|---|

| Наименование на клиента/ Merchant name: | |
|---|---|

| ЕИК/UIC: | | TID: |
|---|---|---|

(Полетата са задължителни, попълват се от Клиента/ It is mandatory the boxes to be filled in by the Client)

Приложено Ви изпращаме опис за Reversal/Refund за извършени плащания с VISA и MASTERCARD/
We are sending you attached list of Reversal/Refund for payments made with VISA or MASTERCARD

**Обща сума/Total amount:** /във валутата на терминала/ in the currency of the POS terminal device

| № | Дата на поръчка (дд/мм/гггг) Order date (dd/mm/yyyy) | Номер на карта (посочват се последните 4 цифри)/ Number of the card (last 4 digits) | Оторизационен код/ Authorization code | Сума за възстановяване/ Amound to be refunded |
|---|---|---|---|---|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

| Упълномощено лице на клиента/ Authorized person: | Търговски сътрудник/ Commercial support: |
|---|---|
| Подпис/ Signature: | Подпис/ Signature: |

Дата за предаване в УниКредит Булбанк АД/
Date of submission to UniCredit Bulbank AD:

**Telephone number**
0700 1 84 84

**Internet website**
unicreditbulbank.bg

**UniCredit Bulbank**