



Merchant Manual

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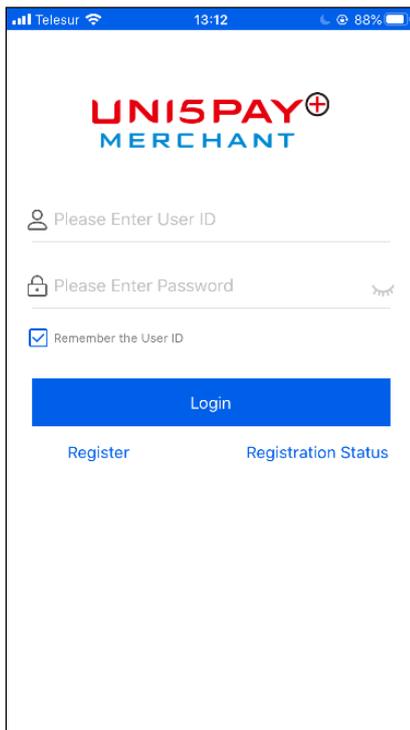
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1. Introduction

This manual is intended for the Uni5Pay⁺ Merchants. The manual explains how the Merchant app and the Merchant Management Platform work. With the merchant app you can receive payments, have an overview of your transactions, add cashiers and managers and more. The Merchant Management Platform (MMP) is an administrative tool that can be used to get a detailed overview of transactions and to export reports. Furthermore, a static QR code can be downloaded and printed. This manual is constructed as follows, first of all, the functions of the Merchant app will be explained (log in procedure, receiving payments, refunds, etc). Secondly, the MMP will be explained. A number of functions of the Merchant app and the MMP are similar, so for the MMP only the new functions will be discussed.

2. Logging In

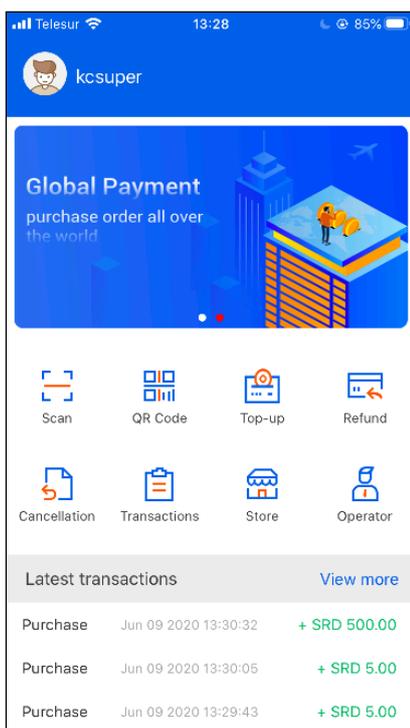


- Open the Uni5Pay+ Merchant app on your smartphone.
- Enter your User ID and Password.
- To log in faster in the future, choose the option 'Remember the User ID'. The user will not have to enter their User ID every time.
- Select 'Login'.

3. Functionalities

The different functionalities of the Uni5Pay+ Merchant App will be explained in this chapter.

3.1 Main Menu

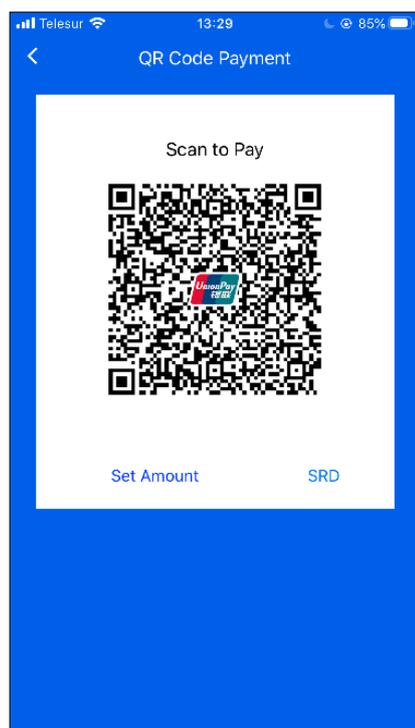


These are the functions of the Merchant App:

- **Scan:** Receiving payments by scanning the QR-Code from the customer.
- **QR-Code:** Receiving payments whereby the customer scans the QR-Code presented by the Merchant (most common).
- **Top-up:** With this function, the merchant can provide a Uni5Pay+ Wallet Top-Up for the customer.
- **Refund:** A portion or the full amount can be refunded for the customer.
- **Cancellation:** To cancel transactions.
- **Store:** Adding store branches.
- **Operator:** Adding cashiers or store managers.

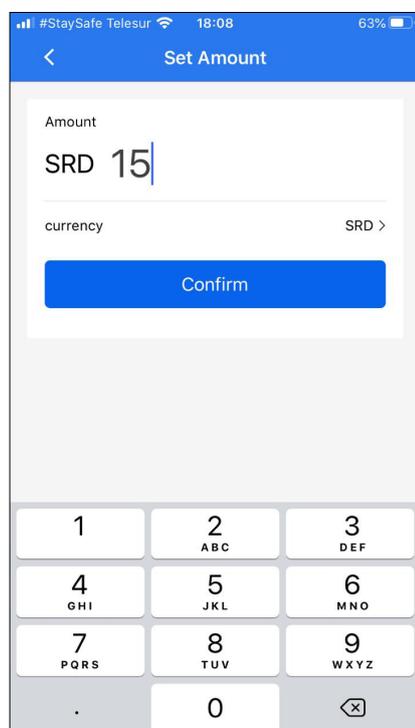
3.2 Accepting Payments

You can also receive payments with the Uni5Pay[®] Merchant App. This can be done in two ways, with the 'QR-Code' option and the 'Scan' option.



Select 'QR-Code' and the screen on the left will appear:

- Select 'Set Amount' to present the amount that you want to receive.
- Select the currency, SRD, USD or EUR.
- Let the customer scan the QR-Code; the amount will appear on the screen of the customer including the information of the Merchant.
- The payment has to be confirmed by the customer first.
- After the customer has authorized the payment, the transaction is complete and a message that the payment is confirmed will appear.
- With this method a dynamic QR-Code is used. The code is only valid for 1 minute and therefore changes.

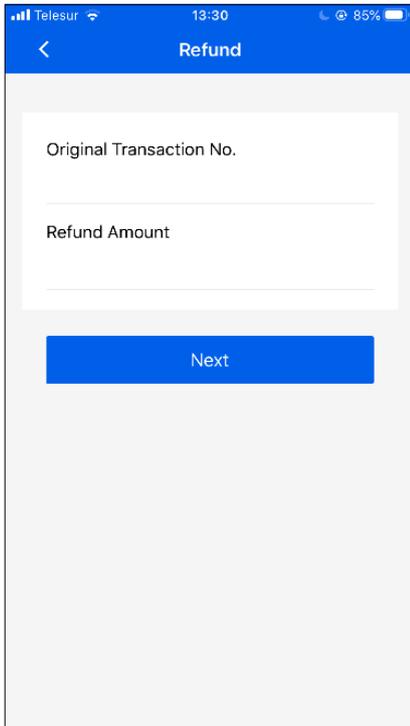


Select 'Scan' and the screen on the left will appear:

- The 'Scan' option is used when the customer presents the QR-Code.
- You enter the amount that has to be received.
- If 'Confirm' has been selected, your smartphone camera will be opened, so you can scan the QR-Code of the customer (the customer must select the 'QR Pay' option).
- After the customer authorizes the payment, both will receive a confirmation of the payment.

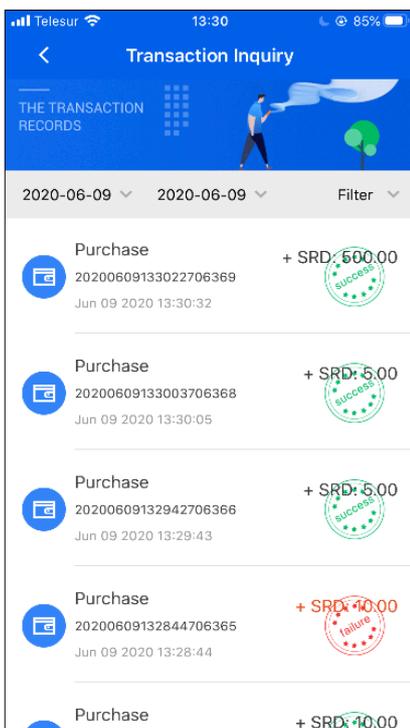
3.3 Refunds and Cancellations

In some cases, transactions have to be refunded. Refunds can be partial or the full amount. A refund can only take place within 30 days after the transaction. Cancellations on the other hand can only take place within 24 hours of the transaction. These options can only be performed by the 'store manager' and not by a 'cashier'.



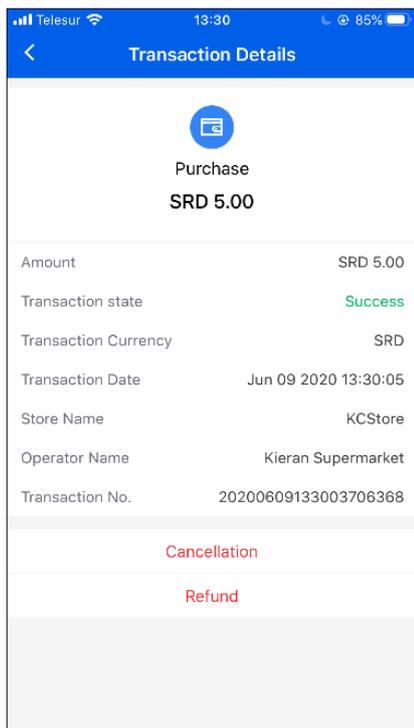
Refund and Cancellation:

- Select 'Refund' or 'Cancellation'.
- A screen appears where you are asked to enter the transaction number. (The transaction number can be found in the transaction overview).
- Enter the transaction number
- Refund only: Enter the amount (the total amount or partial).
- Select 'Confirm'.
- You will receive a notification that the refund or cancellation was successful.



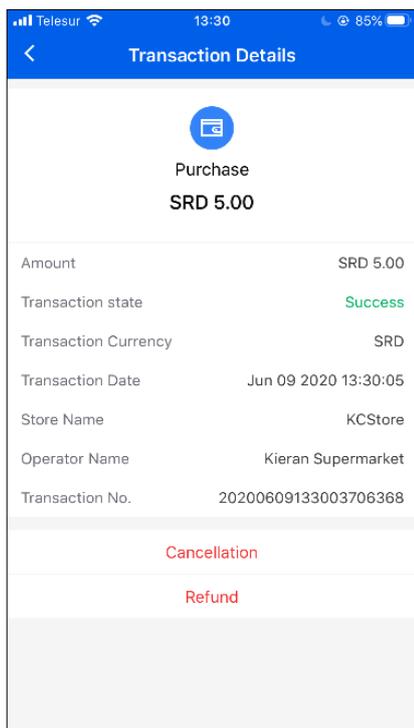
Alternative Refund and Cancellation method:

- Select 'Transactions' and search for the transaction you wish to refund or cancel.
- Select the transaction you wish to refund or cancel to reveal the options.



Transaction Details Refund Option:

- The data of the transactions appears along with the options 'Cancellation' and 'Refund'.
- Select 'Refund'.
- Confirmation will be requested.
- Select 'Confirm'.
- A screen will appear where the amount that has to be refunded should be entered.
- Enter the amount (the total or a part of the amount) and select 'Confirm'.



Refund details:

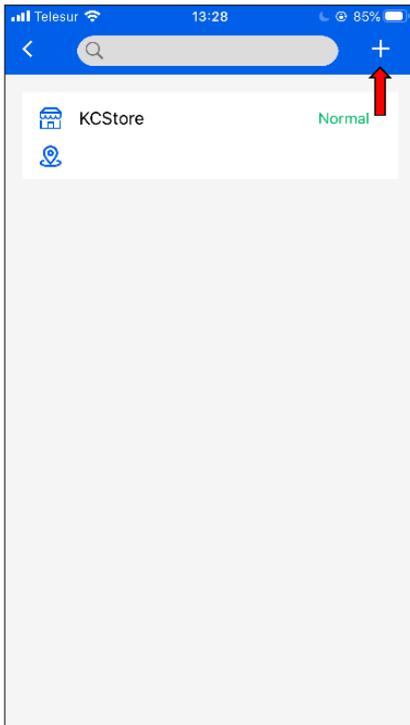
The refunded amount will appear on the screen, including the transaction number, the date and time of the transaction.

Cancellation is done exactly the same way:

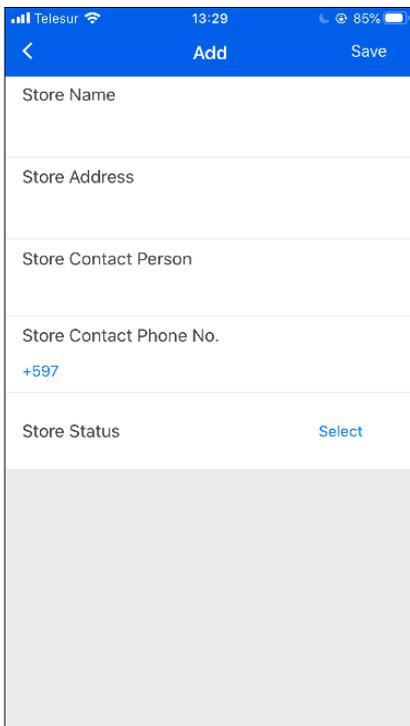
- From the main screen go to 'Transactions'.
- Select the desired transaction. A screen with the data of the transaction appears, with the options 'Cancellation' and 'Refund'.
- Choose 'Cancellation'.
- Confirm the choice by selecting 'Confirm'.
- The transaction has been terminated and the customer receives the amount back.

3.4 Adding Branches

With the Uni5Pay⁺ Merchant app you can also add store branches. If applicable, select 'Stores'. The screen below will appear.



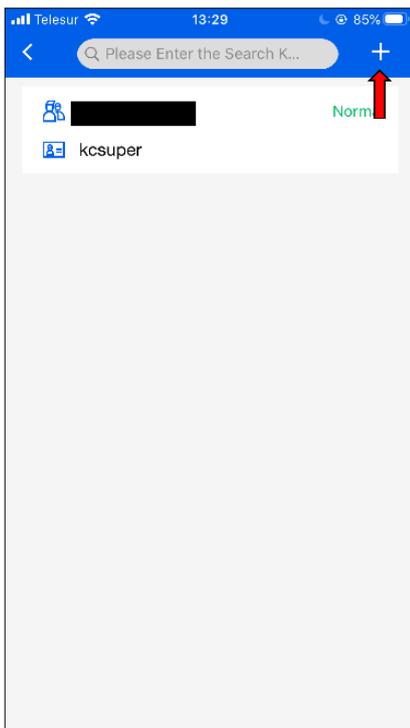
- The information of the main branch (head office) has already been added to the during the registration process, only additional stores need to be added.
- When adding a branch, select the '+' sign in the righthand corner.



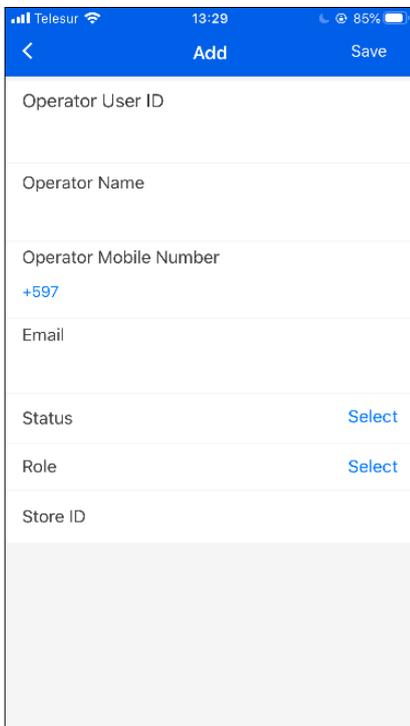
- Enter the information of the branch and the name and mobile number of the store manager.
- Select the 'Store Status' option to activate or deactivate the store within the app. Deactivating a store means that the selected store will no longer be able to make use of the app until it is activated again. 'Normal' means that the branch can receive payments, which means that the branch has been activated on the app.
- Select 'Save' to save the information.

3.5 Adding Users

More users can be added and can have different roles. Select 'Operator' for this function.

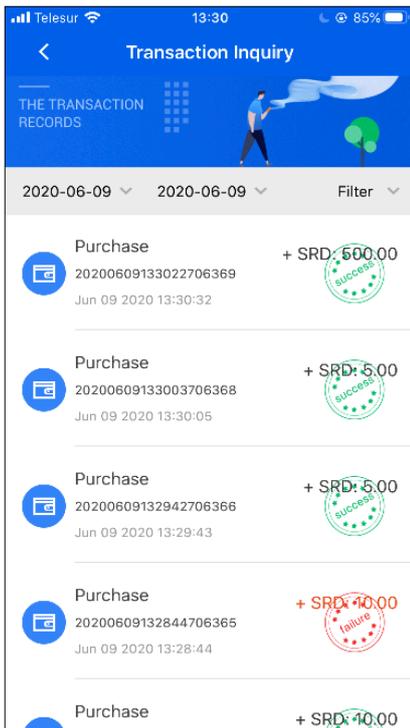


- Select the '+' sign to add a new user.



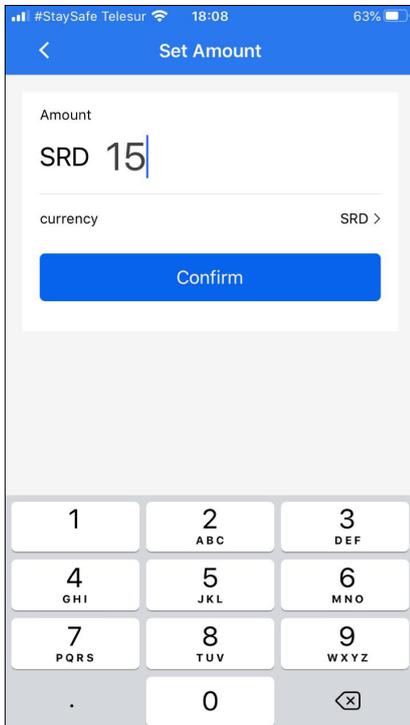
- Fill in the required information.
- Choose a role for the user. The selected role specifies the authorization level. A 'Cashier' can only receive payments and observe. A 'Store Manager' can also execute 'Refunds' and 'Cancellations'.
- Indicate for which branch the user has been added under 'Store ID'.
- Select 'Save' to save the information.
- The 'Operator User ID' is used to login. The initial password is '123456'.

3.6 Transaction History



- Under 'Transaction Inquiry' you can find all transactions.
- Successful transactions are indicated in black with a 'success stamp'.
- Unsuccessful transactions are indicated in red with a 'failure stamp'.
- Partial Refunds, Full Refunds and Cancellations are also presented in the transaction history.
- It is also a possibility to filter transactions based on a specific day or period.

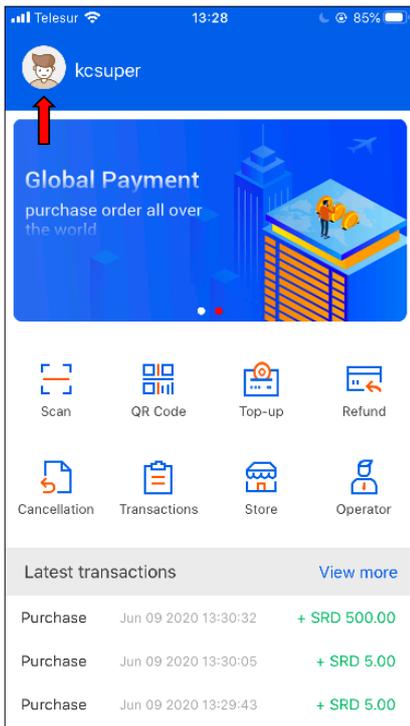
3.7 Top-up



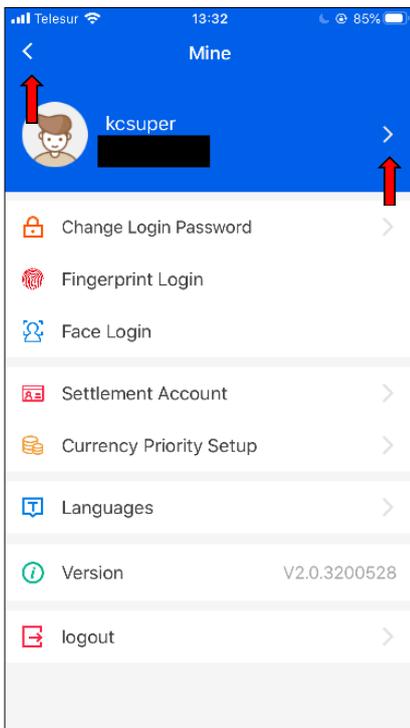
The 'Top-Up' function works as follows:

- The 'Top-Up' function is used to recharge the Uni5Pay+ Wallet of customers.
- The merchant receives cash from the customer and the amount will be entered in the 'Top-Up' function.
- After 'Confirm' is selected, the smartphone camera opens, and the Merchant scans the QR-Code generated on the customer's smartphone (the customer has to select the 'Top-Up' function on their Uni5Pay+ app).
- **Attention:** The 'Top-Up' function can only be used if it is activated for the merchant.

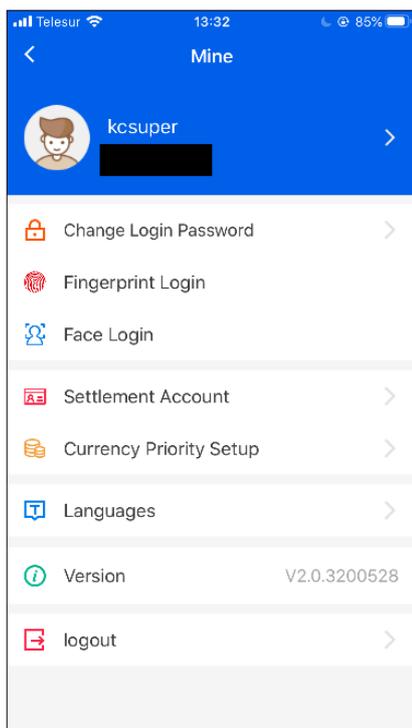
3.8 Settings



- Select the main menu icon on the upper left-hand corner to present the settings.



- The arrow on the left takes you back to the main screen.
- The arrow on the right displays information about the merchant, the user and the branch which the account is linked to.



Change login password:

Here you can change your password. First, enter your old password, then enter a new password. Select 'Submit' and your password has been changed.

Face ID or Fingerprint login:

In case your mobile offers Face ID or Fingerprint, you can activate this to use as a login for the app.

Settlement account:

The 'Settlement account' contains the account number on which the transactions are deposited.

Currency priority setup:

You have the possibility to prioritize any currency (SRD, USD or EUR) on the app. The selected currency will then automatically appear on the screen when entering the payment amount you wish to receive.

Languages:

You have the possibility to change the language in the app. Available languages: English and Chinese.

Version:

Indicates the version of the app.

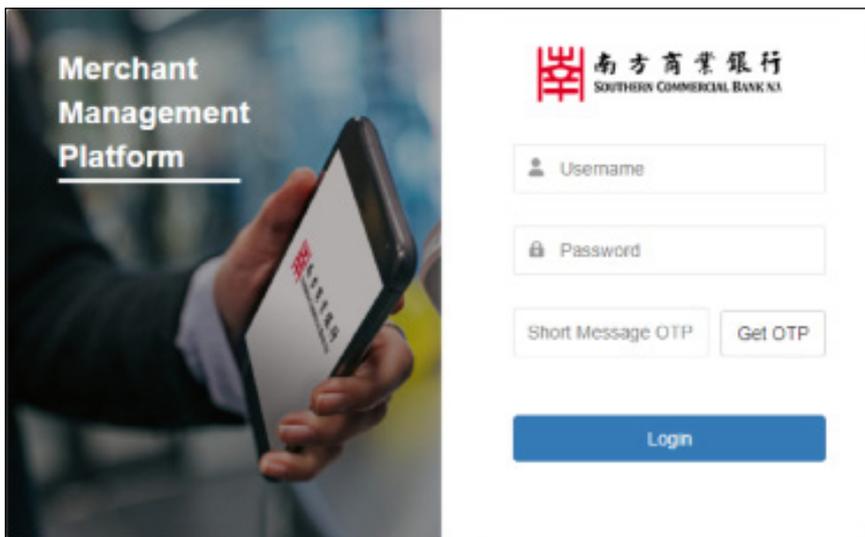
Logout:

In case you wish to logout you can select the 'Logout' option and you will be logged out immediately.

4. Merchant Management Platform

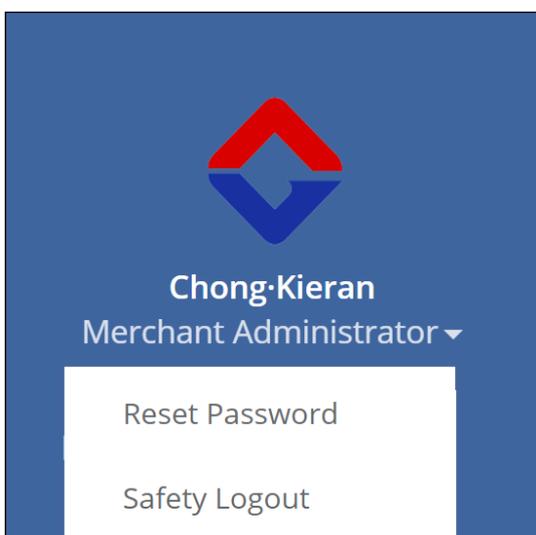
As a merchant you will have access to the Merchant Management Platform. This is a web-based application that gives you an overview of the executed transactions (receipts, refunds, cancellations). The login information for the website will be provided by the Southern Commercial Bank. Only the designated administrator will have access to the platform.

The login screen looks as follows:

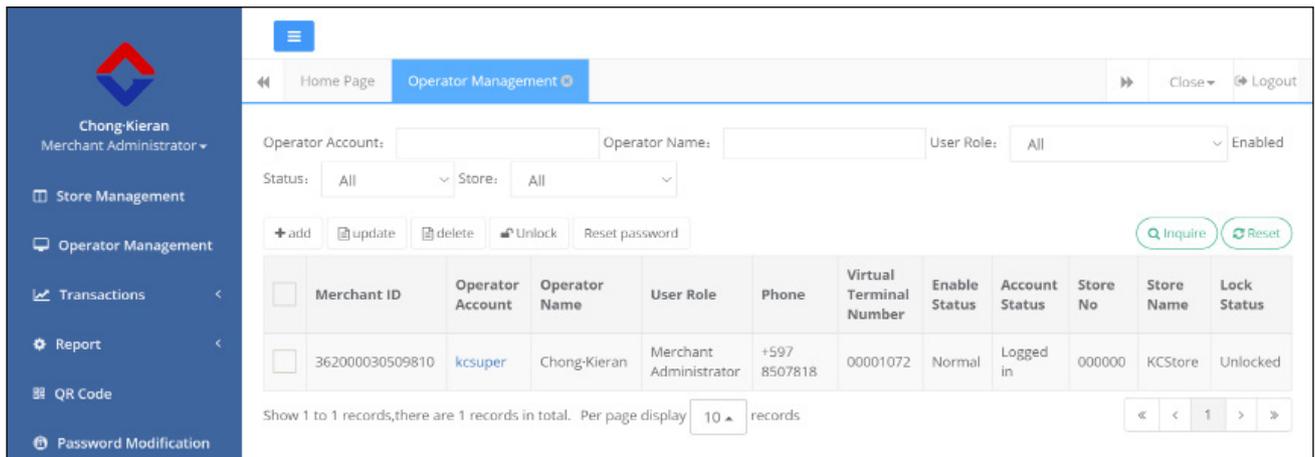


The merchant logs in with the same information as used with the Uni5Pay⁺ Merchant app. To be sure that the designated administrator logs in and not someone else, you will be asked to login with an OTP (6-Digit code) which will be sent via text message to the administrator's mobile number.

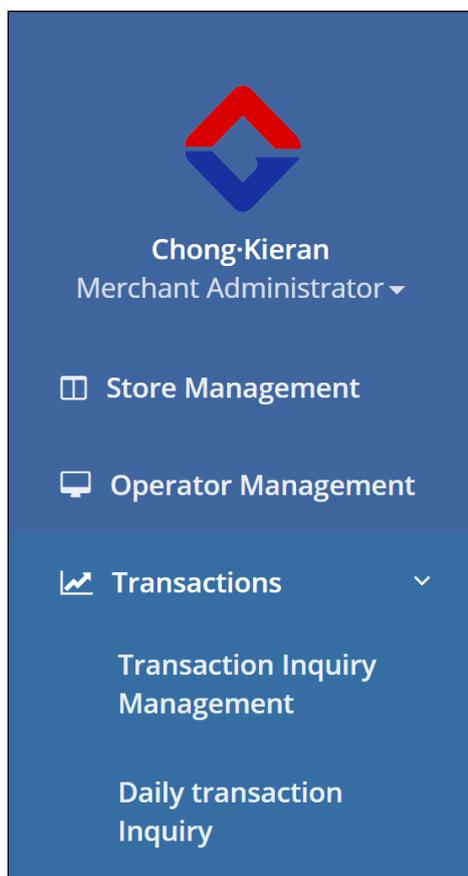
- After entering your username and password, select 'Get OTP'.
- Via text message a code will be sent to the mobile of the administrator.
- Enter that code in the section that says, 'Short Message OTP'.
- Select 'Login'.
- You are now logged in on the platform.



Here, the administrator can choose to change their password or log out of the platform.



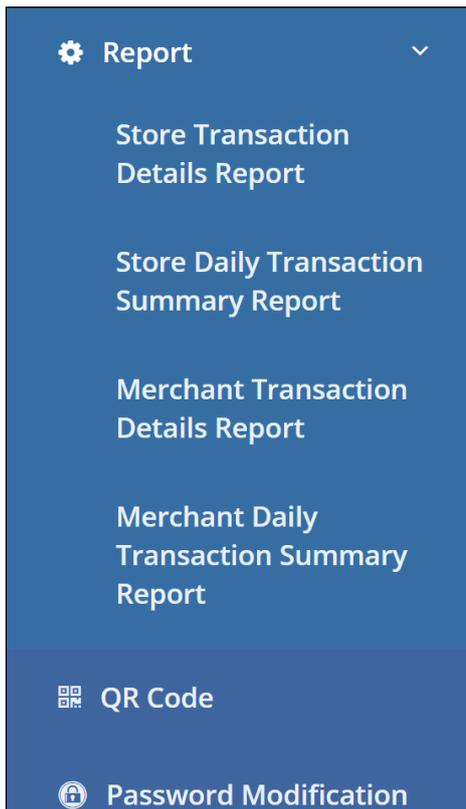
Operator Management: Gives you an overview of the added users. New users can also be added and deleted. The different positions (authorization levels) of users can be managed here. This works the same as in the Merchant app.



Store Management: Gives you an overview of the different store branches. From this function, new stores can be added, or stores can get deleted. Per store, specific reports can be generated.

Operator Management: See above.

Transactions: Gives you an overview of the transactions. This list can be filtered.



Report: Transaction reports can be generated here. Select 'Report' to reveal four sub options, Merchant & Store Transaction Detail Report and Merchant & Store Daily Transaction Summary Report. Transaction Detail Report is used to look into the overview of transactions of a certain period and when the settlement took place. Daily Transaction Summary Report is used to look into the overview of transactions on a specific day. The reports can be exported to Excel for storage, statements and printing.

QR Code: This function is utilized to generate a static QR-Code. Each merchant receives a unique QR-Code. The static QR-Code can be printed and placed at the area where the payment will take place. A static QR-Code is used in situations where it is more accessible to have a QR-Code available, so the customers can easily scan to pay.

Some examples: Small shops, stalls, (fast) food stands, etc. This is easier for the merchant because you don't have to use the merchant app to accept payments. You will only have to confirm that the products or goods have been paid for on the app.

Password Modification: The administrator can also change his/her password here.

5. Other products for the Merchant

Uni5Pay+ does not only offer the Merchant app. You can receive payments in other ways as well. Below, you can find a short explanation of the different products that are available. Interested? Please contact the Uni5Pay+ team.



Teller integration:

Integrate your Windows based cash register system with the Uni5Pay+ QR-Terminals to receive payments. The payment amount will be converted immediately in the QR-Code that the customer can scan.



SmartPOS Terminal:

The SmartPOS Terminal is a touchscreen Point-Of-Sale Terminal with a built-in camera to scan QR-Codes. Card payments are supported through chip, magstripe and NFC.



Website Uni5Pay+ Integration:

Integrate the Uni5Pay+ Payment Gateway on your website and accept Uni5Pay+ payments on your website.

UPPS ✓

UNIPAY ⊕
MERCHANT

Your wallet in your phone!