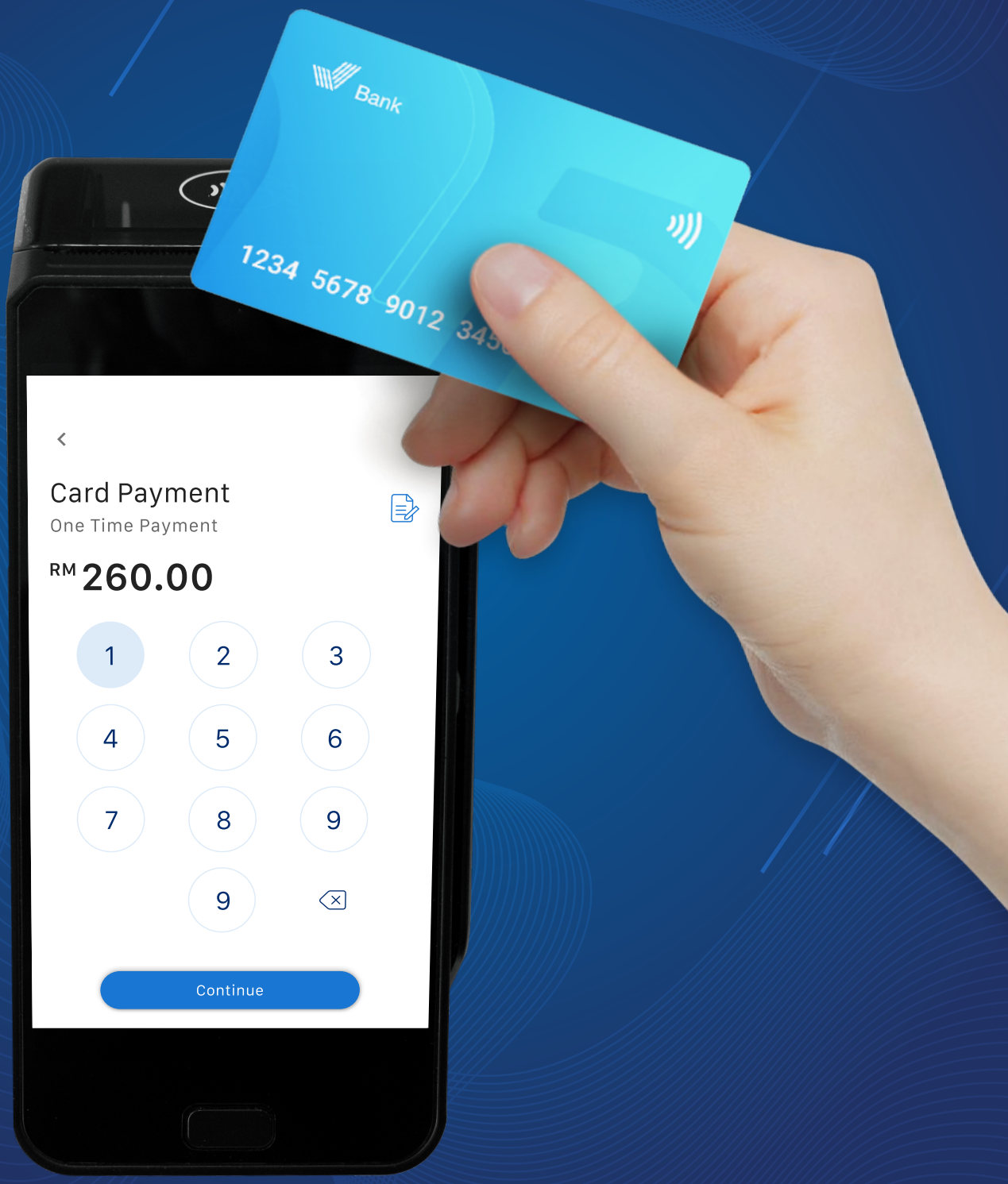
Posh K9

Merchant Guide



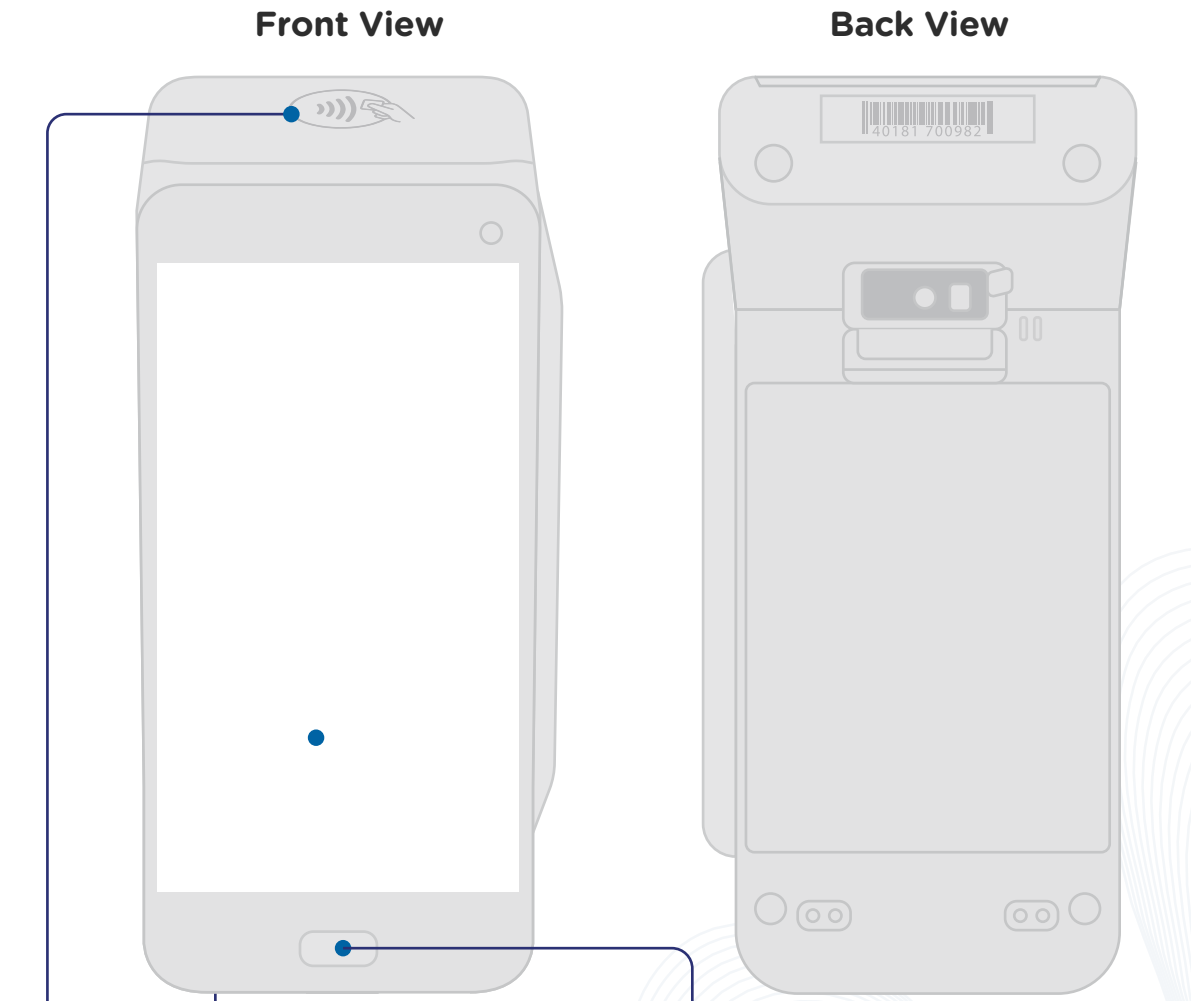
Version 2.0 - Jun 2022

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Getting Started

Posh K9 is a fully-featured mobile payment solution that leverage an Android hardware to accept a variety of payment methods including card transactions and QR codes.

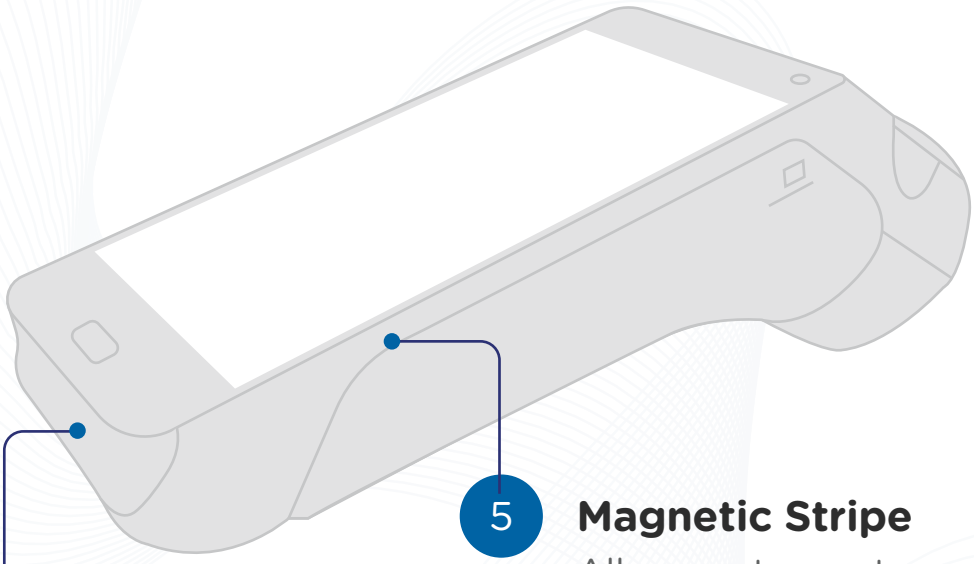


2 **Display Screen**

3 **Home Button**

1 **Contactless Card Acceptance Point**

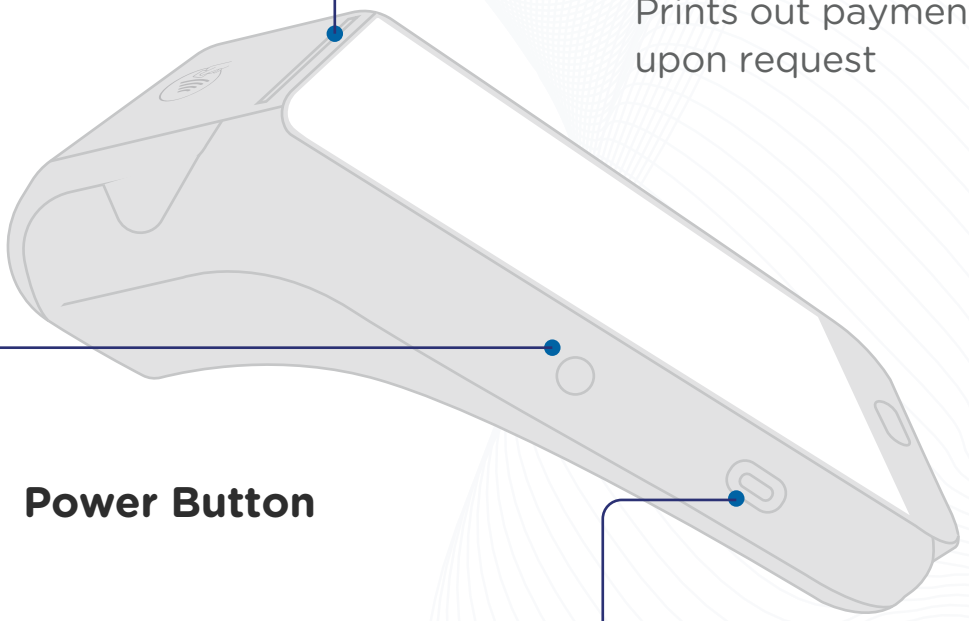
Allow customer to tap their contactless card to perform payment



5 **Magnetic Stripe**
Allow customer to swipe card here

4 **Chip-Card Slot**
Allow customer to insert their card to perform payment

6 **Built-in POS Receipt Printer**
Prints out payment receipts upon request

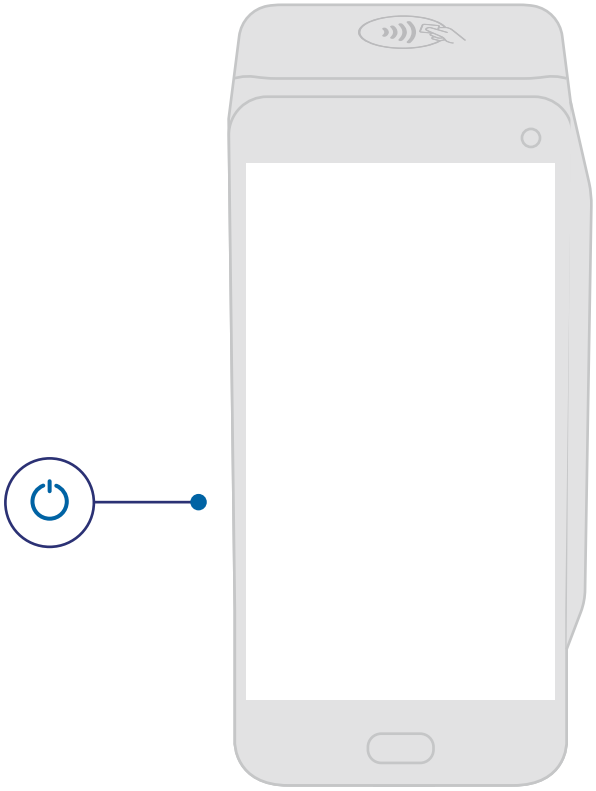


7 **Power Button**

8 **Charging Port**

First Time Device Activation

1. Press and hold the power button until the Posh K9 terminal activates.



Charging

- For first time usage, charge the Posh K9 terminal for 8 hours.
- To charge the terminal, connect the provided USB cable to the charging port.
- The Posh K9 terminal can be used to accept payments while being charged.

Important:

Keep the Posh K9 terminal charged to prevent the device from being deactivated for security purposes.

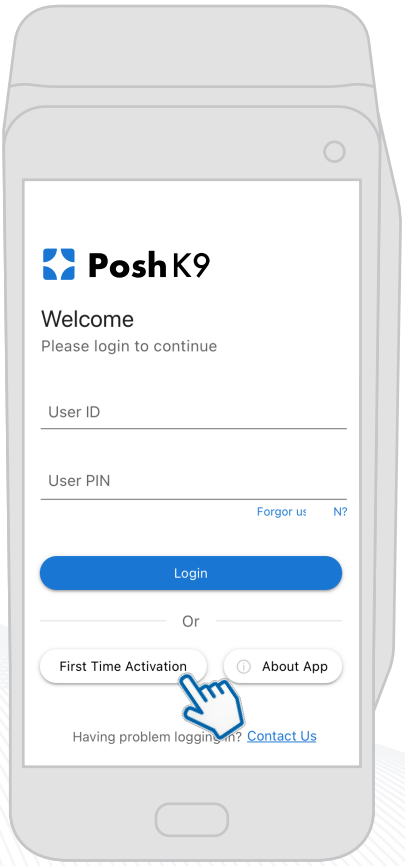
First Time Activation

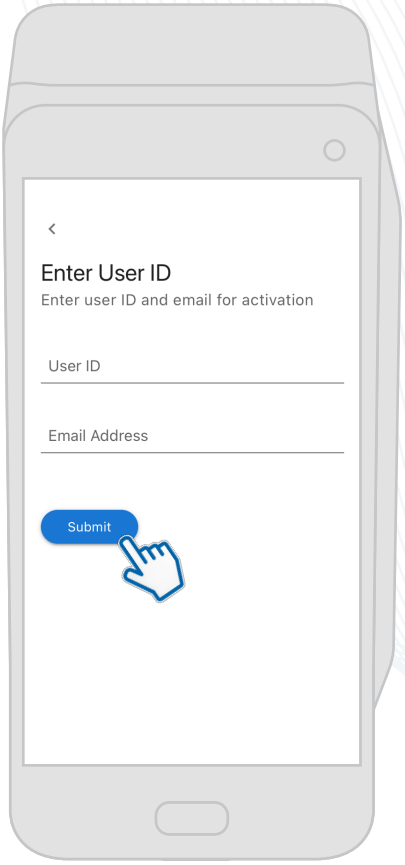
1 Select “**First Time Activation**”.

2 Enter your user ID and email address.

- The User ID is sent to the email address you registered with.
- You must enter the email address you registered with us.

3 Select ‘**Submit**” to proceed.

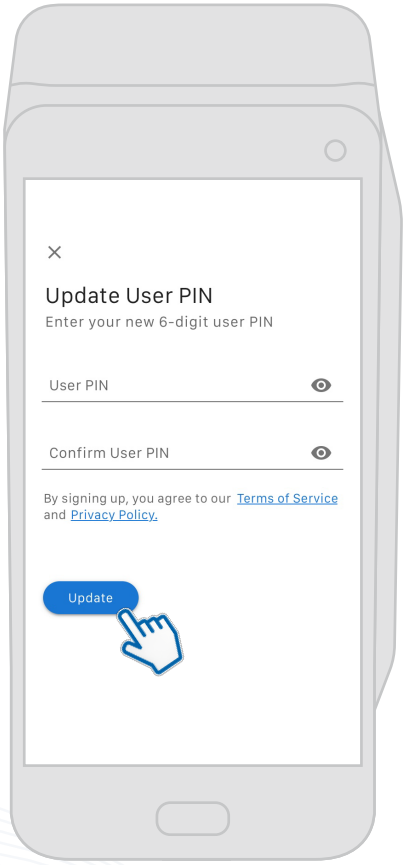




4 Set up a 6-digit user PIN. This user PIN will be used for the next login.

5 Confirm by re-entering the 6-digit PIN.

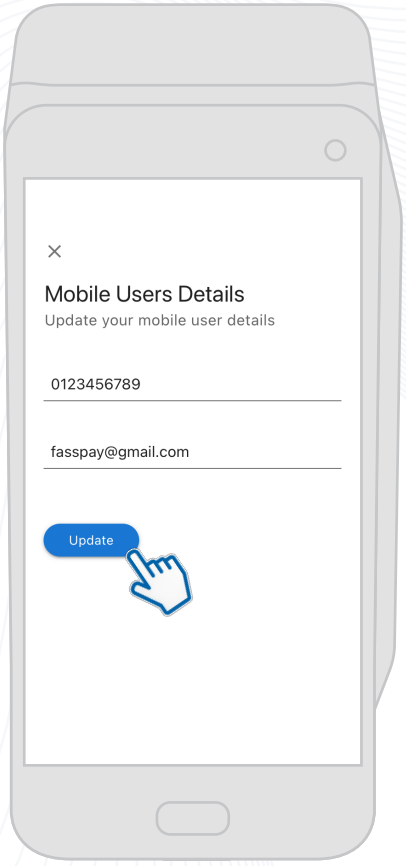
6 Select "**Update**" to proceed.



7 Confirm your Mobile Users Details and select "**Update**"

Note:

You may edit your details if they are incorrect.



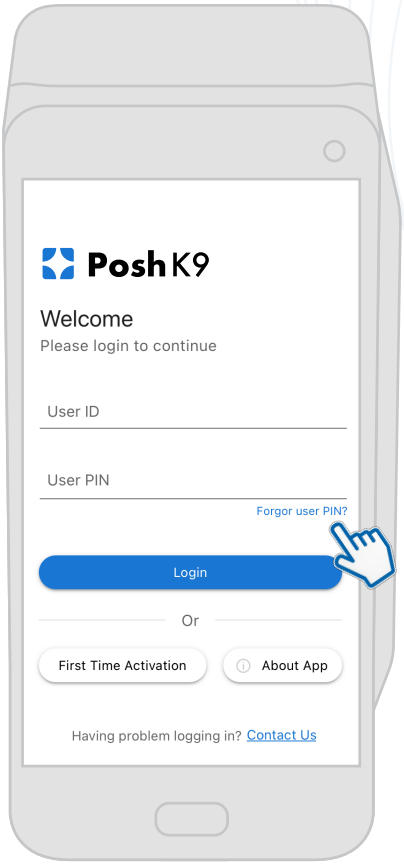
Forgot User PIN

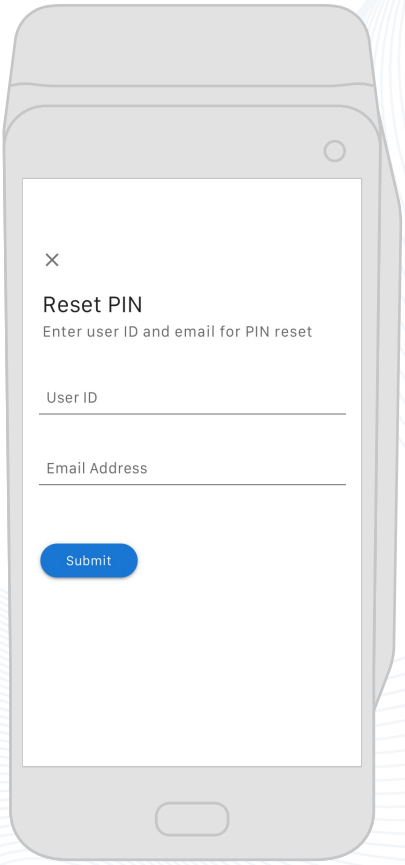
1. Select "**Forgot user PIN**" below the "**User PIN**" field.

2. Enter the User ID and the email address you registered with us.

3. Select "**Submit**" to proceed.

4. A set of User PIN reset instruction will be sent to the email address.

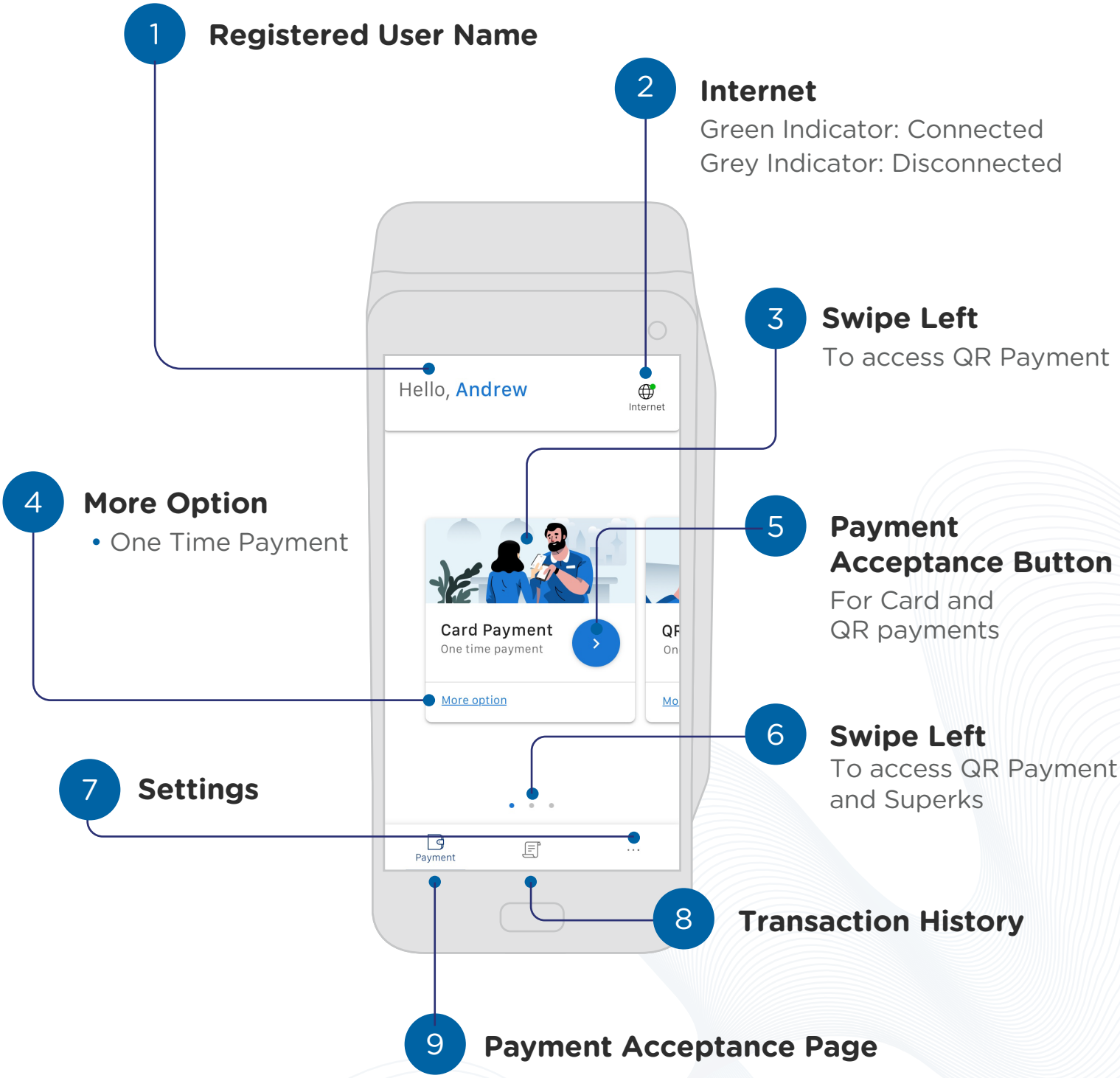




Getting To Know Posh K9

Home

The Posh K9 Payment page provides an overview of features:

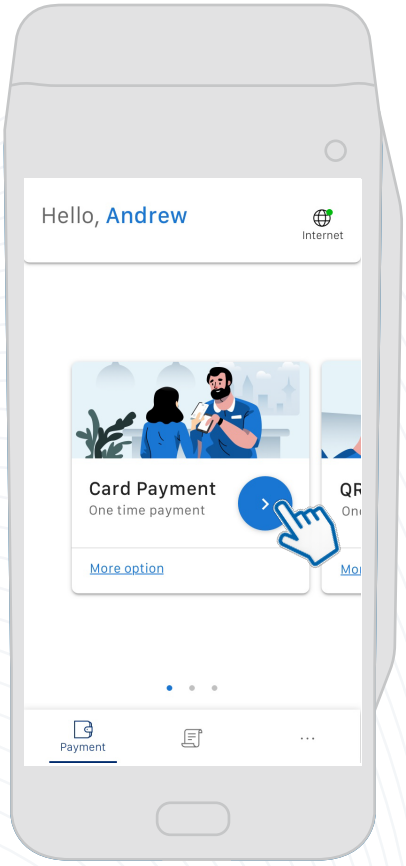


Accepting Card Payments

One Time Payment

1 At the Payment page, select the › icon.

Alternatively, select "**More Option**", followed by "**One-Time Payment**".

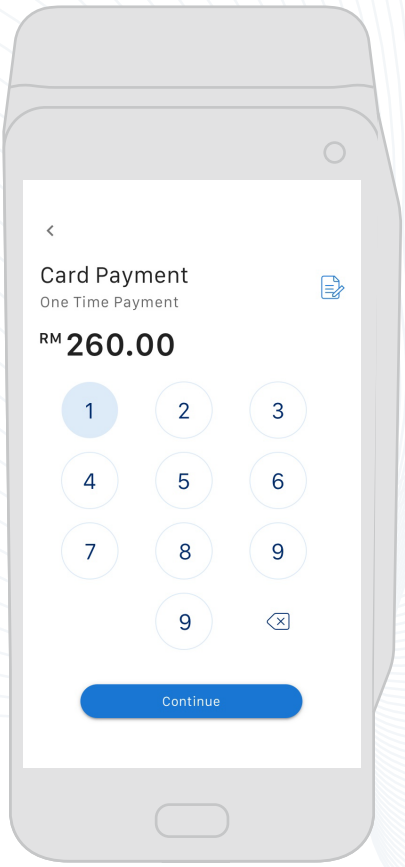


2 Enter the sales amount.

Check and confirm the payment details before selecting "**Continue**".

Optional:

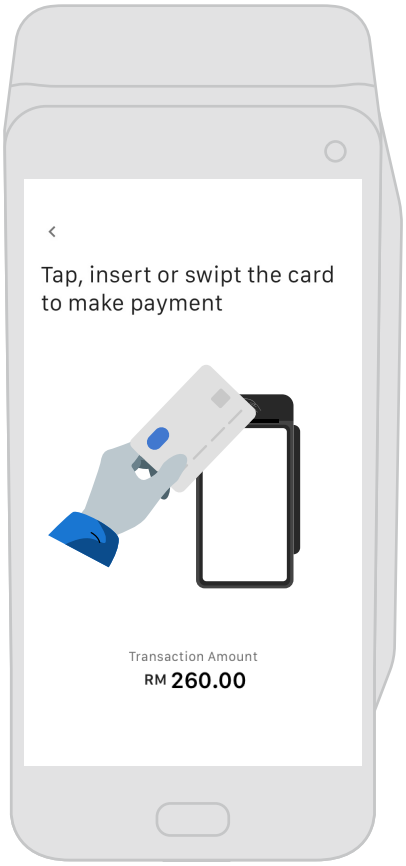
Insert transaction description by selecting the icon.



3 Allow customer to tap, insert, or swipe their card on the designated area of the Posh K9 terminal.

Supported payment method:

MyDebit





For Contactless:
Tap contactless card on the area marked



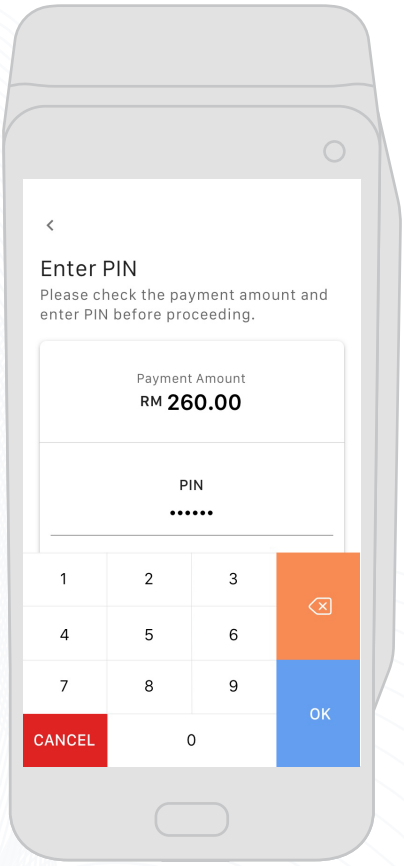
For Chip:
Insert card into the chip slot.



For Swipe:
Swipe the card on the right side of the Posh K9 terminal.

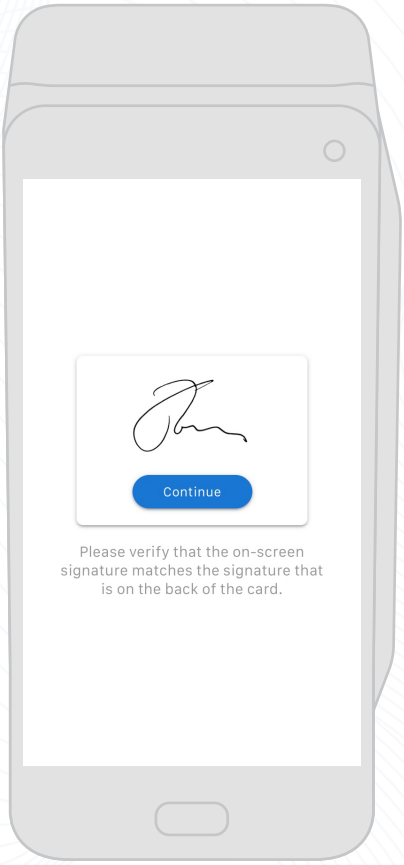
4 When prompted, allow customer to verify the transaction either via PIN entry or signature on the designated area on the screen.

Proceed by selecting "**Ok**" for PIN entry or "**Confirm**" for signature verification.



Note:

- Card verification method (CVM) differs based on the origin of the country.
- For contactless, the requirement for PIN entry is above RM250.00
- Merchant should provide an appropriate amount of private space and remind customer to cover the screen during PIN entry to protect their confidentiality.
- Should chip payment attempt exceeds, a message will appear to request swipe card as a fallback method.
- Fallback method depends on card schemes.

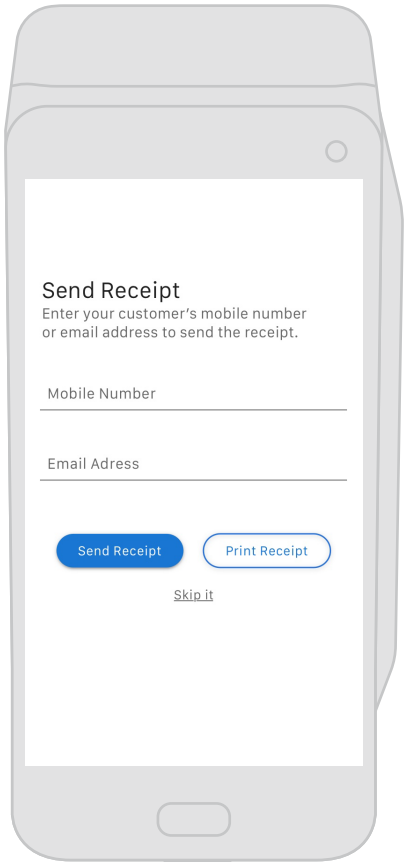


5 Allow the customer to enter their mobile number and/or email address to issue an e-receipt.

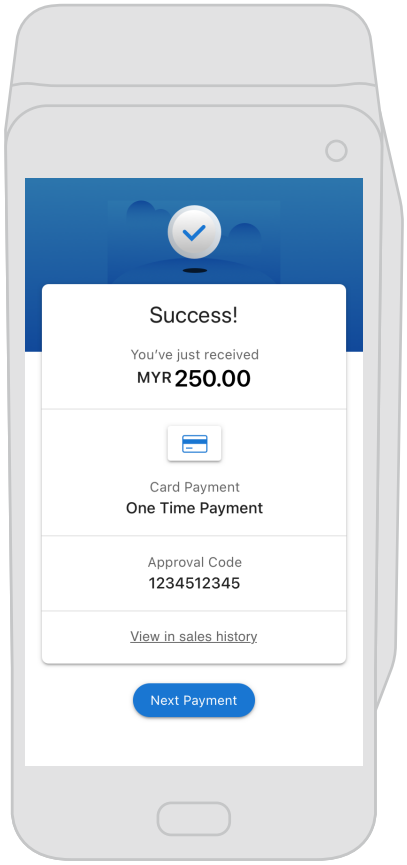
Proceed by selecting "**Send Receipt**".

To issue a physical copy, select "**Print Receipt**".

Alternatively, select "**Skip it**" to omit this step.



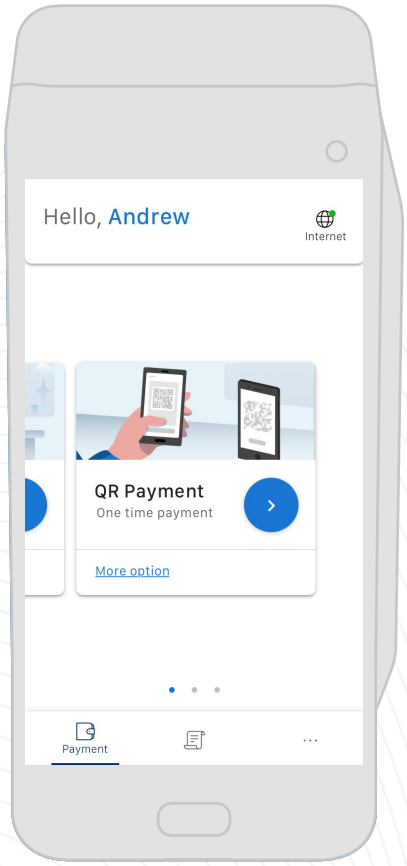
6 Payment transaction is completed.



Accepting QR Payment

(Optional Upon Registration)

1 At the Payment page, swipe the screen to the left to view the "**QR Payment**" option.



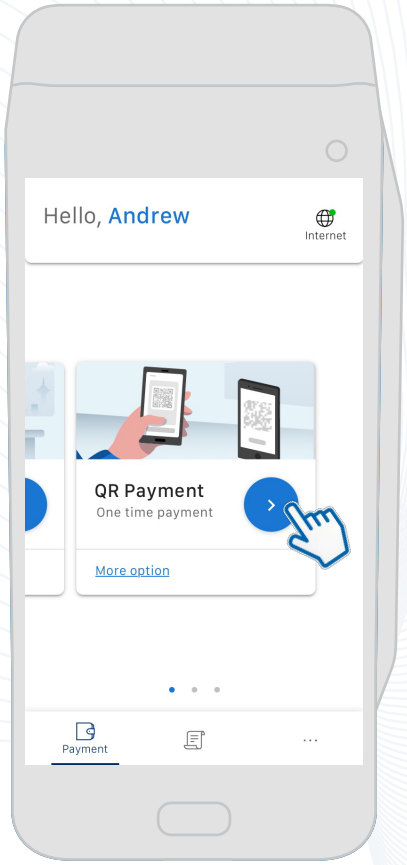
2 Select the › icon.

Note:

The default display for QR code is Fasspay QR.

Other QR codes include:

- Fasspay QR
- Alipay QR
- Boost QR
- GrabPay QR
- Maybank QR
- MCash QR
- TnG QR
- UnionPay QR
- ShopeePay QR

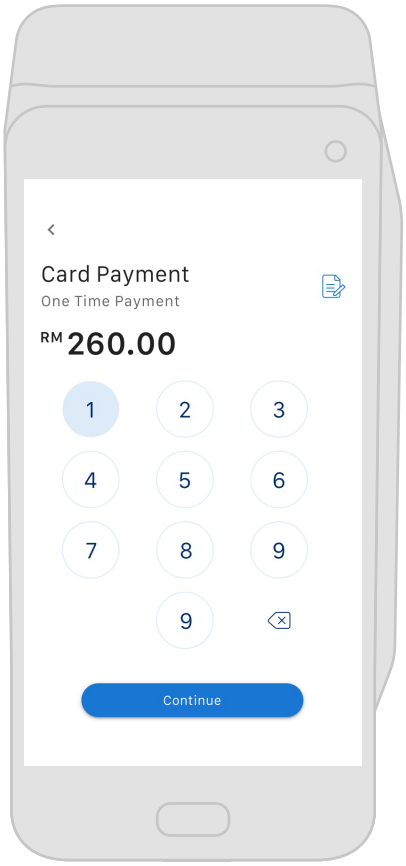


3 Enter the sales amount.

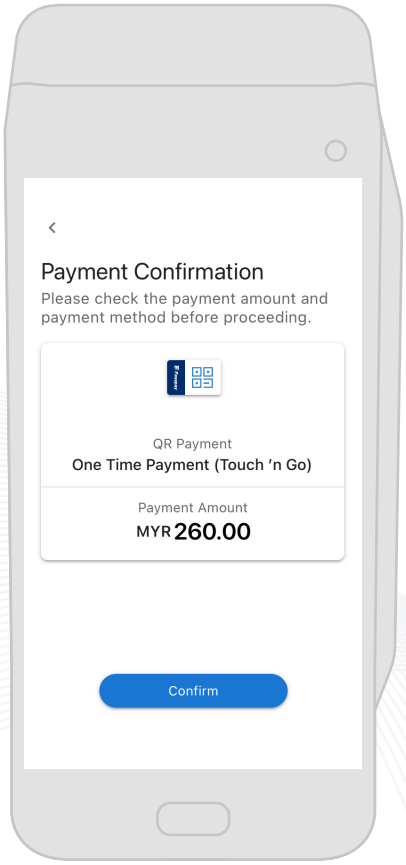
Check and confirm the payment details before selecting "**Continue**".

Optional:

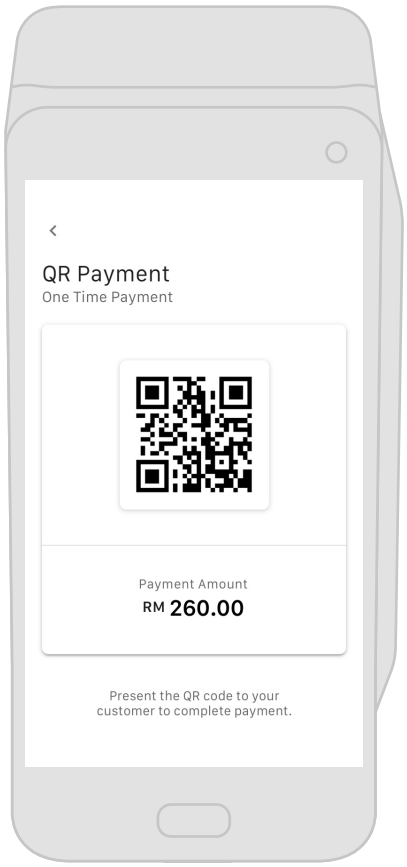
Insert transaction description by selecting the icon.



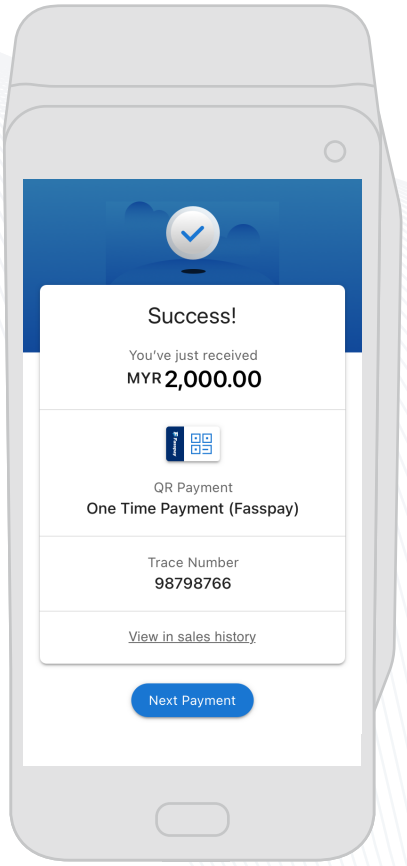
4 On the payment confirmation page, select "**Confirm**" to proceed.



5 Allow customer to scan the generated QR code.

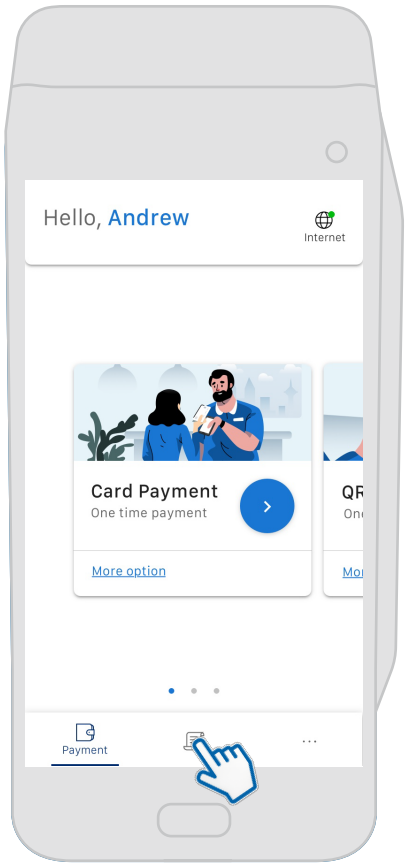


6 QR payment transaction is completed.



View Sales History, Credit Settlement, Void Payment & Resend E-Receipt

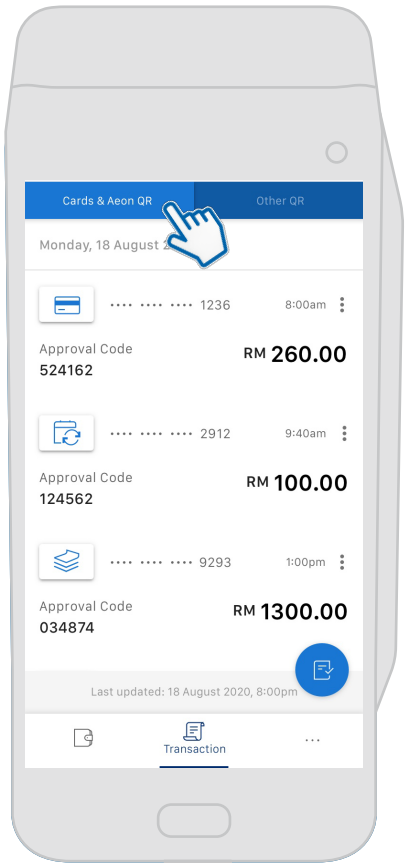
1 At the Payment page, navigate to "**Transaction**".



Sales History

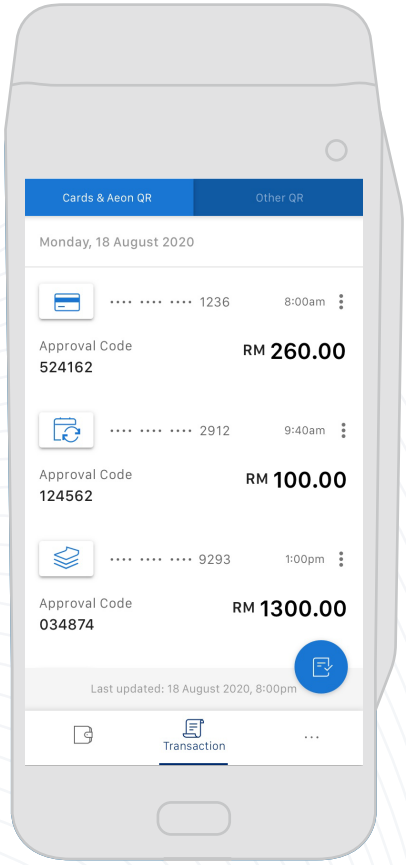
2 Select "**Card & AEON QR**" to view card transactions or payments made via AEON QR.

Select "**Other QR**" to view payments made via other QR payment method (Fasspay, Alipay, Maybank QR, GrabPay, MCash, UnionPay QR, Boost)



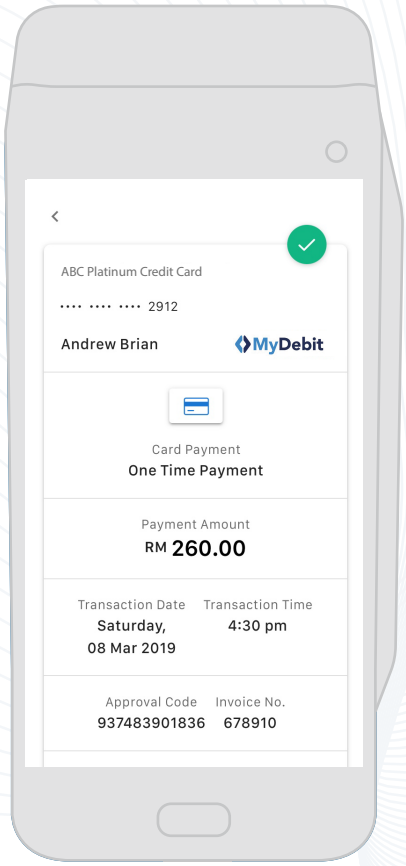
3 Enter the User PIN.

4 Select the designated transaction to view complete details of the payment.



5 Transactions processed will be displayed with the following information:

- Date and Time of Payment
- Approval Code
- Total Unsettled Amount



Credit Settlement

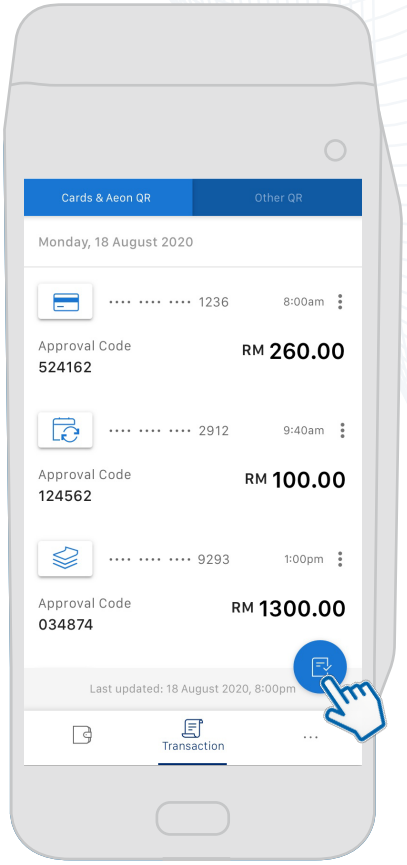
(Applicable for Card and AEON QR Payments)

1. Go to the credit settlement option by selecting the icons.

2. Enter User PIN.

3. Confirm and settle by selecting "**Settle Credit**".

*Print receipt is available if a physical receipt is needed.

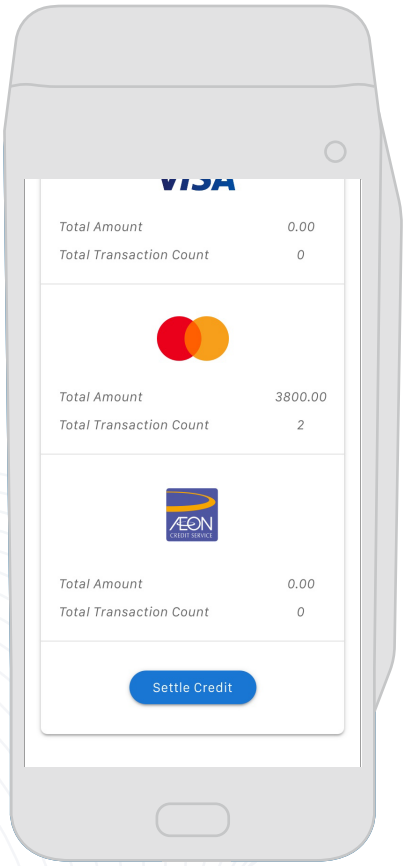


Note:

All transactions should be checked and reviewed before settlement.

After settlement, all transaction information will not be displayed.

Daily credit settlement for card payments is at 11pm. Whereas, QR settlement will always be at 12am.

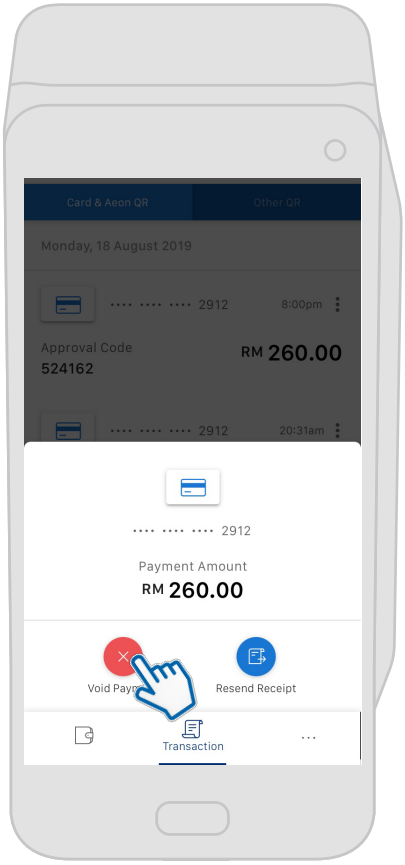


Void Payment

(Not applicable for Maybank QR)

1. Browse through the list and select the transaction to be voided.

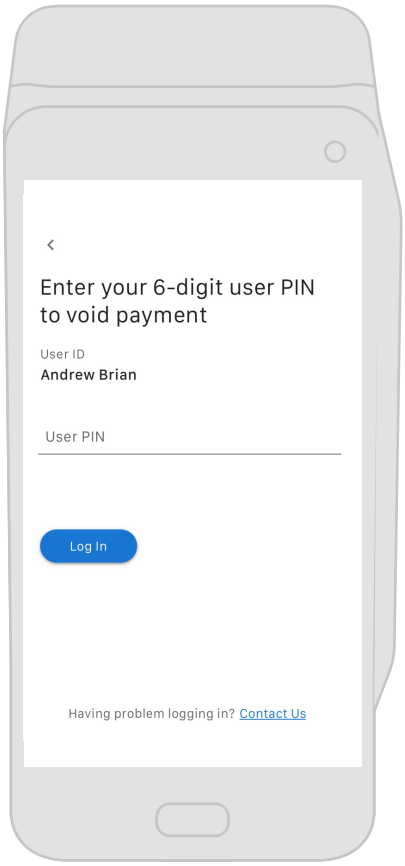
   Alternatively, select the ⋮ button for quick access.



2. Select "**Void Payment**".

3. Enter User PIN.

4. Confirm by selecting "**Void Payment**".



Resend E-Receipt

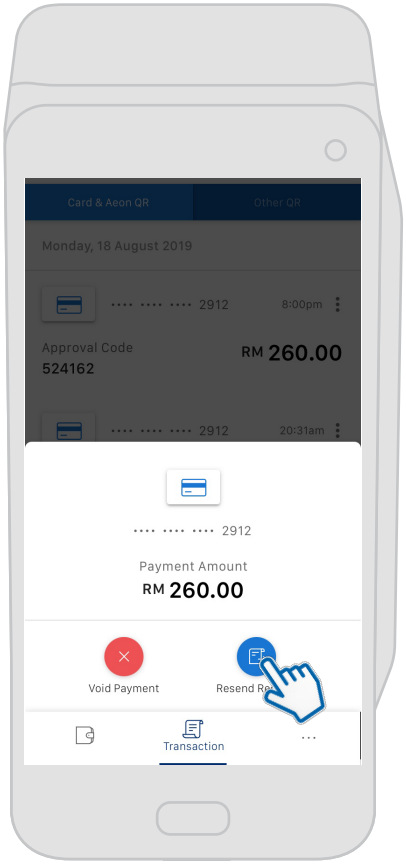
1. Browse through the list and select the transaction.

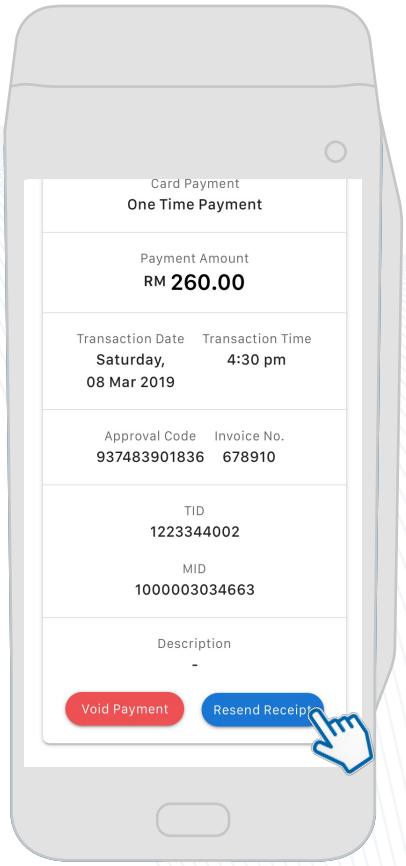
   Alternatively, select the ⋮ button for quick access.

2. Select "**Resend Receipt**".

3. Enter customer's mobile number and/or email address.

4. Confirm by selecting "**Resend Receipt**".





FAQ

How frequent should I charge the Posh K9 terminal?

- The Posh K9 terminal should be charged daily.
- The device can be still in use while charging.

Why is my login attempt unsuccessful?

- The User ID and/or User PIN could be incorrect.
- User account is suspended by acquirer or has been inactive.
- There could be an error on the connection.

What if I forgot my User PIN?

- Select "**Forgot User PIN**" on the login page via the Posh K9 terminal. Enter the User ID and email address to receive instructions to reset your password.
- User PIN reset can also be performed from the Merchant Portal.

What if I lost my Posh K9 terminal? Will my account be at risk?

- Kindly report to the Fasspay Helpdesk at **+603 - 7494 1222** to lock the account.

What if I drop my Posh K9 terminal?

- Your Posh K9 terminal might not work as it has tampererd. Kindly contact the Fasspay Helpdesk at **+603 - 7494 1222**.

How do I identify if the customer's debit/credit card is genuine?

- The Merchant Agreement has a set of guidelines to identify the legitimacy of Visa and Mastercard branded cards.

What if a customer decides to cancel/void their payment after settlement?

- Since daily credit settlements are automatically performed by 11pm every day, merchants are required to submit a request for reversal or refund to the acquiring bank.

FAQ

What happens if I cancel the QR transaction after the customer has scanned the QR?

- The MPOS system will trigger a void request for the scanned QR, hence voiding the transaction.
- Merchants are advised to check the "**Sales History**" to confirm the transaction status before checking out the goods to the customers.

Note:
Maybank QR currently does not support the void feature. Please contact Fasspay Helpdesk at **+603 - 7494 1222** for manual refund.

What is the timeout period for QR payments?

- User is allowed to check status if QR is hitting timeout (60 seconds).
- User is only allowed to check status of the transaction for 7 times.

What if my transaction was interrupted or there is doubt on the completion of transaction?

- Before performing another transaction, navigate to "**Sales History**" to search for the transaction.
- All transactions displayed in "**Sales History**" are either approved payments or voided payments.

What if my transactions are not found in "Sales History?"

- Only approved transactions that have yet to perform settlement will be shown.
- If the transaction is not displayed, this means the transaction has not gone through.

How can I access transactions performed up to 3 months ago?

- Transactions made up to 3 months ago can be traced back from the Merchant Portal.

Error Codes

Error Code	Display Message	Description
2002	Session is expired.	Error session timeout, please re-login.
3011	You have exceeded a maximum number of attempts. Please contact your Merchant System Administrator.	Mobile user account is blocked/ suspended. User needs to reinstate the account via merchant portal.
5010	Mobile user account is blocked/ suspended. User needs to reinstate the account via bank portal or merchant portal.	Merchant's phone/ device does not match.
5110	Unable to continue transaction. Please try again.	Error during payment transaction. ID out of sync. Please try again.
5120	Unable to process payment. Please try again later. If the problem persists, please contact our Support Hotline.	The batch has failed, please perform settlement manually from the app or wait for auto settlement to resolve the unsuccessful settlement.

Error Codes

Error Code	Display Message	Description
7005	An error has occurred. Please remove the card and try again.	The card is not fully inserted or the card cannot be read. Please try again.
7056	Transaction failed.	Transaction amount exceeded limit.
9001	Error detected while processing card.	Card is not credit/ debit card.
9004	Unsupported card type.	Payment card type not supported.

Enquires on Payments:

Aeon Helpdesk: **+603 - 2719 9999**

Enquires for Payment Terminals:

Fasspay Helpdesk: **+603 - 7494 1222**