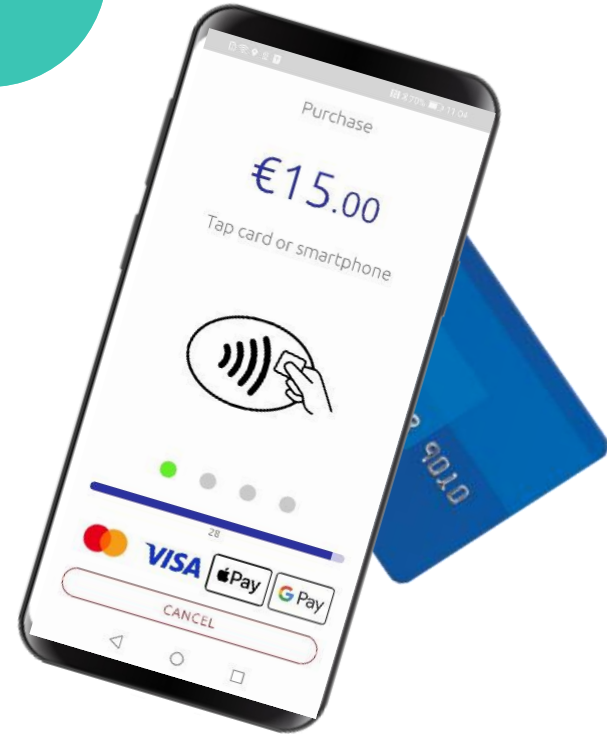


nexi

Nexi SoftPOS

User Manual

June 2022, release 1.0





User Manual

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01.

Key Information



1.1 Minimum Requirements for SoftPOS



OS Android 8.1 or above. The minimum OS version is depending on security patches provided by Google and approved by schemes (VISA and MasterCard).



Android devices with NFC compatibility



Android devices with Google PlayServices and Google PlayStore



The SoftPOS solution is not compatible with devices that meet any of the following conditions: Rooted, Tampered, Debug on (dev options, ADB), Emulator, Hooked, SafetyNet attestation with negative response



1.2 SoftPOS Main Features



Contactless Transactions: card and PIN acquisition, happens directly on merchant device thanks to **NFC**, regardless of the card type (plastic/ virtual cards & digital wallets)

Android: The Nexi SoftPOS app can be installed on unrooted Android devices (smartphones & tablets) with operating system **equal or higher than 8.1**.

The Nexi SoftPOS **security system** is based on several local and online controls to prevent any fraud situation.

Automatic Close Batch: In Nexi SoftPOS the batch close happens automatically without any action by the merchant.

- **Contactless only**
- **Android only**
- **Visa & Mastercard**
- **Auto close batch**



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02.

Installation & Activation

2.1 SoftPOS Installation and Activation



The User Experience starts with a **welcome email** that guides the Merchant to download the Application.

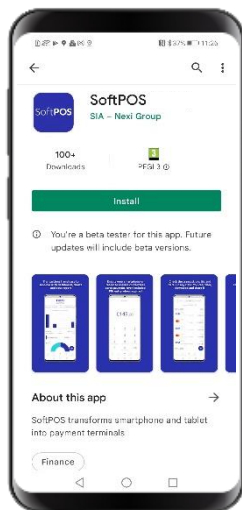
1

Welcome email



2

SoftPOS App Download



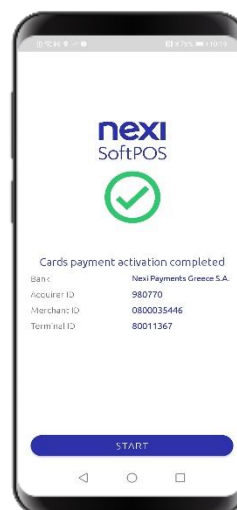
3

SoftPOS Activation



4

Successful SoftPOS activation



5

SoftPOS Initialization



2.1.1 Welcome email



EXAMPLE

Dear Merchant,

thank you for choosing SoftPOS, the innovative solution that allows you to cash out directly from your smartphone or tablet by acquiring your customer's contactless card (Mastercard or Visa) via NFC technology.

Automatic Procedure:

To activate the service, you need to press directly from your smartphone on the following LINK or scan the QRCode from your smartphone:



1. You will be directed to the [Google Play Store](#) page of the SoftPOS application to install the app
2. Once installation is complete, reopen the SoftPOS app which will be pre-configured with its activation parameters. If the app is not initialized, scan the QrCode again to start the initialization.

2.2 Start – Splash Screen



The Start screen displays the name of the app and your device information.

Upon initialization (initial start) of the SoftPOS, the application automatically **applies your Android device selected language**. If the device language is not available in the SoftPOS, then English will be applied by default.

2.3 Activation



In order to proceed with the activation, you need to insert the following data

- Acquirer ID
- Merchant ID
- Terminal ID
- Activation Code

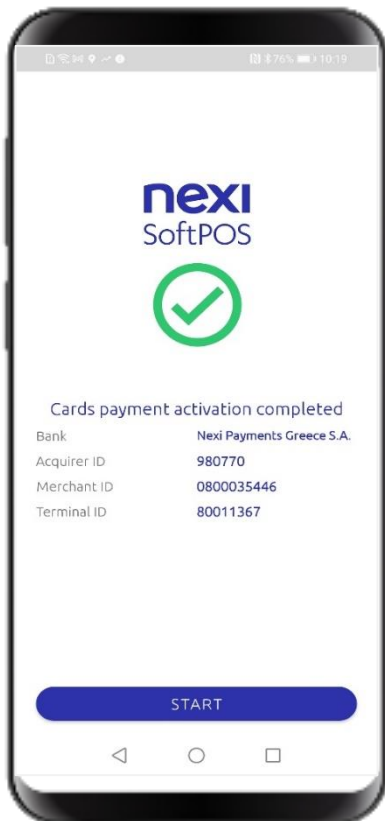
These data can be retrieved and **automatically filled-in by selecting with your device camera the QR code** that you will find in the Welcome email.

Alternatively, you may type them by your self. You will find them the Welcome email (Acquirer ID, Merchant ID, Terminal ID) and SMS (Activation code) that you have already received.

2.4 Activation Result



Successful Activation



Activation failed



In case you entered wrong data, a warning message will pop-up to indicate a list of errorCodes, that you will need to mention, when you contact Nexi for further assistance



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03.

Payment transaction

3.0 Payment transaction flow

A "POS like" experience without owning and using a physical POS!

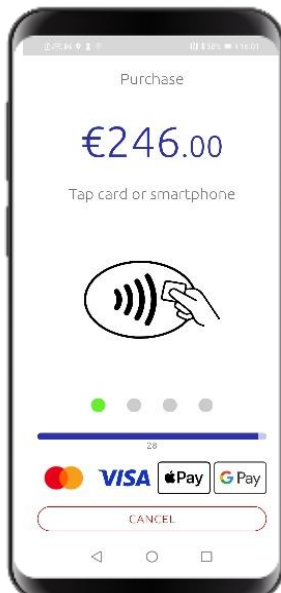
Splash Screen



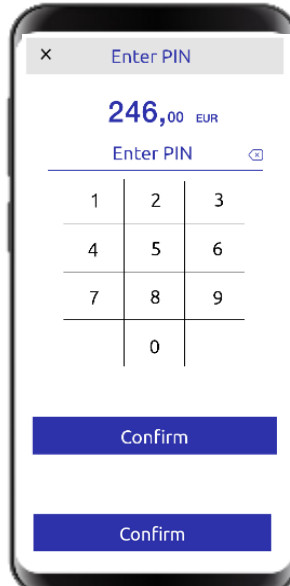
Transaction Amount



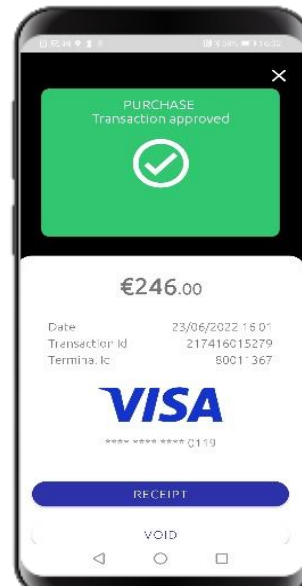
Card Acquisition



PIN



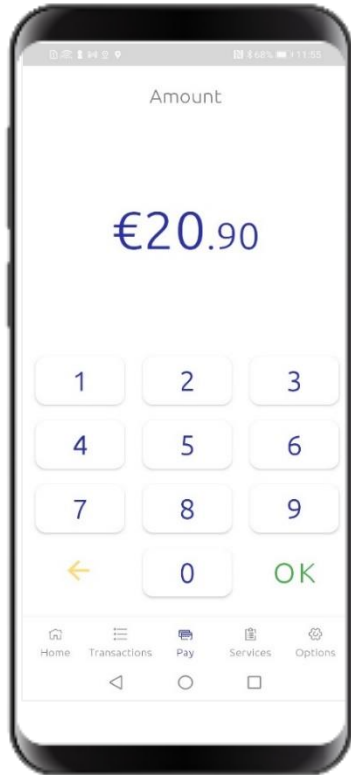
Transaction Result




Receipt Preview & Sharing



3.1 Step 1 – Enter Amount



- Please enter the transaction amount (up to 8 digits) and click **OK**
- Use the yellow arrow on the left  to remove the last digit of the amount

3.2 Step 2 – Transaction processing

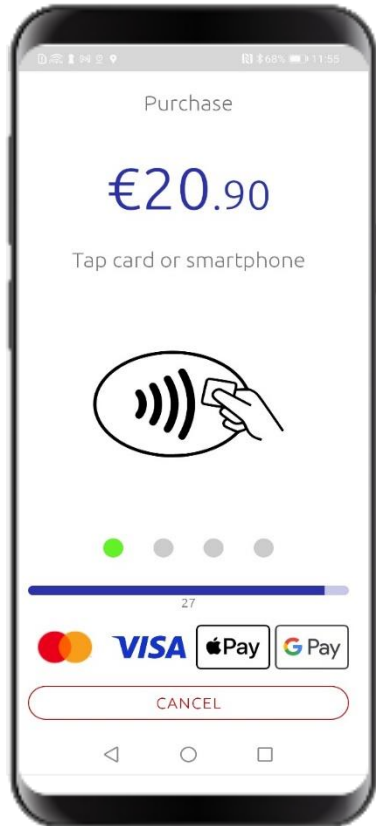


The Softpos solution performs a series of security checks:

- Device integrity checks (*status, root, tamper, hook, debug, emulator*)
- Security Keys checks

If all security checks are passed, you will be redirected to the third step.

3.3 Step 3 – Card Acquisition



Ask the customer/ cardholder to tap the card or his device (in case of a digital wallet) on the back of your NFC device on which you have installed theSoftPOS.

In case of a failure during the card reading, a message will be displayed, informing you to

- either ask the customer to tap his/her card again
- or initiate a new transaction.

You may find useful information about the location of the NFC antenna in your smartphone or tablet by selecting one of the following links depending on your device:

[Samsung](#)

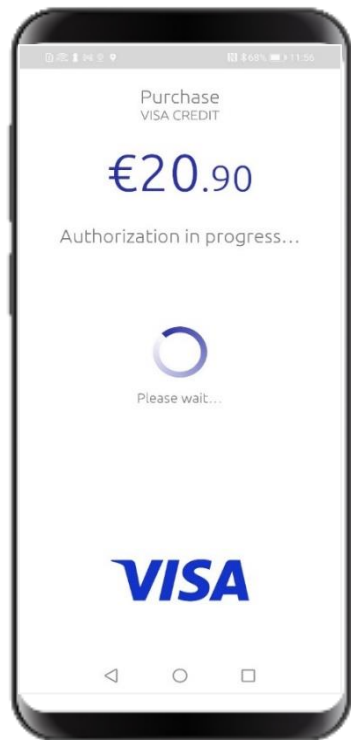
[Huawei](#)

[Google Pixel](#)

3.4 Step 4 – Transaction Validation



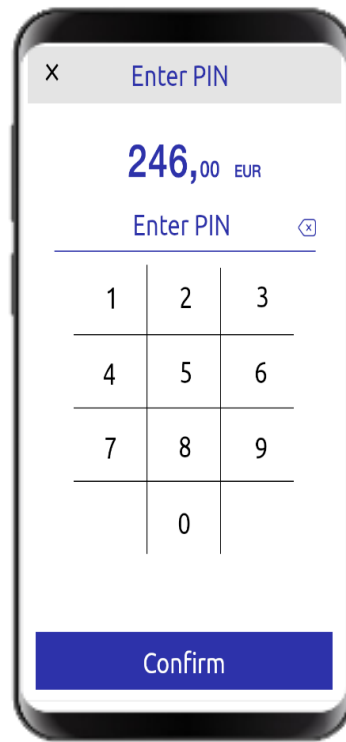
Transaction amount below 50€



If the transaction amount is below 50€ then the transaction will be processed without PIN.

You will have to wait for the transaction result to confirm that the transaction has been successfully completed.

Transaction amount over 50€



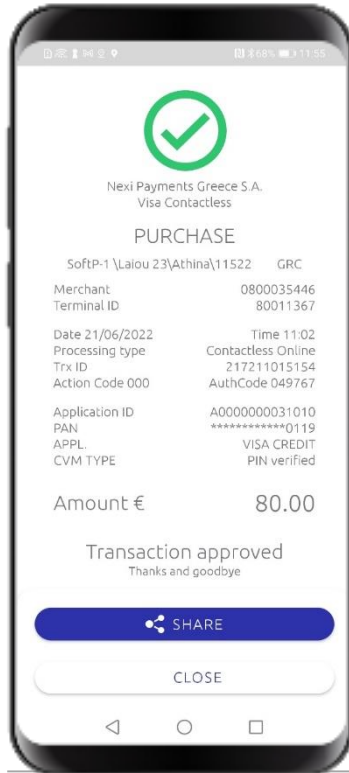
If the transaction amount exceeds 50€, the customer will have to enter his/her PIN.

The numbers on the keyboard will appear in random position for security reasons.

3.5 Step 5 – Transaction Result and Receipt



Approval



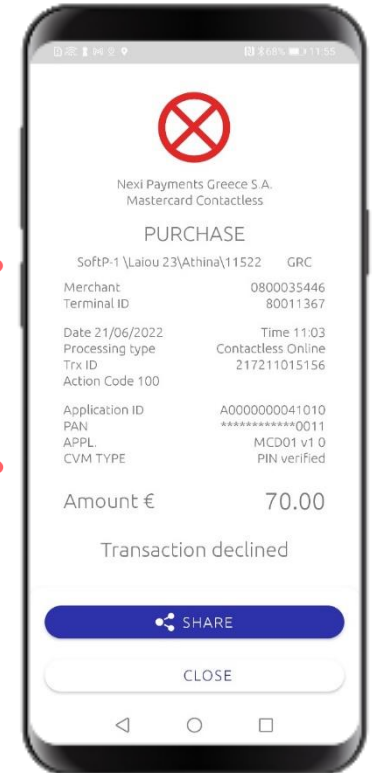
Receipt

- **Preview of the digital receipt on your device screen**

and

- **Option to send the receipt to the customer (share) through the apps you have installed on your Android device (email, sms, messaging apps).**

Decline





3.5.1 Transaction Result: Approval

The image shows a smartphone screen displaying a transaction approval receipt. The receipt is from Nexi Payments Greece S.A. and is for a purchase of 80.00 €. The receipt includes various transaction details such as merchant information, terminal ID, date, time, and card details. A 'SHARE' button is visible at the bottom of the receipt, and a 'CLOSE' button is also present. Red lines connect callout labels to specific elements on the screen.

Callout Label	Transaction Detail
Merchant Details	SoftP-1 \Laiou 23\Athina\11522 GRC
Transaction Type	PURCHASE
Terminal ID – TID	Merchant: 0800035446 Terminal ID: 80011367
Transaction Date & Time	Date: 21/06/2022 Time: 11:02
Masked Card Number	PAN: **** *0119
Transaction Amount	Amount €: 80.00
Share button	SHARE

Digital receipt in the language of the SoftPOS App



3.5.2 Transaction Result: Decline

The image shows a smartphone screen displaying a declined transaction receipt. The receipt is titled "PURCHASE" and includes the following details:

SoftP-1 \Lalou 23\Athina\11522	GRC
Merchant	0800035446
Terminal ID	80011367
Date 21/06/2022	Time 11:03
Processing type	Contactless Online
Trx ID	217211015156
Action Code 100	
Application ID	A000000041010
PAN	*****0011
APPL	MCD01 v1 0
CVM TYPE	PIN verified

Amount € 70.00

Transaction declined

Buttons: SHARE, CLOSE

Callouts:

- Merchant Details
- Transaction Date & Time
- Masked Card Number
- Transaction Type
- Terminal ID – TID
- Transaction Amount
- Share button: You may share the transaction receipt using any sharing tool available on your device (e.g. Gmail, WhatsApp etc.)

Digital receipt in the language of the SoftPOS App

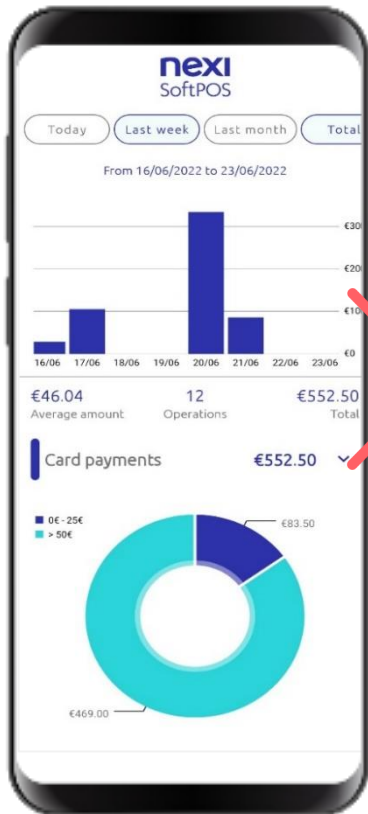


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04.

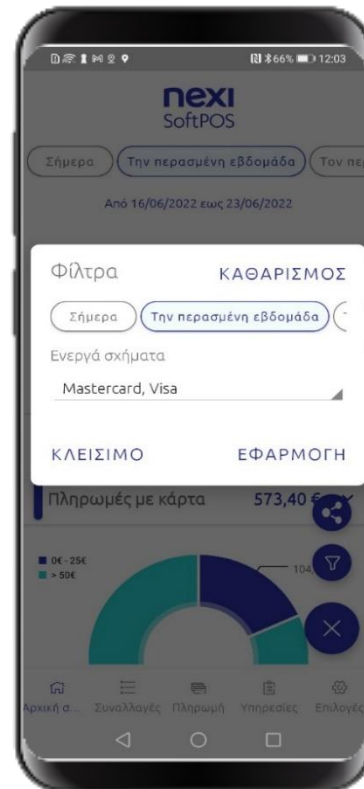
Transaction Information

4.1 Home Screen



The **home screen** displays a dashboard with aggregate data of transactions made through the SoftPOS:

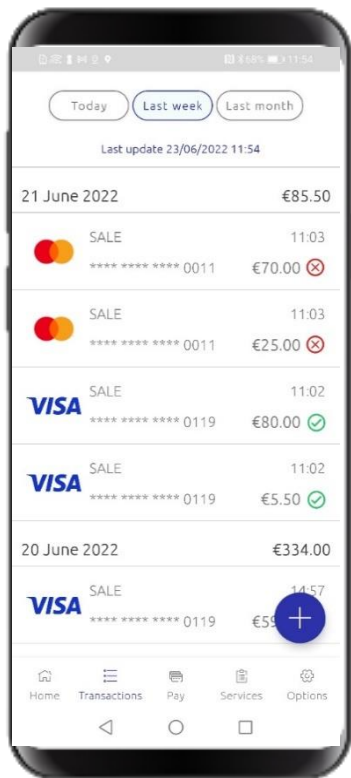
- Total number of transactions
- Total value of transactions
- Average transaction amount
- Pie chart with transaction amounts split by band
- Total transactions split by transaction type (void, sale)



There is an option to filter data by:

- **Period**
 - Today
 - Last week (7 days)
 - Last month (30 days)
 - Custom dates (maximum range of 30 days)
- **Scheme** (Visa/ Mastercard)

4.2 Transaction List

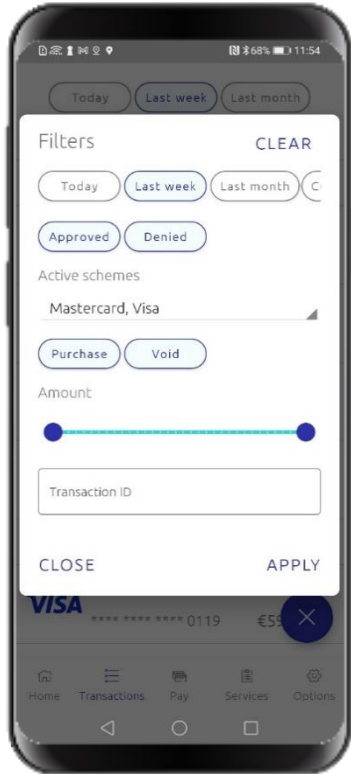


Through the SoftPOS app you can have access to a detailed list of all transactions made through your device:

- **Purchase**
- **Void**

In case of network issues, the flag «**OFFLINE**» will appear on your screen and you will be able to view only the transactions that were completed until the last network connection of your device.

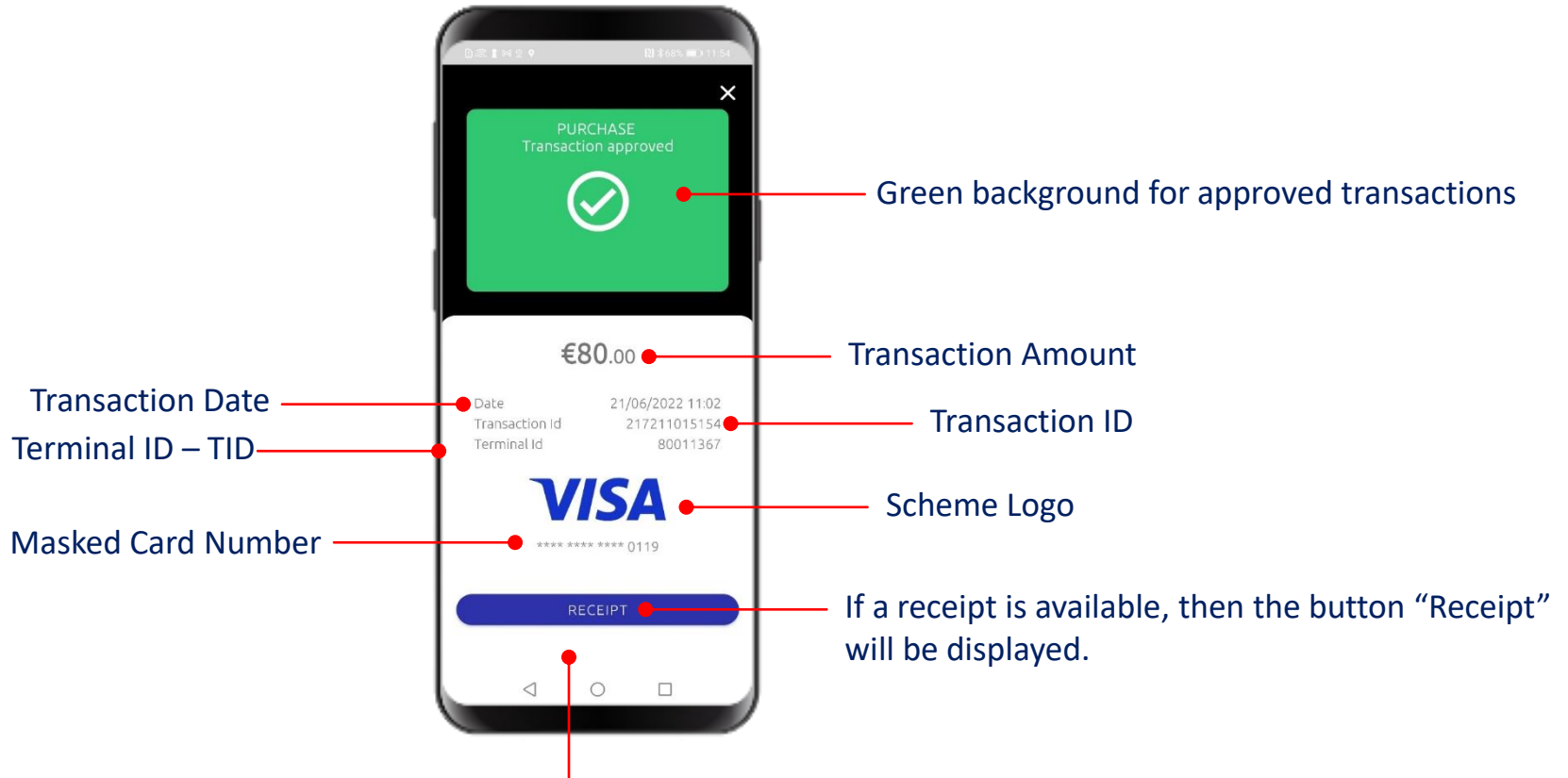
4.3 Filters



You can select the following options/ filters in order to have different views by:

- **Scheme:** MasterCard/Visa
- **Transaction Result:** Approval/ Decline
- **Transaction Type:** Purchase / Void
- **Period**
 - Today
 - Last week (last 7 days)
 - Last month (last 30 days)
 - Custom dates (maximum range of 30 days)
- **Transaction amount range**
- **Specific transaction code**

4.4.1 Transaction Details: APPROVAL



If the transaction can be Canceled, the respective Cancellation button will appear.

4.4.2 Transaction Details: VOID



The image shows a smartphone screen displaying a 'VOID Transaction voided' notification. The notification has an orange background and a white refresh icon. Below the notification, the transaction amount is shown as €5.00. The transaction details include the date (20/06/2022 14:49), transaction ID (217114015082), and terminal ID (80011367). The VISA logo is displayed, and the masked card number is shown as **** * 0119. A 'Receipt' button is present at the bottom of the screen.

Orange background for void transactions

Transaction Amount

Transaction Date

Transaction ID

Terminal ID – TID

Scheme Logo

Masked Card Number

If a receipt is available, then the button "Receipt" will be displayed.

4.4.3 Transaction Details: DECLINE



The image shows a smartphone screen displaying a transaction failure notification. The notification is a red box with a white 'X' icon and the text 'PURCHASE Transaction failed'. Below this, it says 'Do not honour Error code 100'. The transaction amount is €70.00. The date is 21/06/2022 11:03. The transaction ID is 217211015156. The terminal ID is 80011367. The card number is masked as **** * 0011. The scheme logo is the Mastercard logo. A 'Receipt' button is visible at the bottom of the screen.

Red background for failed transactions

Error code and message, if available

Transaction Amount

Transaction Date

Transaction ID

Terminal ID – TID

Terminal Id

Scheme Logo

Masked Card Number

If a receipt is available, then the button "Receipt" will be displayed.

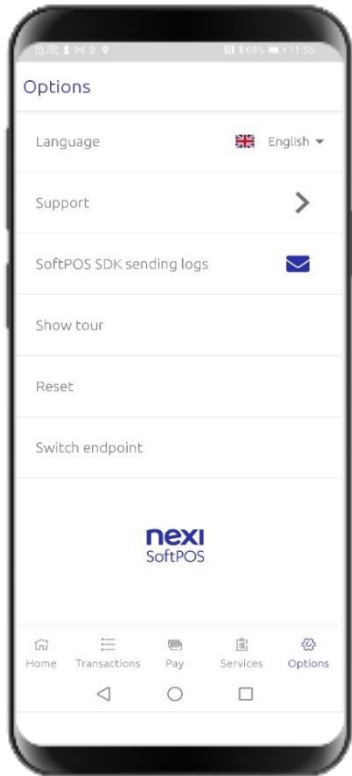


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Additional Functionality

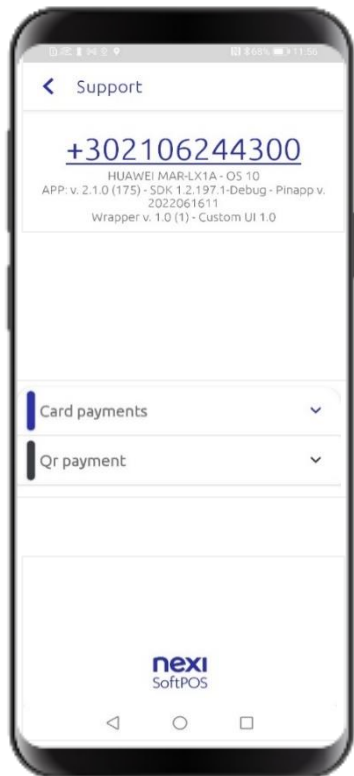
5.1 Options



Through this screen you may:

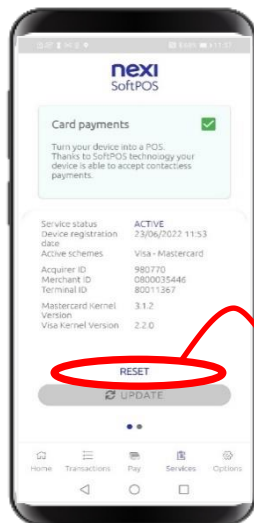
- **Change the Language** of the SoftPOS app
- Navigate to the **Support** screen
- **Reset the app's settings**. By resetting the app, the app clears all application data and you will need to re-activate the SoftPOS app by following the instructions described in the welcome email.

5.2 Support



In this screen you may find:

- the **Merchant Support telephone number**. By clicking on it your Android Phone app will pop up in order to call Nexi's technical support.
- Useful **information about your device and the activated service**, that you will need in case you contact the Merchant Support help-desk.



By clicking on “Card Payments” you may view the activation status of the Card Payment service.

IMPORTANT INFORMATION

By clicking the **‘Reset’** button, the service will be reset locally and you will have to re-activate the app following the instructions on the welcome email.

5.3 Offline Navigation



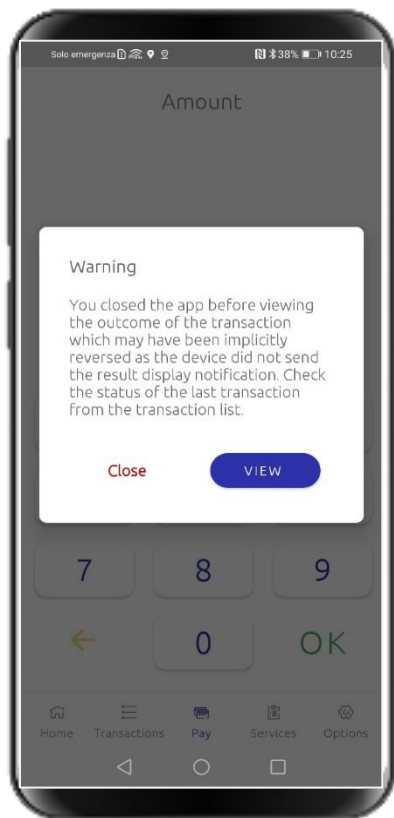
In this case, the flag “OFFLINE” appears on the top right of your device screen.

If the app is activated, it is possible to navigate all sections in offline mode (i.e airplane mode).

You can view the list of transactions, the dashboard page and visit the support page.

In the “OFFLINE” mode it is **not possible to accept payments.**

5.4 Implicit VOID



If the SoftPOS application closes during a payment transaction before displaying the transaction result, upon the next opening of the app, a pop-up message appears to inform you that you need to check the transaction result on the transaction list.

5.5 App Update



Once an update is available on the Play Store, the SoftPOS App will automatically notify you.

You have the option to skip the update up to 3 times. If you choose to do so, the update becomes mandatory and you will not be able to use the SoftPOS app unless you proceed with the update.



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