

Frequently Asked Questions – Maybank mPOS

<p>How does mPOS work?</p> <p>It works in a similar way to a normal EDC credit card terminal. Simply plug in the card reader into the audio port of your mobile device, launch the mPOS app, key in the payment amount, insert your customer's card and then get the customer to sign on the device screen to confirm the transaction. You can send an e-receipt via SMS/email. You need to have an internet connection (minimum Edge) to use this application.</p>	<p>What do I need to start using mPOS?</p> <p>You need an mPOS card reader, a supported mobile device and internet connection on your mobile device. Maxis can provide all of these for just RM40/month with no other upfront costs. You will also need a merchant account with Maybank which you can apply for through Maxis.</p>
<p>Will I be able to give a receipt to my customer?</p> <p>You can send your customer an e-receipt via email or SMS (or both). The receipts can be resent from both Merchant Portal and Mobile Application.</p>	<p>Will I have to bear the cost of sending the e-receipt via email or SMS?</p> <p>No, the email/SMS e-receipt will be sent by Maybank from Maybank's email address or SMS shortcode (66628), and not directly from your mobile device.</p>
<p>How do I register for mPOS?</p> <p>You can register your interest online here or call us at 1919.</p>	<p>Do I first need to apply for a Merchant Account with Maybank separately?</p> <p>No, you only need to submit your application to Maxis as the single point of contact for your registration.</p>
<p>How long does the whole sign-up process take?</p> <p>We will contact you to arrange for delivery of the card reader (and SIM and device if applicable) within 14 working days if your application is approved.</p>	<p>What if my application is rejected by Maybank?</p> <p>If your application is rejected by Maybank, you may contact Maybank directly for further details or appeal. Maxis will only confirm your rate plan subscription and device purchase if your merchant account application is approved by Maybank.</p>
<p>Are there any upfront costs I need to pay? How much does the mPOS card reader cost?</p> <p>No, there are no upfront costs or setup costs for Maxis mPOS. The Maxis mPOS service is based on a monthly subscription fee only. The card reader is provided for free as part of the monthly subscription fee.</p>	<p>Is the Maybank mPOS mobile app free to download?</p> <p>Yes, it is free to download from App Store (iOS devices) or Google Play Store (Android devices).</p>
<p>What is the difference between the Basic mPOS standalone plan, and the mPOS add-on? Which one is more suitable for me?</p> <p>If you require your device to also be used for telecommunication purposes such as making calls, sending SMS and web browsing, the mPOS add-on is more suitable for you.</p> <p>If you require your device to be used only for payment purposes and want to control your monthly cost, the mPOS standalone plan is more suitable for you.</p>	<p>What is "limitless mPOS"?</p> <p>If you perform mPOS transactions using a Maxis line that has Limitless mPOS, your mPOS transactions will run on full speed and not be throttled even if you use up your data quota. This ensures you can have worry-free transactions all the time.</p>

<p>What devices can I use mPOS with?</p> <p>You can use it on most iOS and Android devices that have a 3.5mm TRRS audio jack. Please click here for a list of compatible devices recommended by Maxis. Blackberry devices are not supported at the moment.</p>	<p>Can I use the mPOS card reader on more than one device?</p> <p>Yes, you can use your mPOS card reader on any compatible mobile devices. Just download the Maybank mPOS app onto your devices and sign in with valid user credentials.</p>
<p>Can I use mPOS on a Wi-Fi connection?</p> <p>Yes, you can use mPOS on a Wi-Fi or mobile internet connection.</p>	<p>How long will one transaction take on mPOS?</p> <p>Generally it will take about 10-30 seconds per transaction. The actual speed will depend on the speed of your internet connection.</p> <ul style="list-style-type: none"> • 10sec for LTE connection. • 30-40s on Edge connection.
<p>What types of cards can mPOS accept?</p> <p>Any credit and debit cards bearing the Visa, Mastercard or AMEX logos and are chip-and-sign based.</p>	<p>Can I accept foreign cards?</p> <p>Yes, provided they are Chip-and-Sign based and issued under Visa, Mastercard or AMEX.</p>
<p>What is the transaction fee that I have to pay?</p> <p>The MDR (Merchant Discount Rate) rate ranges from 1.80% to 2.20%. An indicative rate will be provided upon application but the final rate is determined upon approval.</p>	<p>Can I apply for a lower MDR?</p> <p>Appeals for lower MDR can be made directly to Maybank, once you are already an approved merchant. Maybank will consider the appeal based on actual transaction volume.</p>
<p>How will my funds be deposited?</p> <p>For all settled transactions, your funds will be deposited into your current account the next business day.</p>	<p>Where can I view settlement records?</p> <p>You can view this on the Maybank mPOS Merchant Portal. You will be provided with an account and login credentials once you are approved as a merchant by Maybank.</p>
<p>What can I do in Merchant Portal?</p> <p>You can view:</p> <ul style="list-style-type: none"> • Created mobile users details, • Readers that are assigned to you, • Transactions history, • Settlement status, • Some allowable admin tasks such as change password 	