



Quick User Guide

PHOS MOBILE APP



Phos App User Guide • 2023

CERTIFIED BY





01

What is Phos

Phos is a **mobile app** which you can download from **Google Play Store** and it will instantly turn your smartphone* to a **POS terminal**. You will be able to accept contactless payments right away fast, easy and convenient.

Compatible with NFC enabled Android smartphones manufactured with OS Android 8.1 or above and currently running OS Android 11 or above.

02 How does it work?



You go through an
**easy, quick and hassle
free onboarding**
process

*within one business day



You download Phos
from Google Play Store,
log in and you can **start
accepting contactless
payments on your
smartphone**



Funds from processed
payments will be
transferred **directly to
your bank account**

03

How to get Phos application

PHOS app is available on **Google Play Store.**

You can install it directly for the button below.



ALWAYS CHECK THE NFC FUNCTIONALITY

To switch ON your NFC:

Go to **Settings > More**. Tap on the **NFC switch** to activate it. The **Android Beam** function will also automatically turn on. If Android Beam does not automatically turn on, just tap it, and select Yes to turn it on.

Smartphones' NFC capabilities operate in tandem with Android Beam. If Android Beam is disabled, it may limit NFC's sharing capacity.



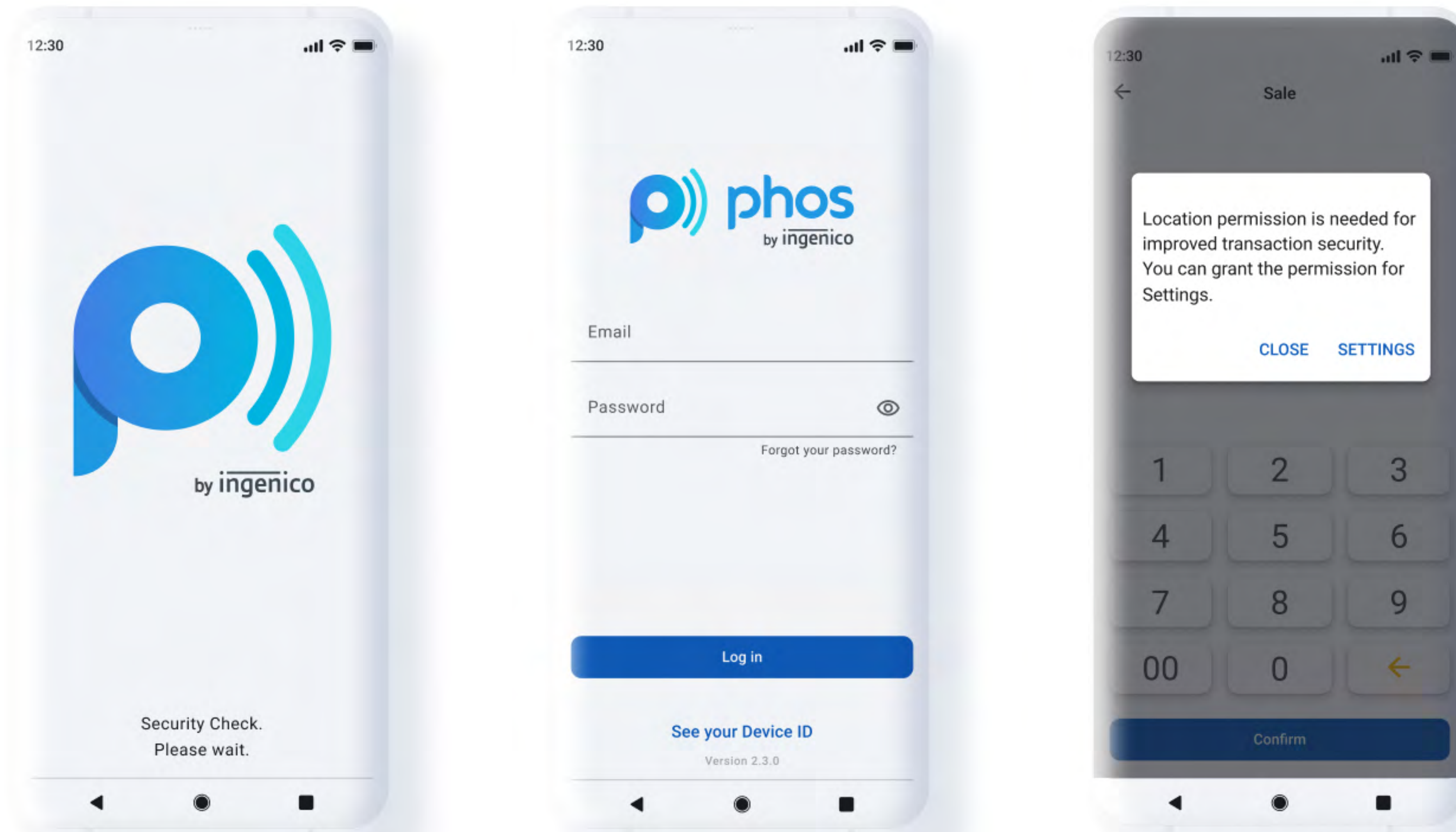
How to start accepting contactless payments

04

Once the Phos application is installed successfully on your phone, you will see the app icon on your screen. Tapping on it will **open the app and initiate a security check.**

Upon accomplishment you will see the **login screen** where you need to enter your login credential, created during the onboarding.

We do not have a separate PIN pad app as some of our competitors. Our PIN solution is embedded into our transaction processing app, making processing high-value contactless payments easy and convenient for the merchants.



After completion of those checks, you will be asked to **grant permission for location** (Android 10 or above), phone calls and IMEI (below Android 10).

DASHBOARD

Sale

Accept contactless payments

Analytics

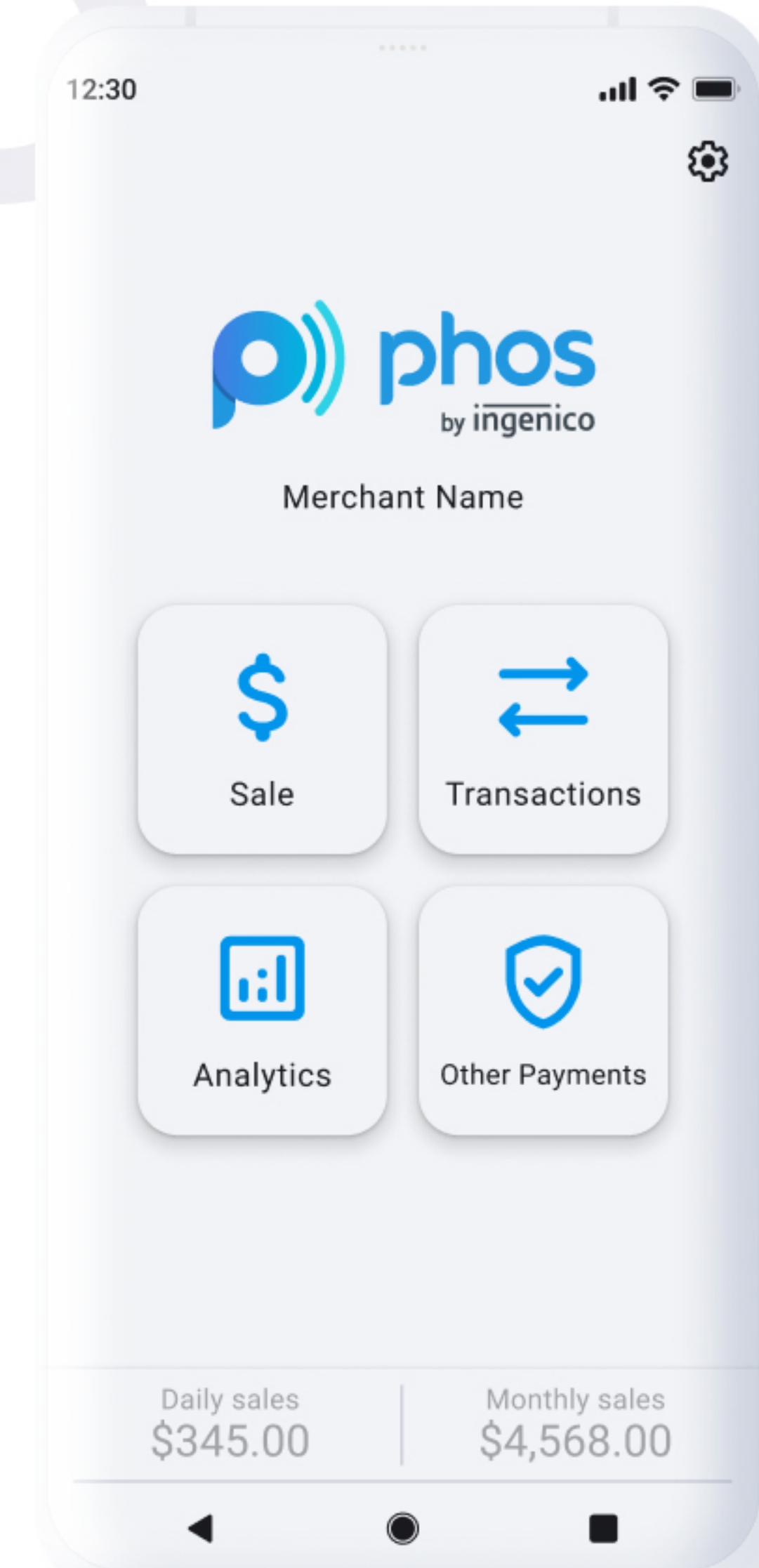
A summary of all processed transactions on a daily, weekly and monthly base

Transactions

All transactions, processed via your app

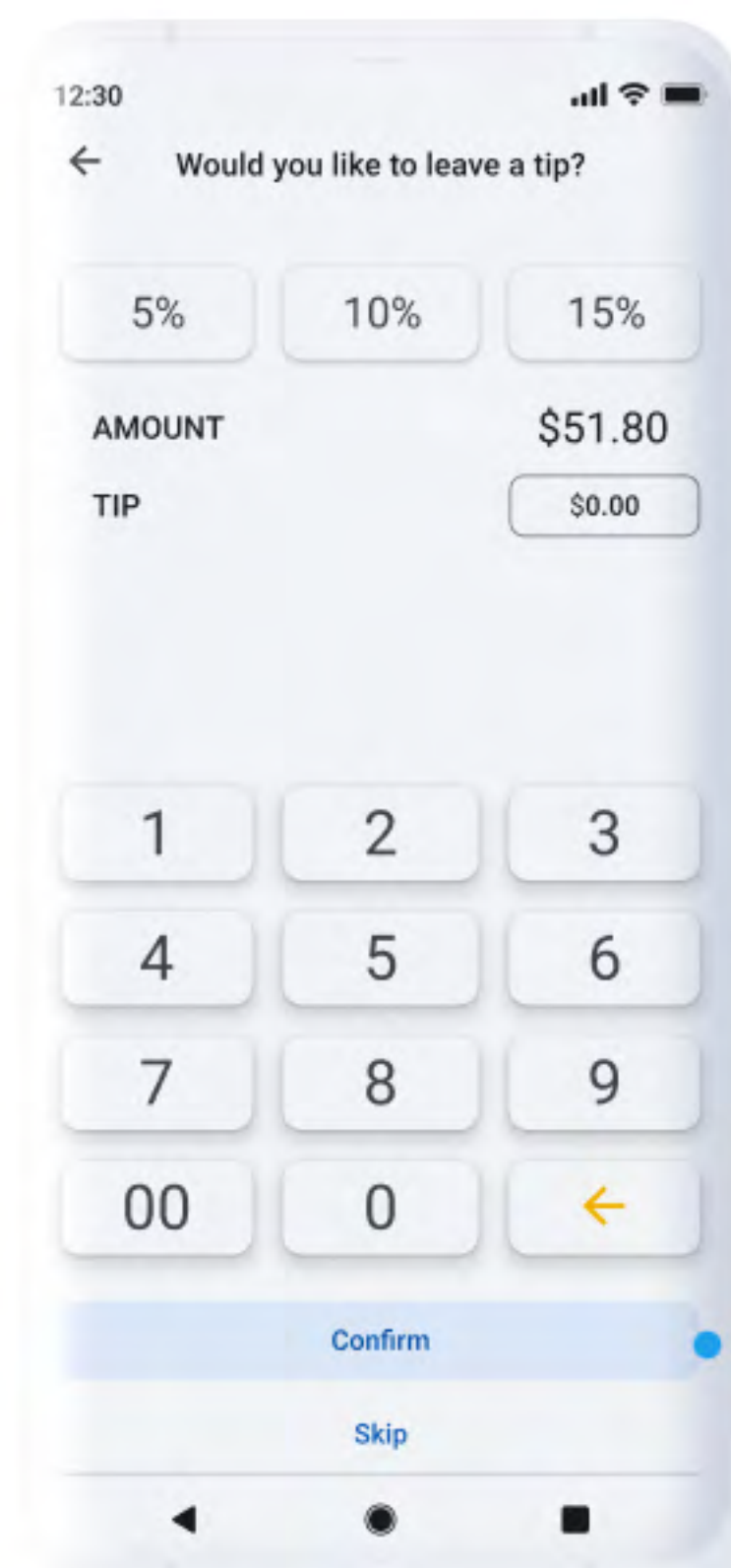
Other Payments

Additional payment methods - Open Banking, eWallets, Instalments, etc.



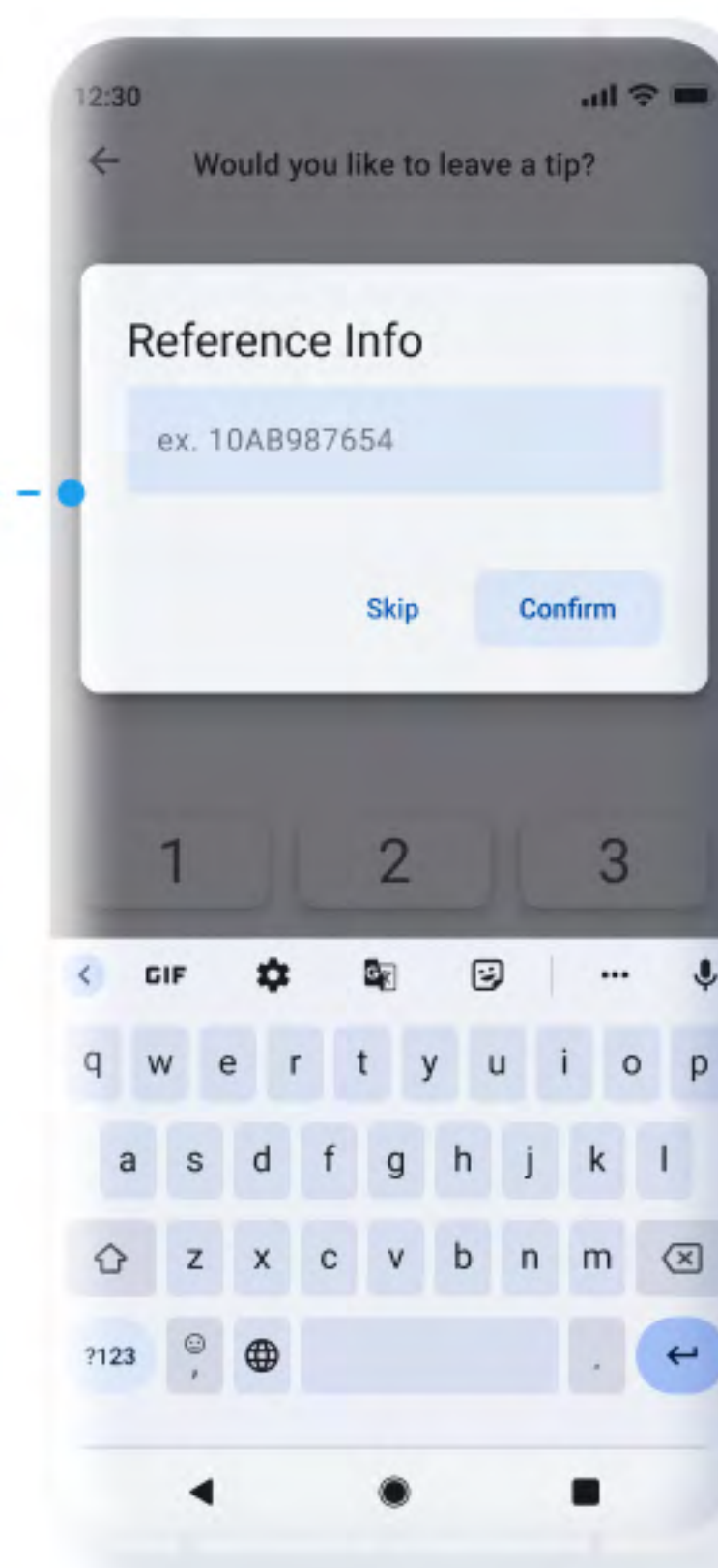
Optional screens

Set up on a terminal level



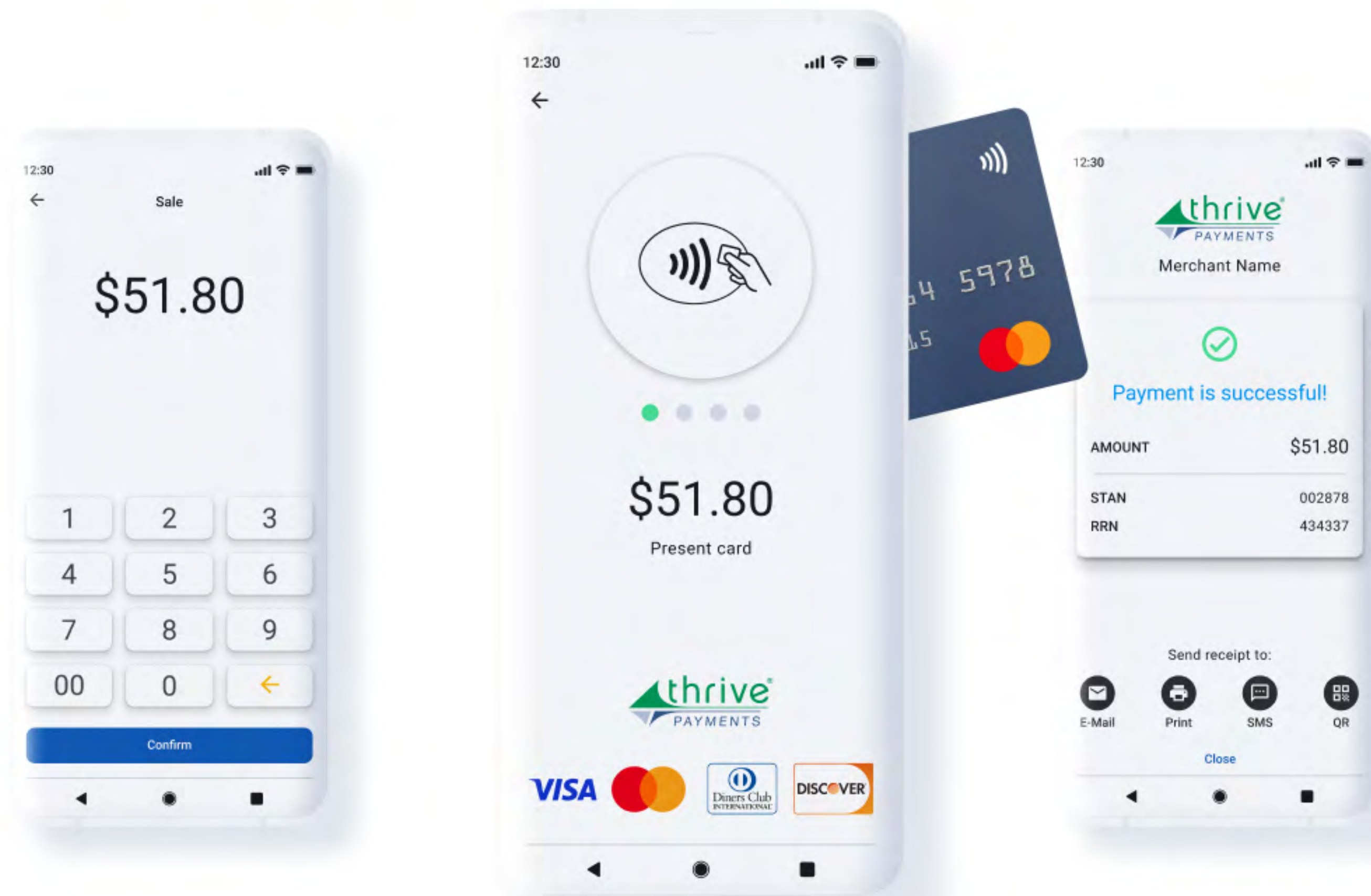
Optional gratuity screen - **leave a TIP** as a percentage (5,10,15) or as a custom amount.

Optional **Reference info field**, where the merchant can insert additional information such as Order ID, Policy number etc. The field format allows numbers, letters, special characters and spaces.



Sale

It is as easy and simple as it looks

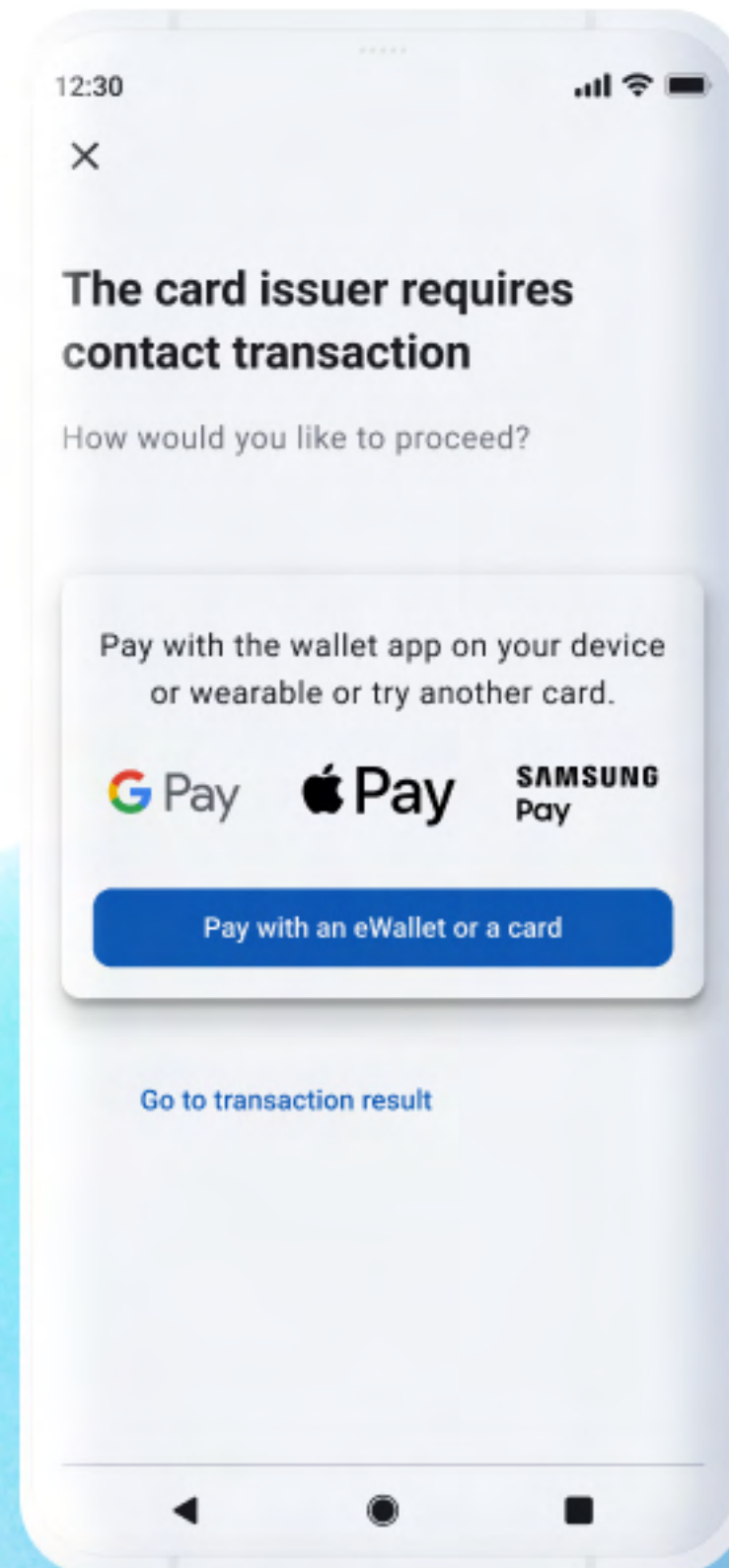


In any event, approval or decline, you have **4 options** to send an **e-receipt** to the cardholder:

- **Email**
- Print a receipt via **Bluetooth connected printer**
- **SMS**
- **QR***

** the generated QR code can be read by the customer's phone camera, if a QR reader functionality is available on that device*

Pay with an eWallet or another card



Screen is shown after **rejected transactions** with response code 65 (issuer requires contact transaction) and 60 (issuer requires PIN).

The latter triggers the screen only if the terminal is **not PIN enabled**.

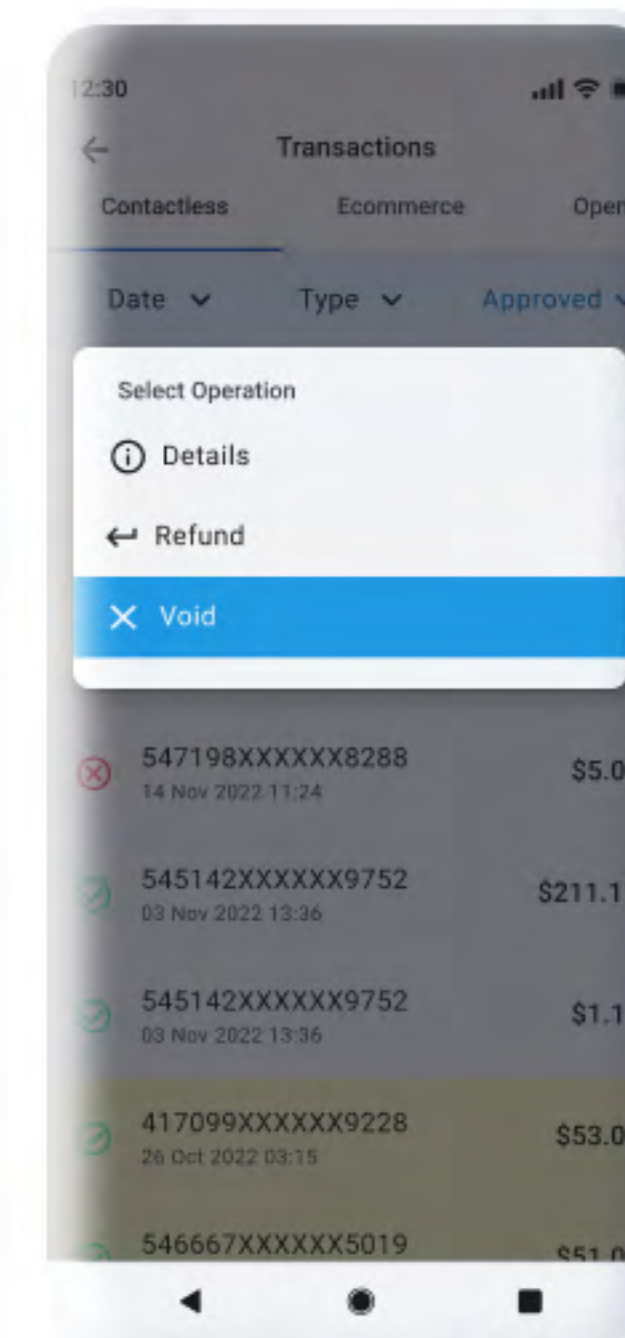
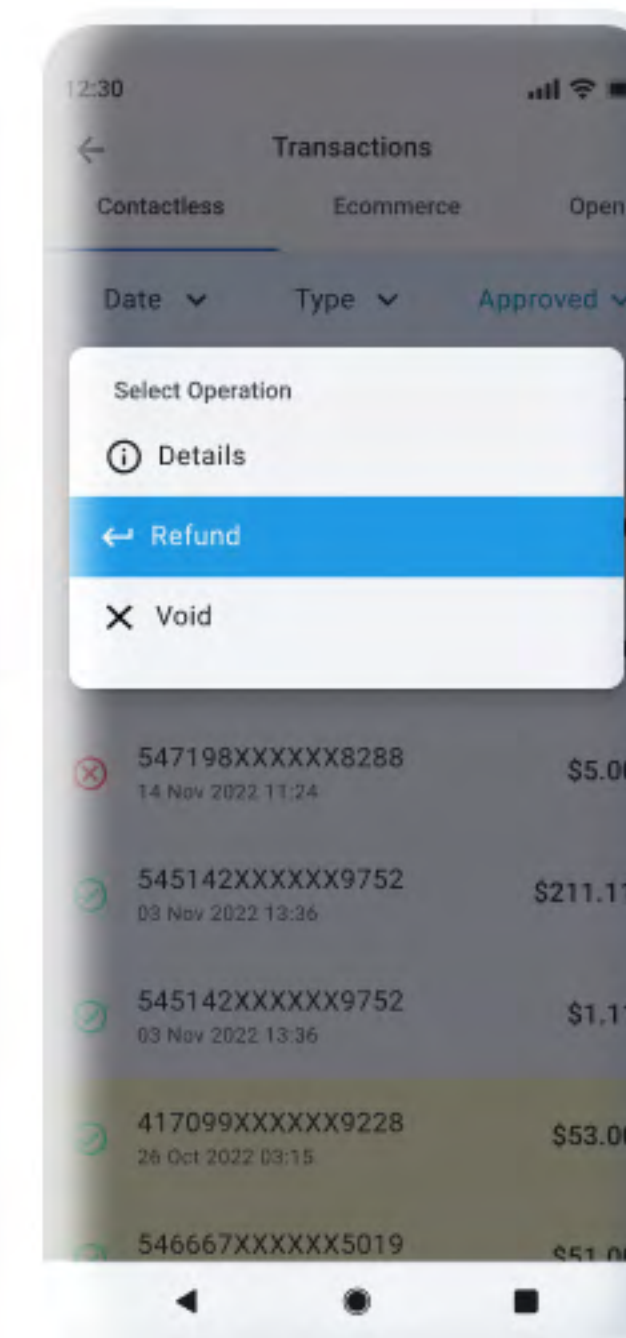
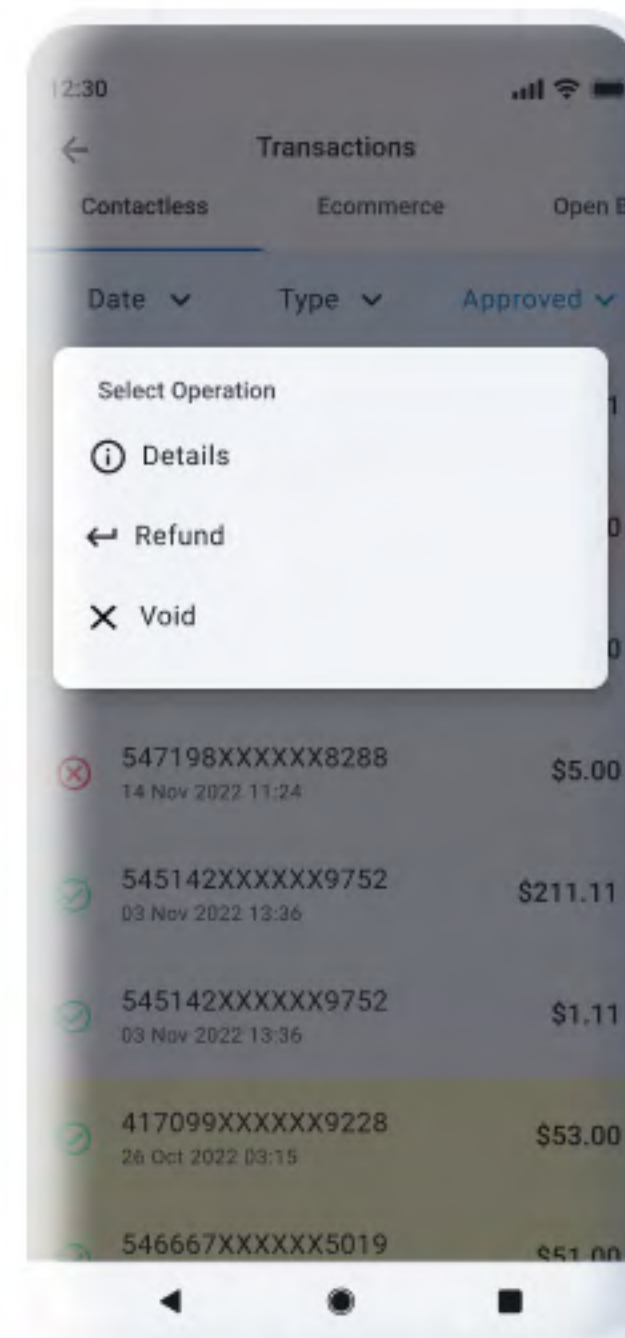
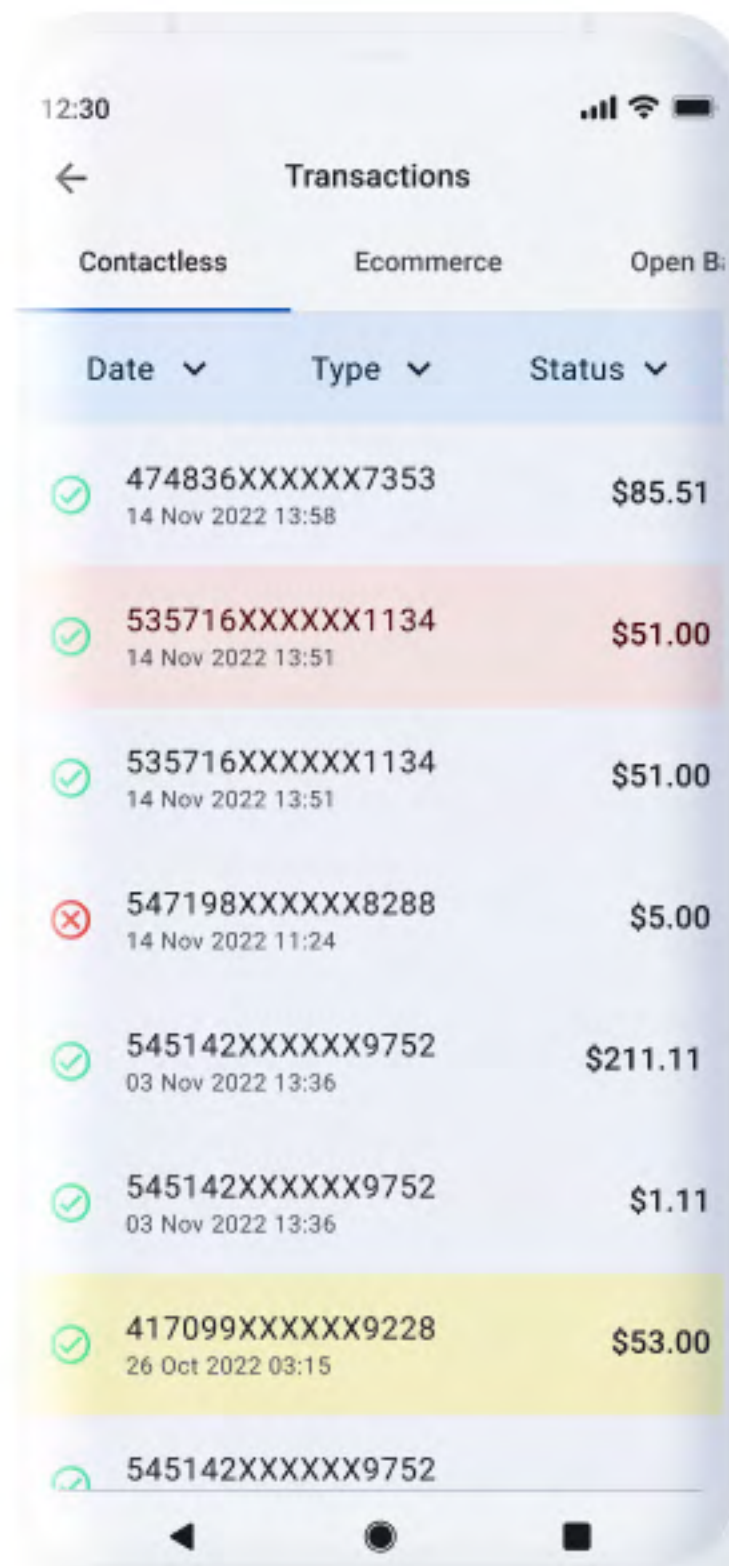
The RC range is enhanced since June 2023 to: 1, 2, 8, 12, 21, 25, 28, 33, 54, 56, 62, 63, 65, 68, 77, 78, 79, 80, 82, 83, 88, 89, 91, 92, 96, 97, 98, 99, 11008, 11010, 11011, 11013.

Transactions list

The history of all processed transactions

Filter by **Time period**, **Type** or **Status**

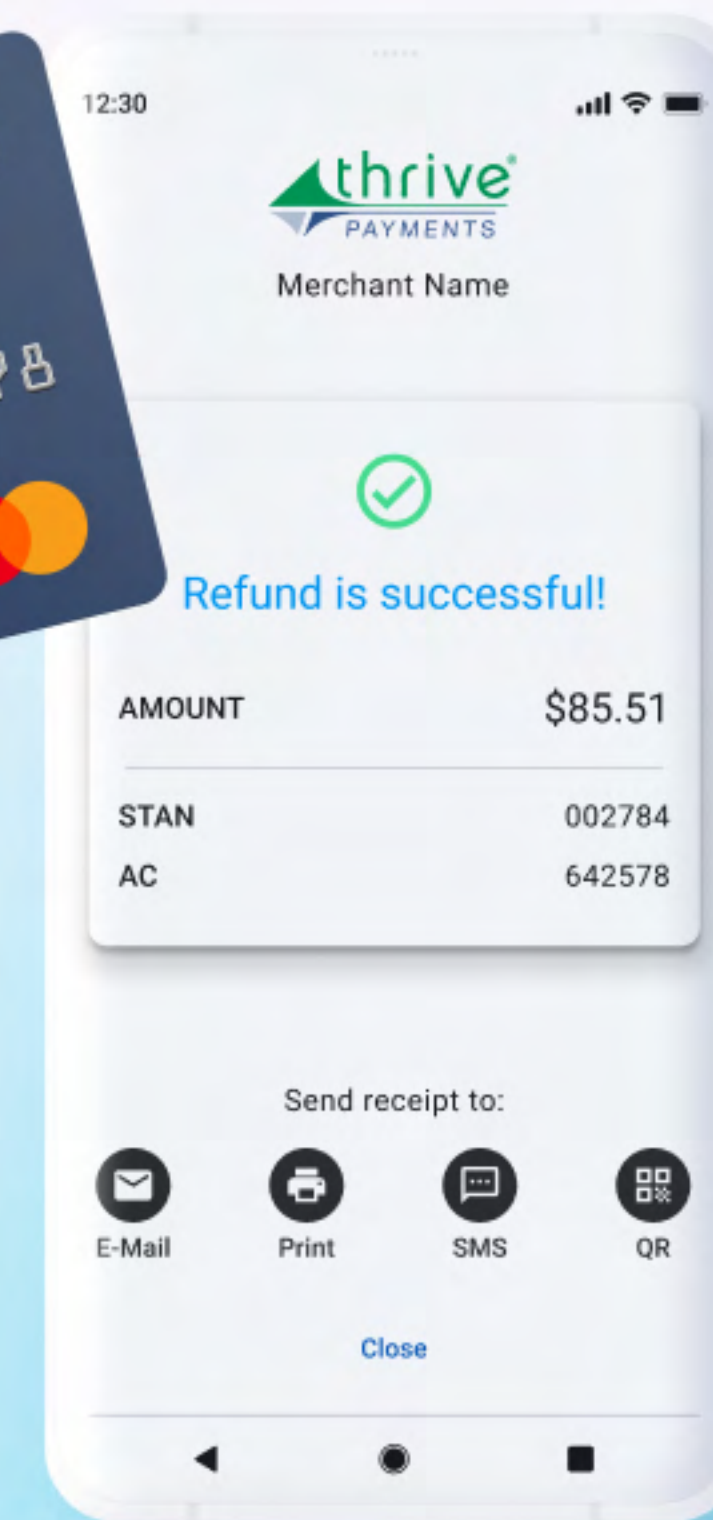
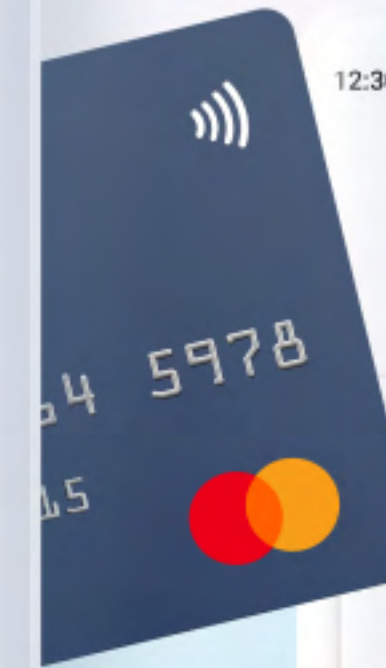
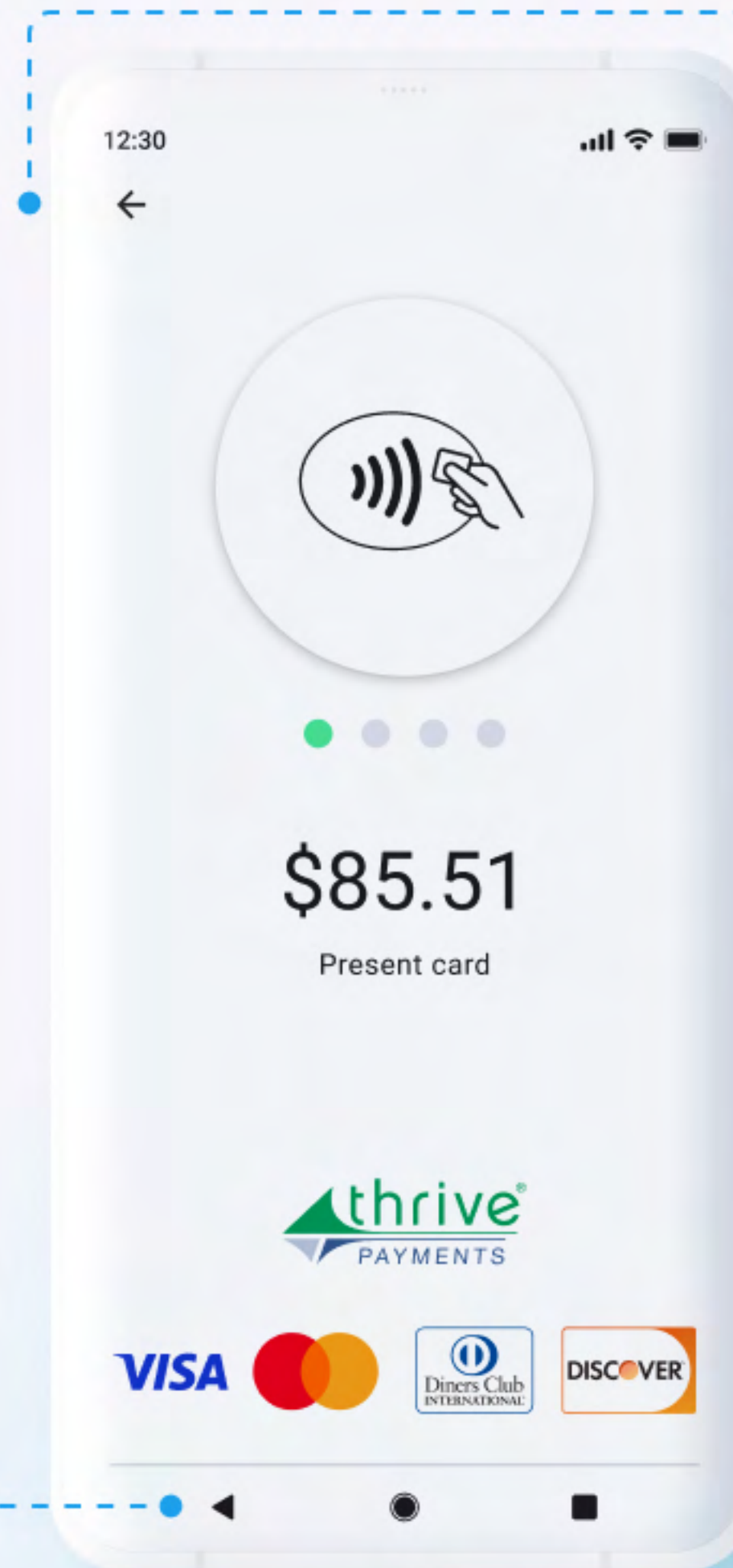
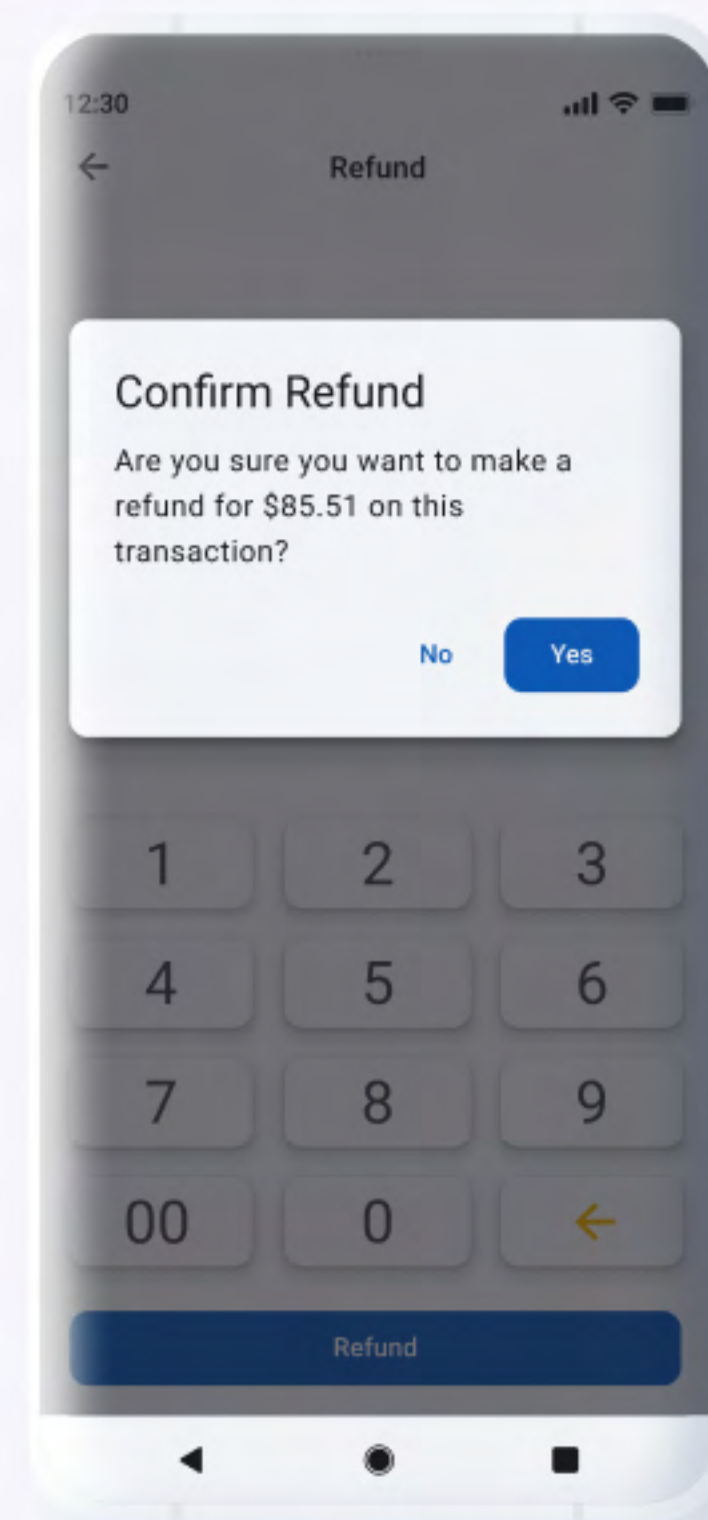
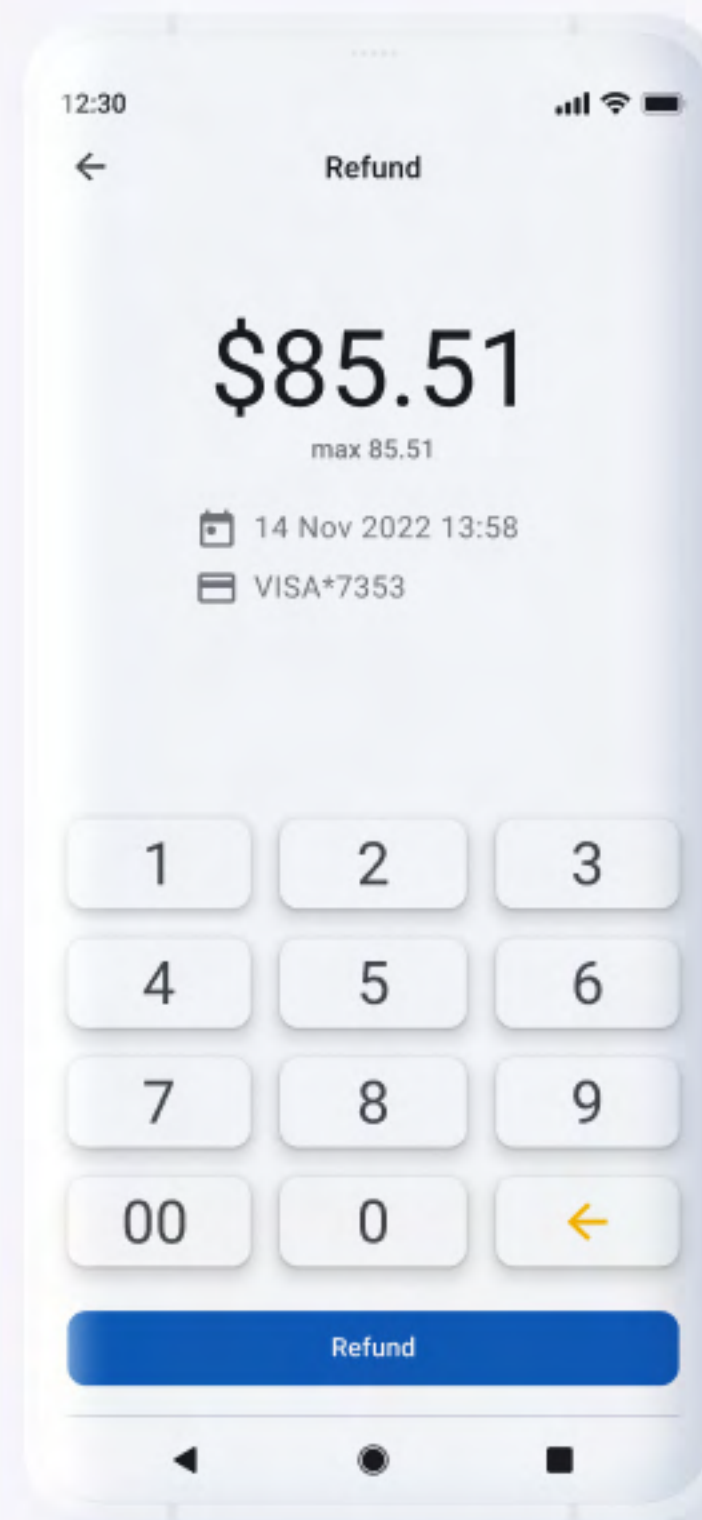
Clicking on certain transaction will allow you to check its **details**, or **make refund or void** (if such transaction is eligible)



Refund

Refund can be initiated if the original transaction is approved and has not been refunded yet

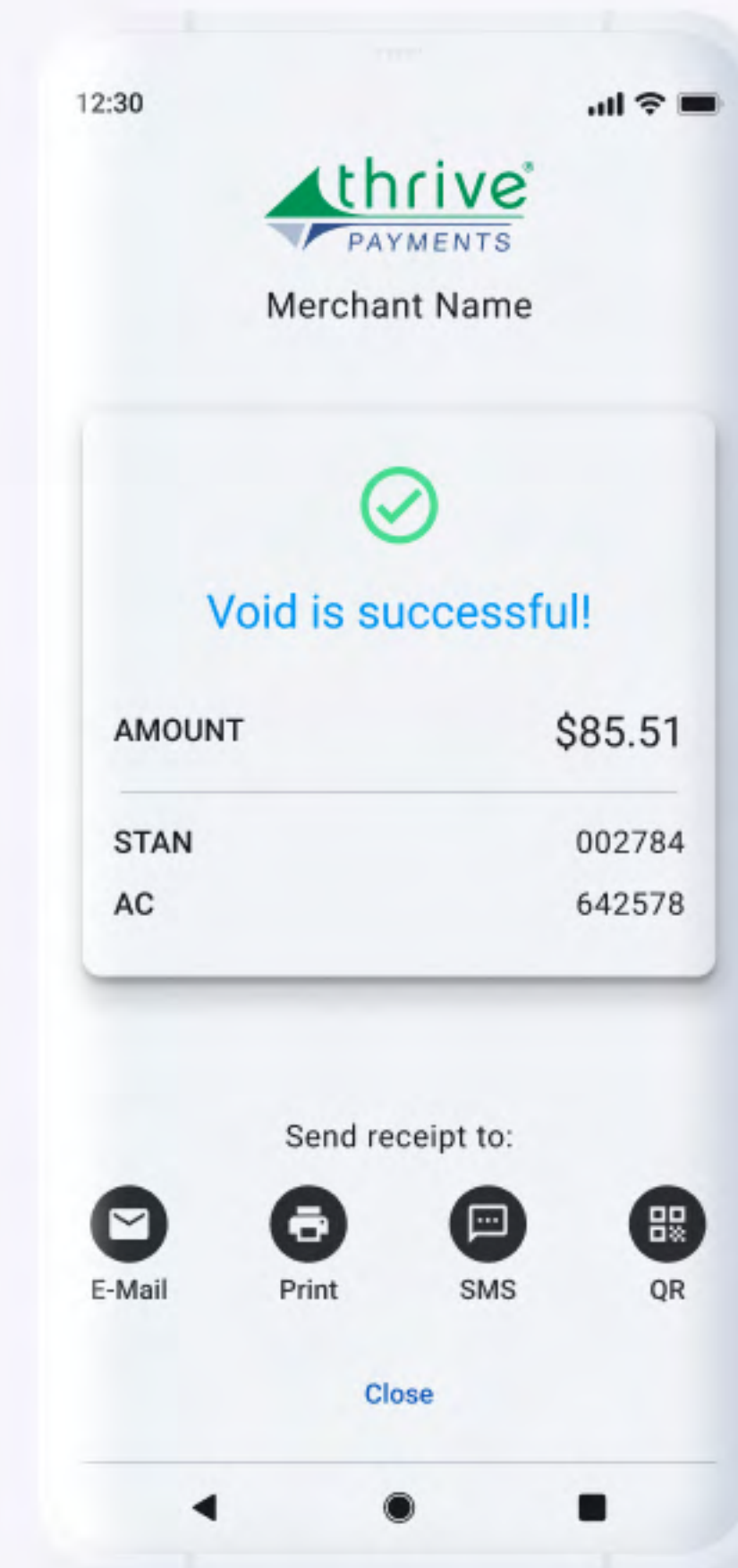
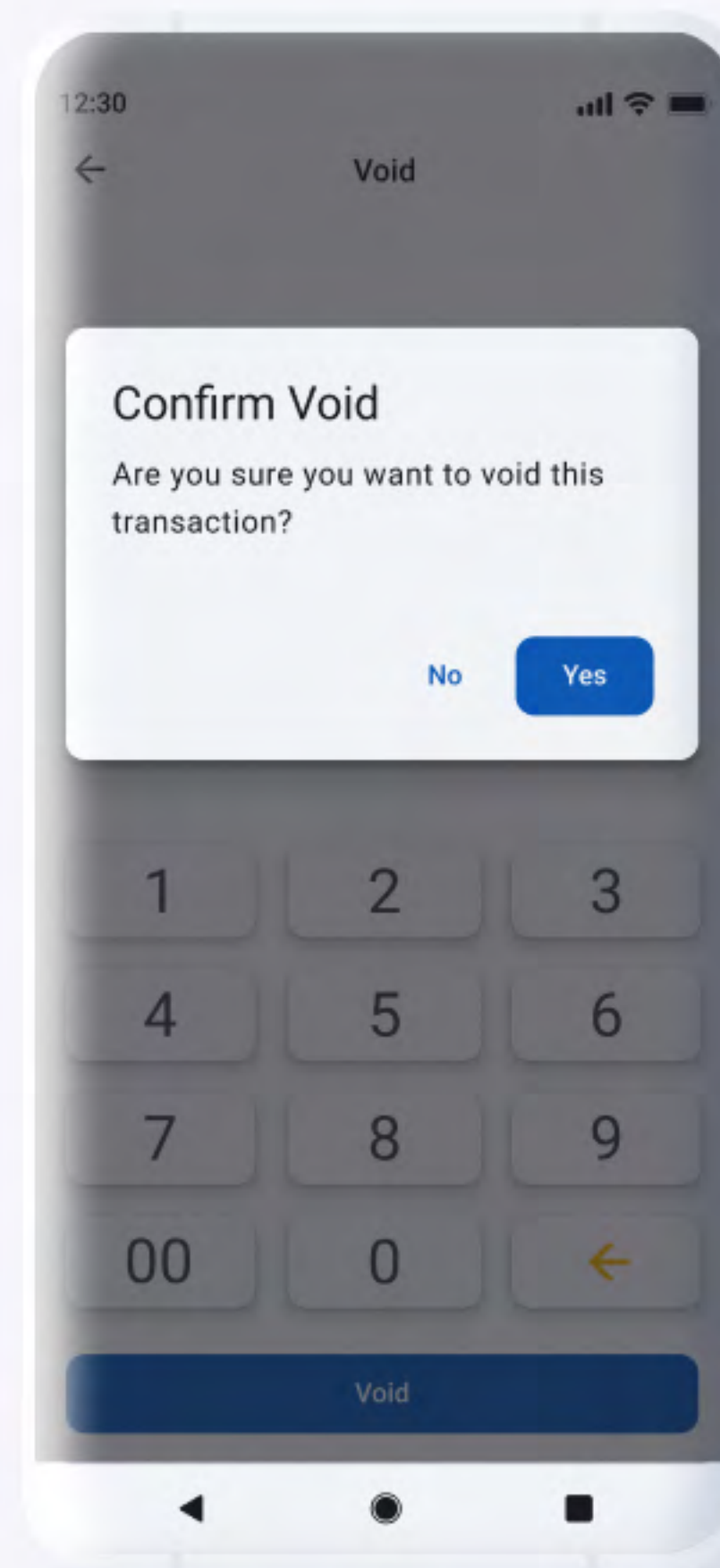
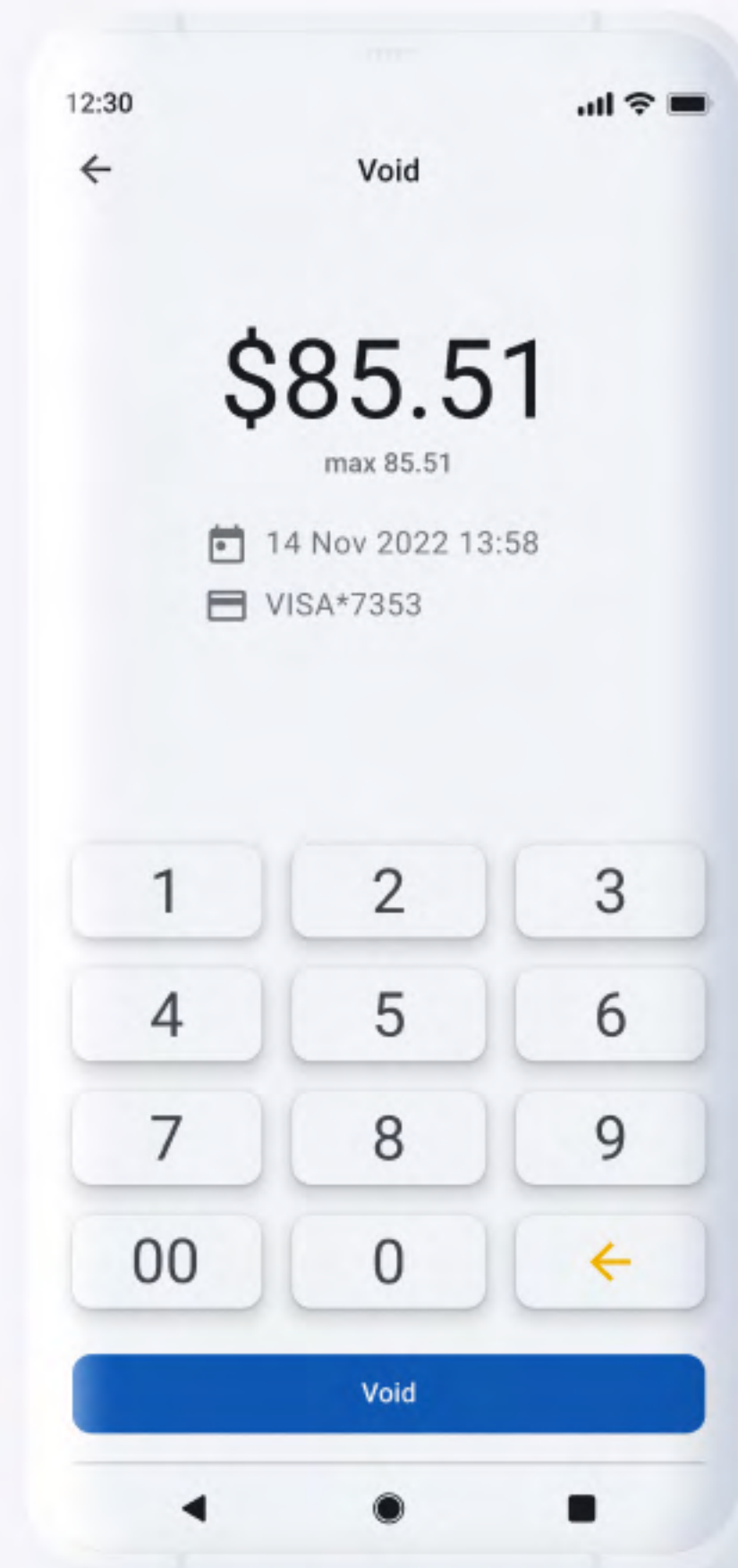
• Return back to home screen



Return to the previous screen •

Void

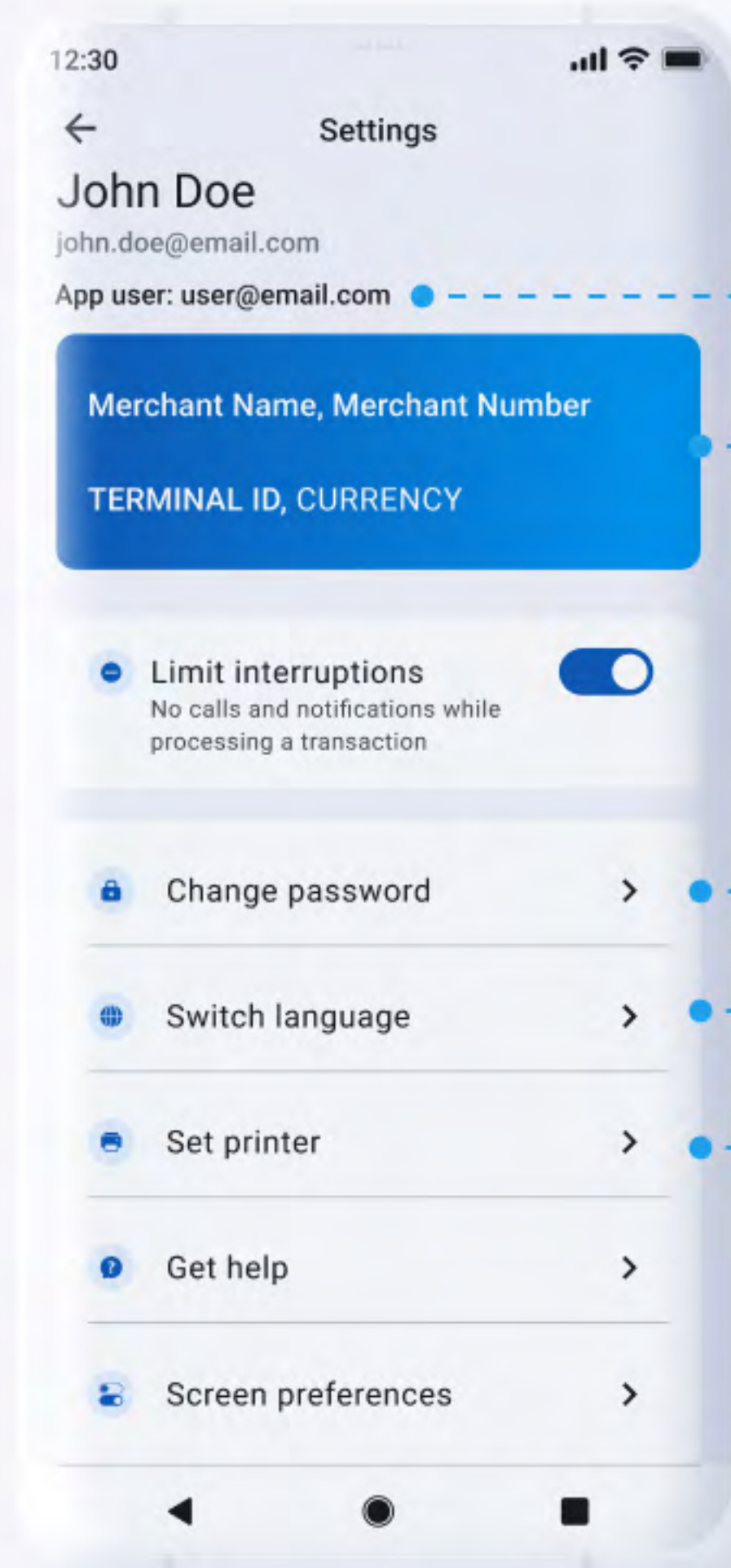
Voids can be executed within same business day



PLEASE NOTE

All payments are processed **online** and your Android device which operates with Phos mobile apps should be **connected to the internet** every time a payment is processed.

Phos DOES NOT process payments offline.



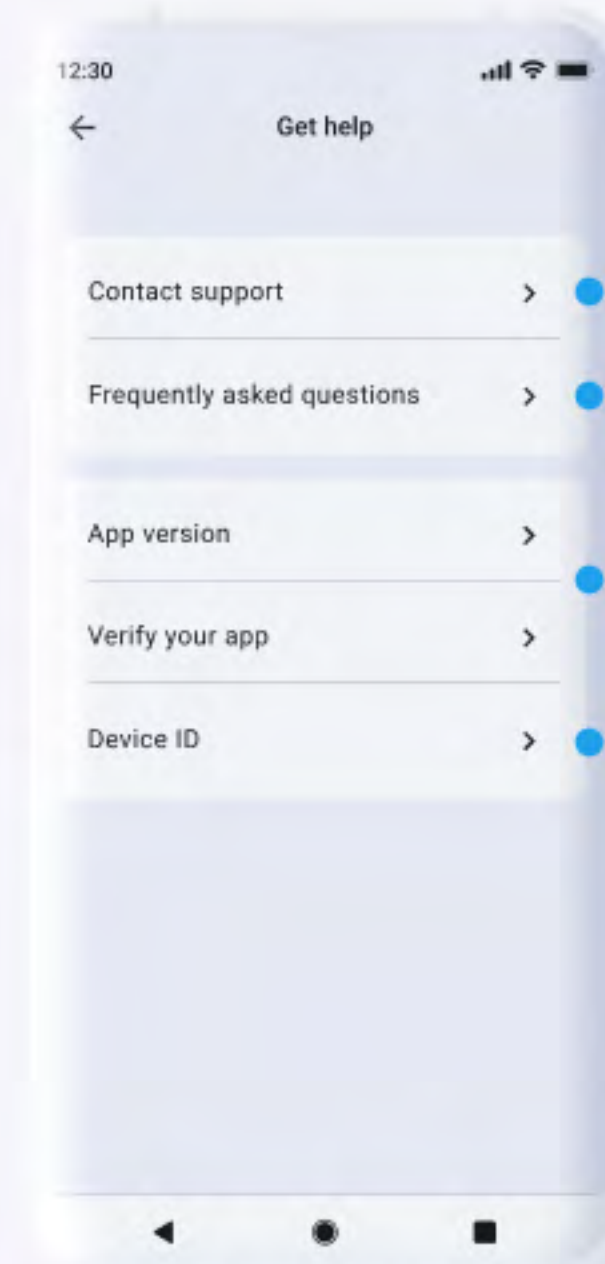
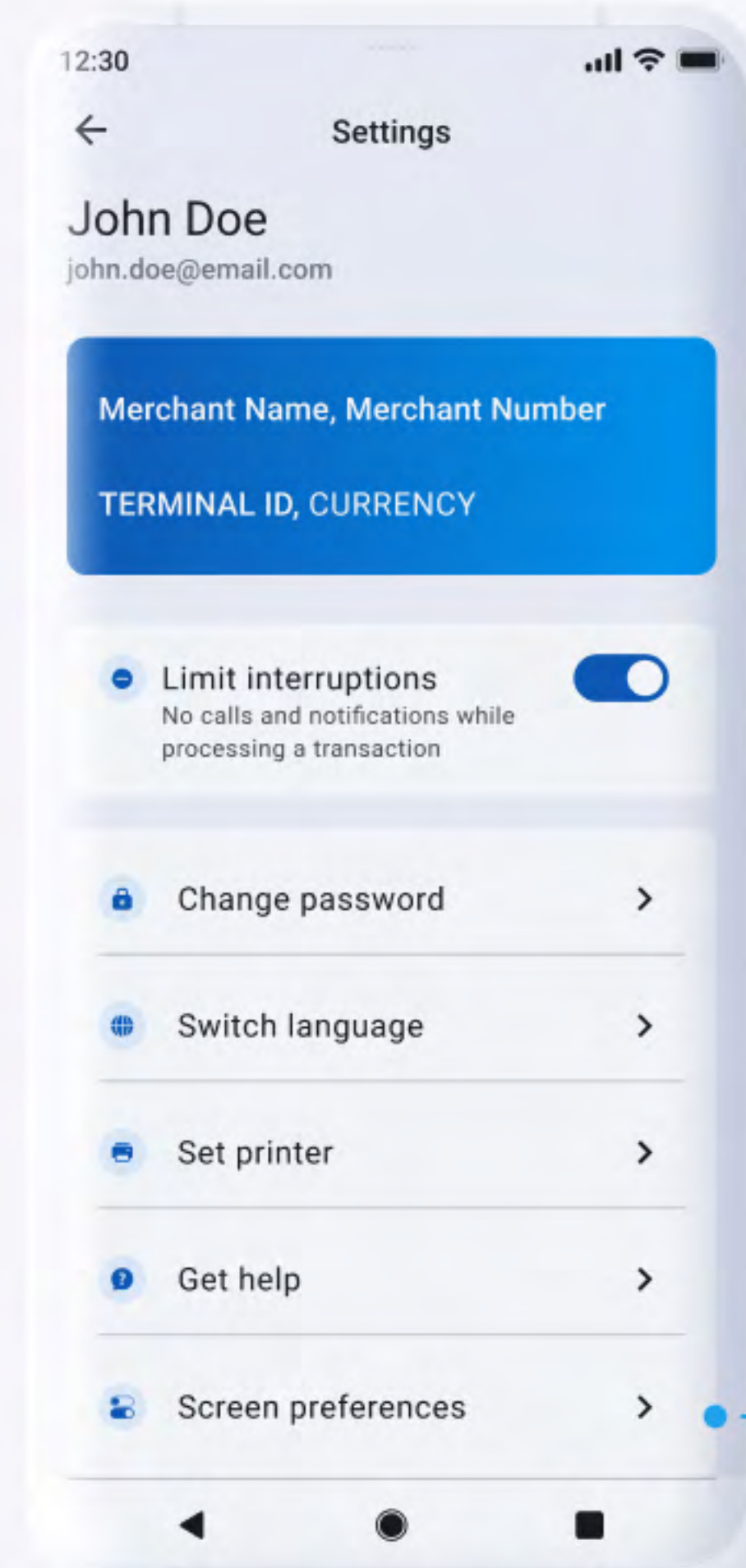
Settings

Under this section you will find:

- **App user** – Email address of the current logged-in app user
- **Merchant details** – name of the app user, merchant e-mail, merchant name, merchant ID, terminal ID and terminal currency
- **Change password** – change your password directly from the app
- **Switch language**
- **Printer setup** – upon clicking on “Please select printer” button you will be asked to grant permission to Phos to use Bluetooth, then a list with available devices will appear and once the desired printer is selected the connection is initiated

Settings

Under this section you will find:

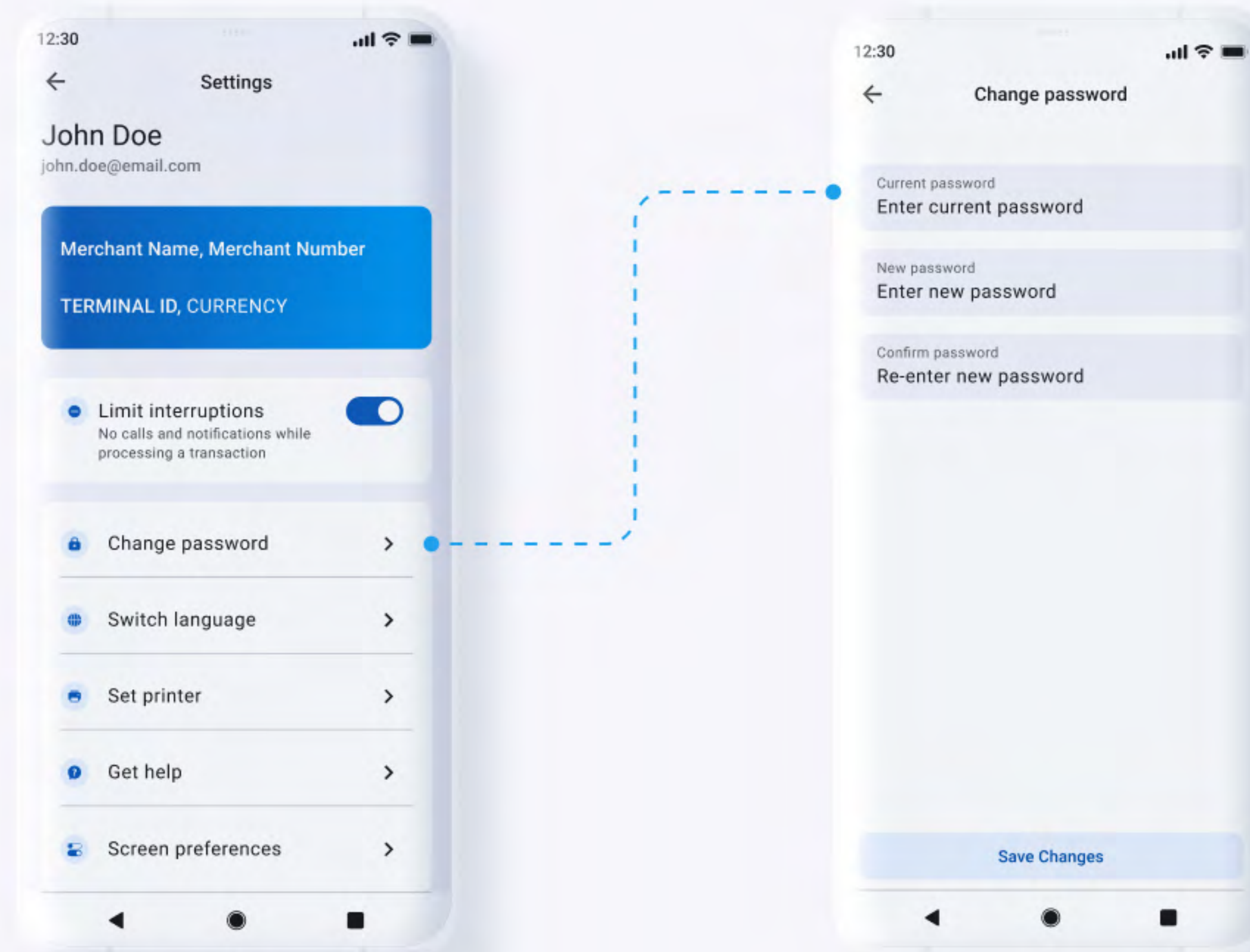


- **Contact** the support team per e-mail or phone
- **Redirect** to a FAQ section
- **Information** about the app version and an option to verify the authenticity of the app
- **Device ID number** - Click to see the Device ID number

• **Hide/unhide** the optional screens for gratuity (TIP) and order reference info (note: these screens appear in the app if they are enabled on a terminal level)

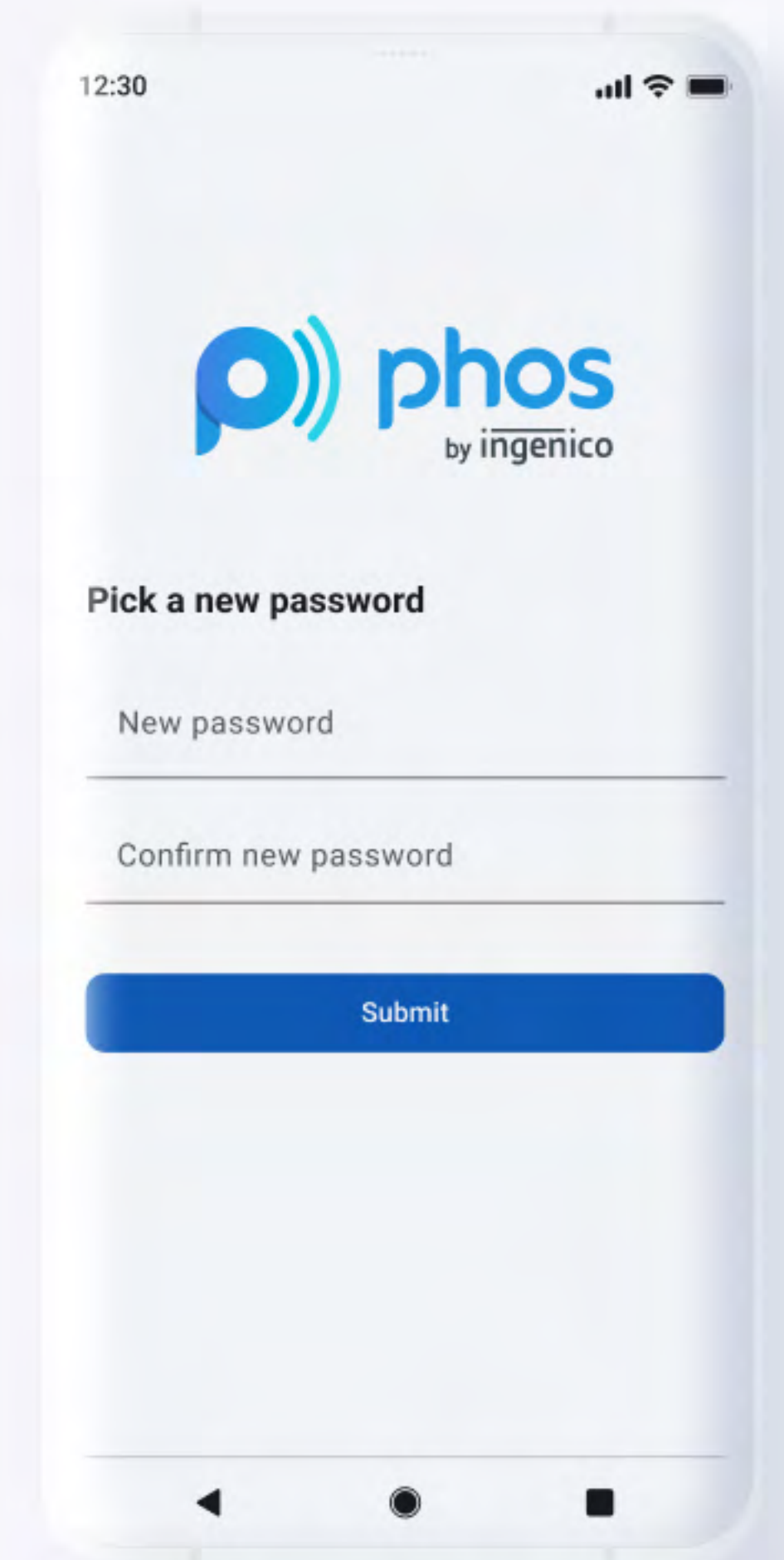
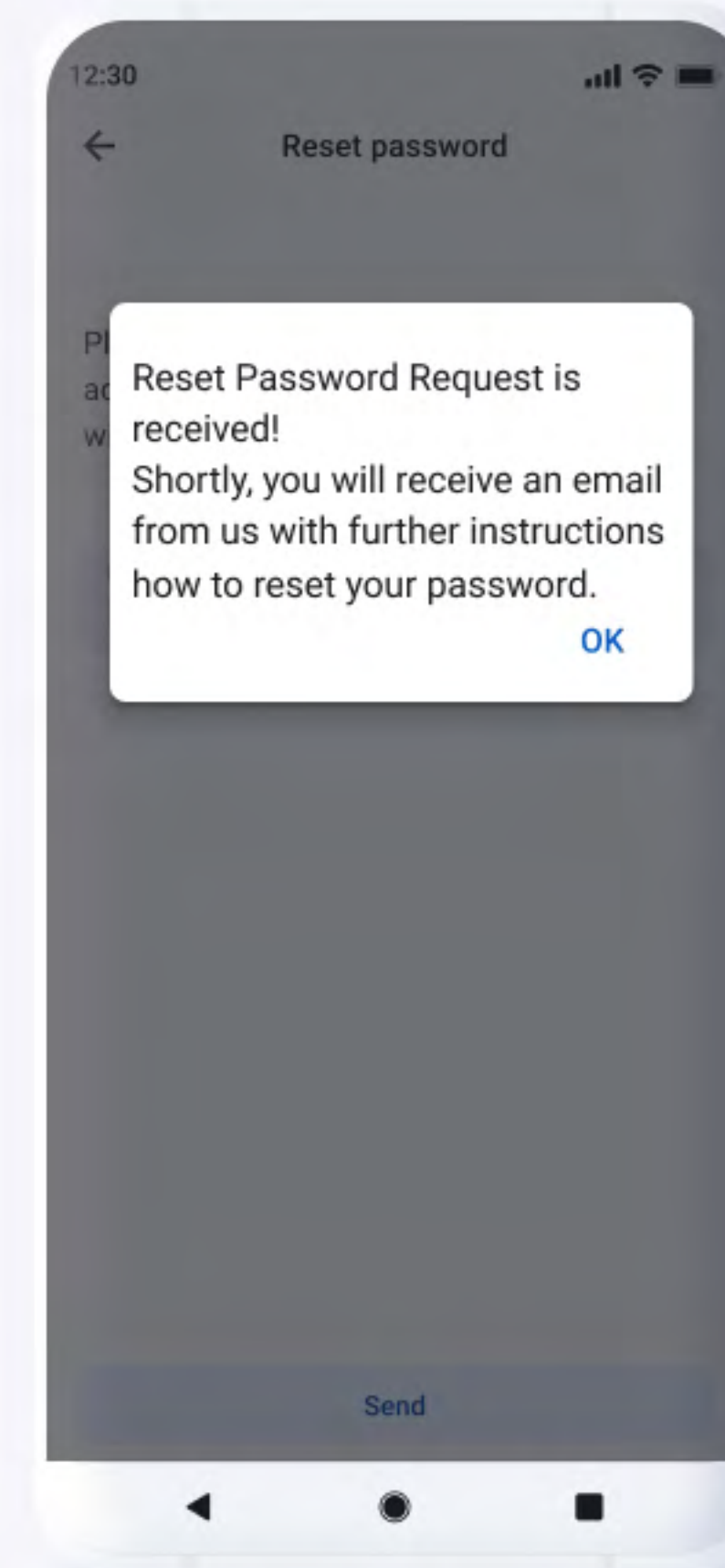
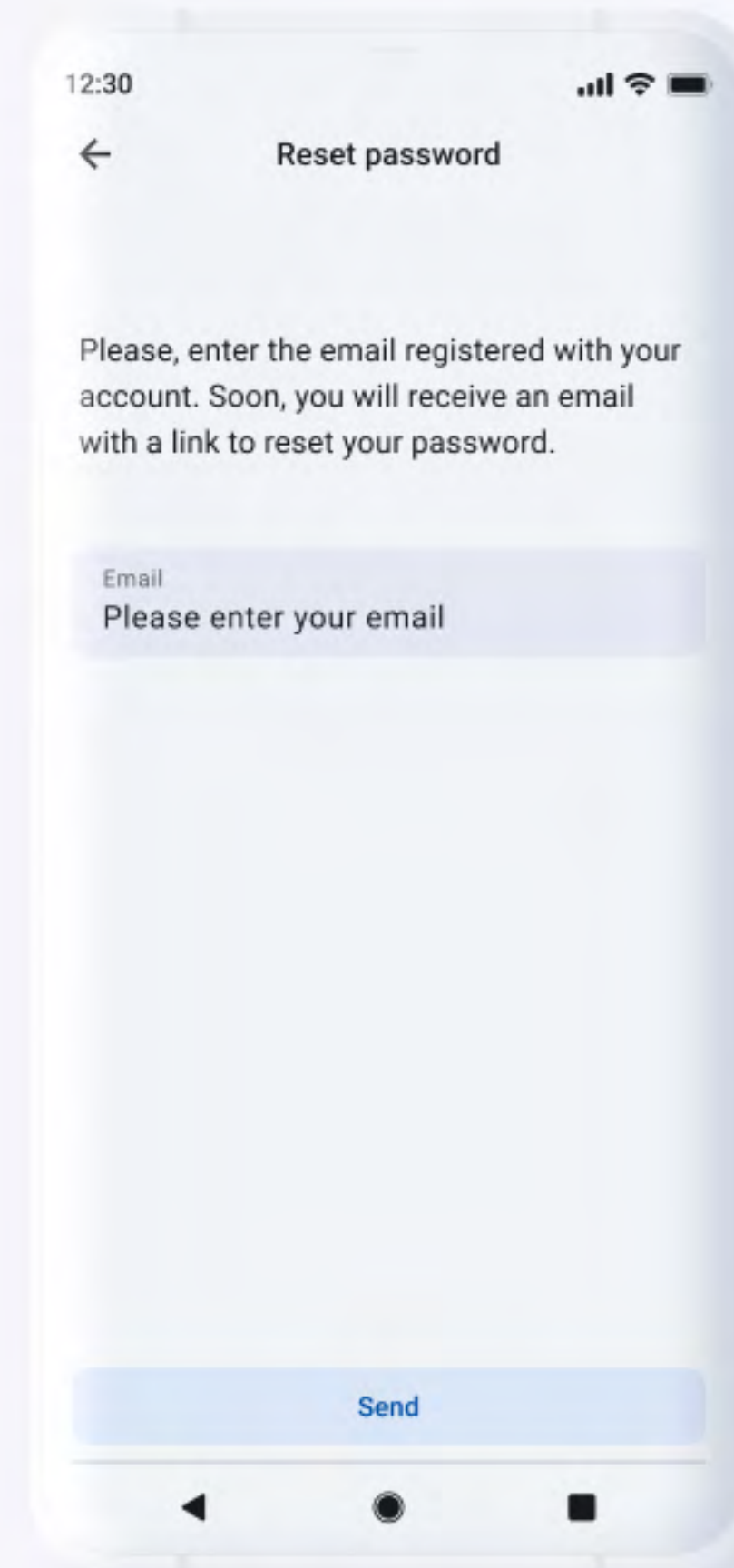
Change Password

Change your existing password directly from the app



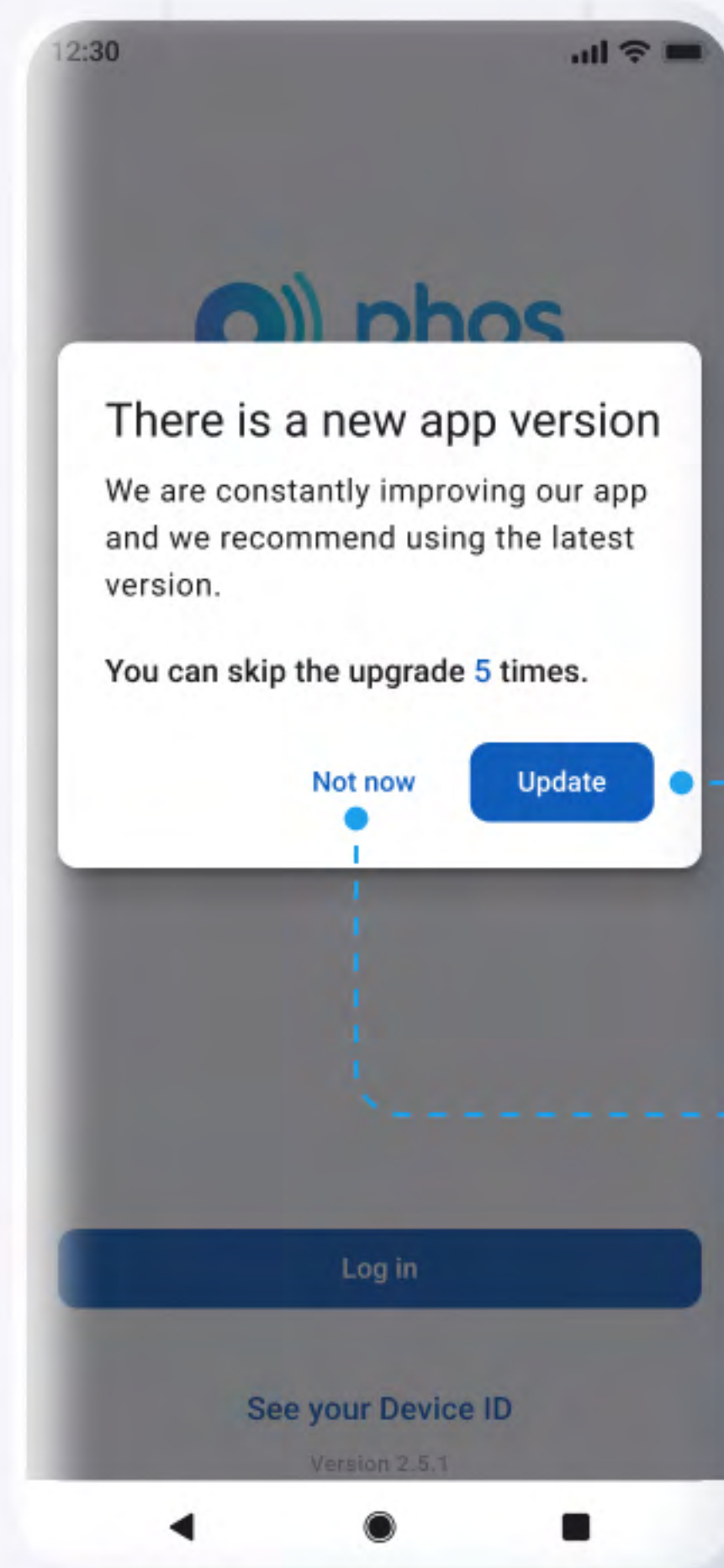
Reset Password

If you forget your password you can reset it

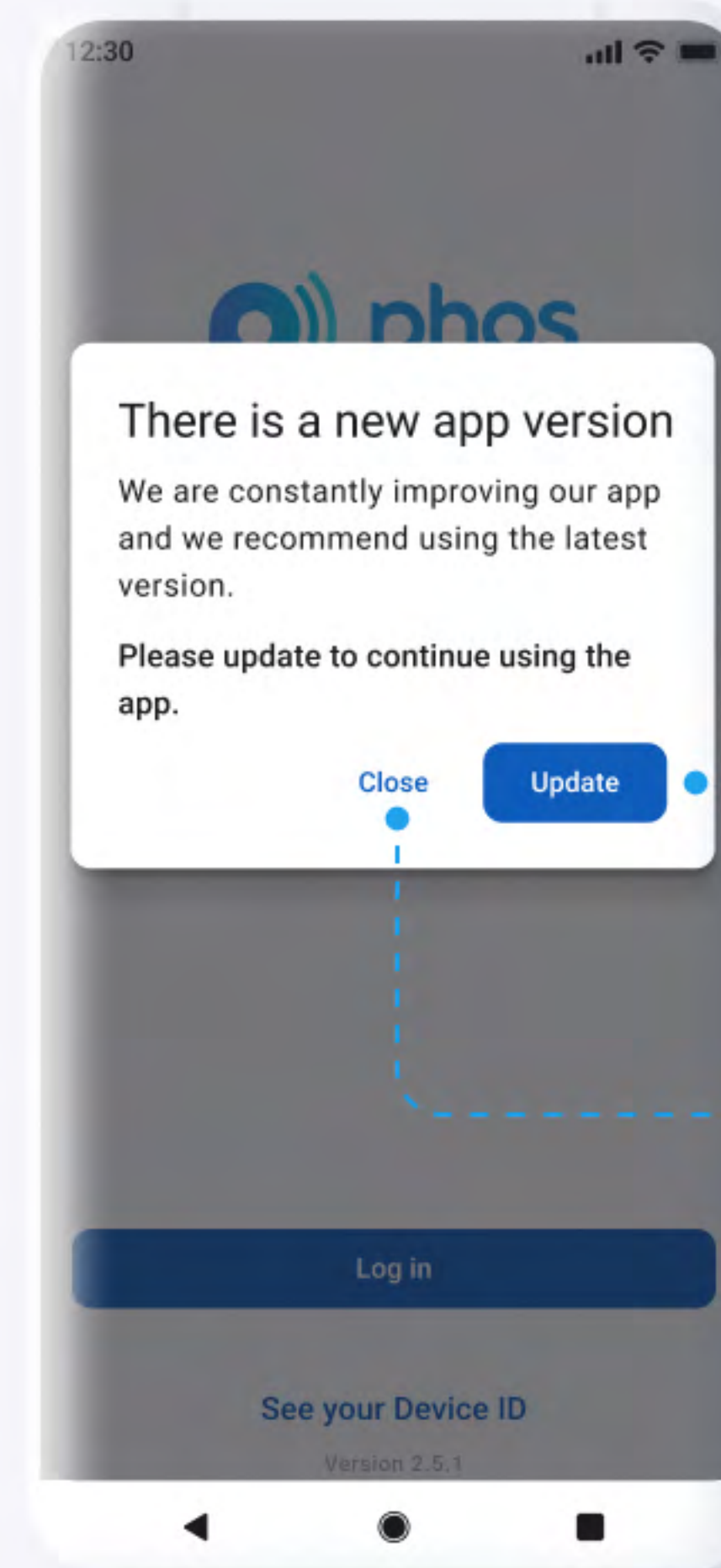


New app version notifications

Push new app versions in the app store with notifications to the users



- **Button Update** - leads to the Google Play Store, where the user can download the newest version
- **Button Not now** - with the button the notification is closed, and the user is return to the page he/she was on



- **Button Update** - leads to the Google Play Store, where the user can download the newest version
- **Button Close** - with the button the app is closed

05

What is CVM limit

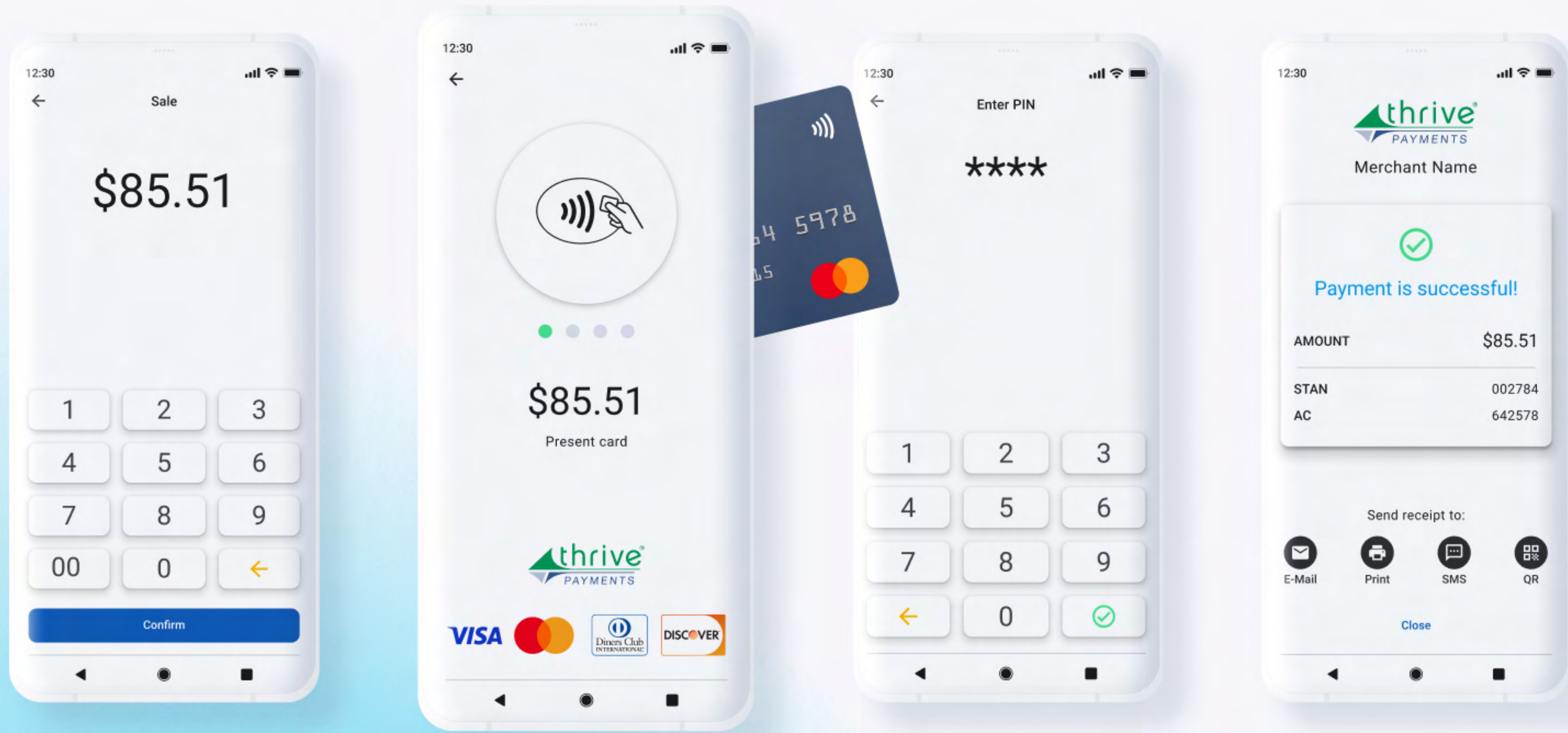
Traditional payments normally require some **Cardholder Verification Method (CVM)** such as PIN or signature.

Note that the Contactless CVM limit varies from country to country.

For **low-value contactless payments** below the Contactless CVM limit, no CVM is required - the customer can simply tap & go

Cardholder verification is required for contactless card transactions above the CVM limit (e.g., by online PIN using the merchant PIN pad or signature)

Process high-value payment with PIN solution seamlessly from the same app





Get in touch!

Contact us if you have questions or need help.



www.thrivepay.us



support@thrivepay.us