

# Accepting payments on Luminor Phone POS application

## BEFORE PAYMENT

1. Before starting to accept payments make sure that your smartphone or tablet has **internet connection**, **NFC** functionality and **Location services** are enabled.
2. Check the instructions of your smart device model to find the exact NFC module location. Note that usually the **NFC module is located** on the back side of the phone or tablet. The most common NFC module locations are:



**NB!** It is important to note that smartphone or tablet cases, covers or other accessories might **weaken or completely block the signal of the NFC** module. It is advised to avoid using a case, cover or another accessory if it is interfering with the NFC signal.

## PAYMENT EXECUTION

1. Log in to Luminor Phone POS application.



2. To initiate a payment, enter the desired amount and press on the button **Charge**.



3. The application will get ready to perform the transaction. Once it is ready, you'll see a message indicating that a card or other means of payment could be tapped against your device – *Hold the payment means against the device*.



4. Then, your customer will tap the card or other means of payment (wristband, ring, phone, watch, etc.) against the **NFC module** of your device.
5. The card should be held against the device until the message Reading done appears on screen and you'll hear a sound indicating that the means of payment was read successfully.
6. If a PIN code is requested to confirm the payment, the PIN entry keypad will appear on screen. Have the cardholder enter the PIN himself/herself.



7. Once the payment is either successfully completed or declined, you can share a **digital receipt** with the cardholder.
8. To get the digital receipt, the cardholder can scan the QR code, which shows immediately after the transaction is completed.



9. If the cardholder would like to receive the receipt via email, tell the customer about personal data processing and Privacy Policy, ask his/her email address, enter it and press Send.

