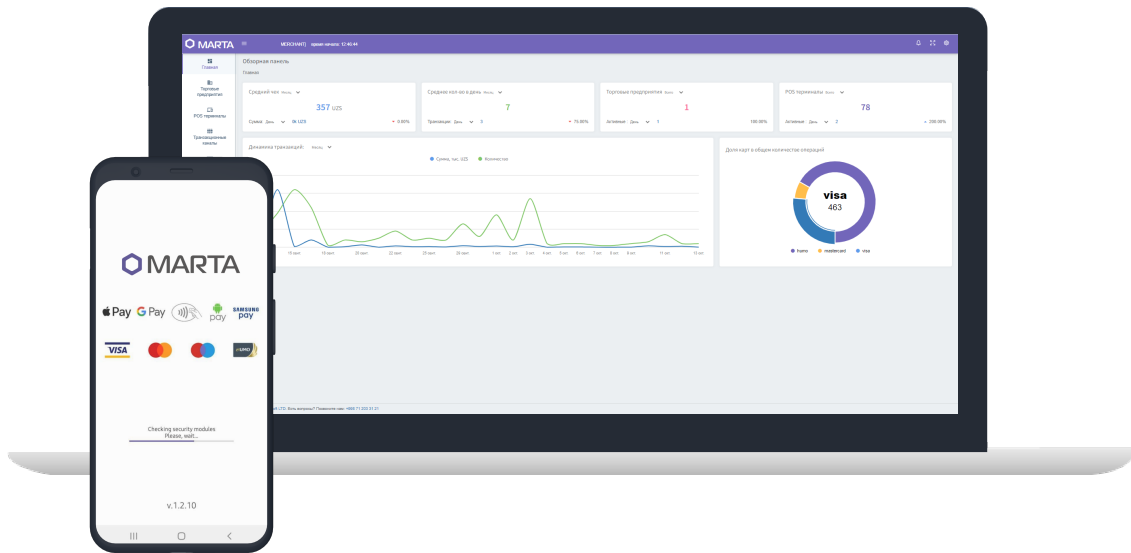




# SOFTPOS TECHNOLOGY



## USER GUIDE

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# 1. Annotation

This document describes the use of MARTA Terminal software (hereinafter referred to as the Application) when making transactions using bank payment cards of the national payment system HUMO and international payment systems VISA, MasterCard via smartphones running on the Android OS, with a built-in NFC module. In addition to the manual for working with the Application, the document includes a description of the User portal, which is a cloud-based web application.

## 2. Terms

- Acquiring bank (a bank serving the User) – an institution that has the cards schemes authorization to process a transaction, so by signing a contract with the acquirer, a merchant can process credit and debit card transactions.
- Application authorization – a set of measures, including procedures for downloading encrypted configuration files from the configuration server and entering a password, which is used to decrypt configuration files in order to be able to accept payments from bank cards.
- Mobile device - a mobile phone, tablet or another mobile device running Android 8.0 and above.
- NFC - technology for wireless data transmission at a distance of about 10 cm (antenna, usually built into the device).
- SoftPOS - a new payment solution for businesses that allows to accept non-cash payments on a smartphone
- Terminal – mobile smart card reader.
- User - a business entity with or without the formation of a legal entity that accepts non-cash payments for the goods (works, services) via the Application from EMV cards and their emulators.
- USSD - a service that works by default in GSM networks and provides user interaction with the service in the mode of sending short messages in real time, without Internet connection.

## 3. Introduction

The application functions on smartphones with an NFC reader running the Android operating system 8.0 and above, equipped with GPRS/3G/4G or Wi-Fi communication modules. During the operation, the Application exchanges information in encrypted form with the MARTA service (server), which, in turn, interacts with the processing system of the Acquiring Bank.

The application is distributed through the official Android app stores - Google Play. The application contains all the necessary security and system settings for the correct execution of transactions with bank payment cards.

The application is designed to carry out the following operations with payment cards of Humo, a local payment system, and Visa, Mastercard - international schemas:

- Purchase operation;
- Reverse operation;
- View the history of operation;
- End of day operation (executed automatically);
- Card balance check (only for HUMO cards)

## 4. General description of the payment solution “MARTA Terminal”

The application is downloaded into a mobile device (smartphone) with Android 8.0+ operating system. Only one Application and one active account can run on one mobile device at a time.

For subscribers of mobile operators MOBIUZ and UCELL (in the future this list may change and be supplemented), the Application can transfer transaction data to the server both via the Internet (GPRS, WiFi, etc.) and via USSD requests (in the absence of access to the Internet). The choice of transfer method is made automatically by the application. Data between the application and the server is transmitted only in cryptographic encrypted form.

## 5. Guide to the Application

### 5.1. Getting the service connected

To start accepting payments to the bank account, the Application must be connected to the bank account by the Acquiring bank. To get connected:

1. The User must contact the bank and go through the procedure of opening a transit account and drawing up a service agreement.
2. The bank employee must register the User in the MARTA control panel and create a virtual terminal for the User.
3. The User should receive a notification of successful registration and a link to the Application's page on Google Play.
4. To install the MARTA Terminal application, the User must log in to Google Play using his Google account. Using the search, User should find the application with the name "MARTA Terminal" (or follow the link in the SMS from MARTA) and install it on a mobile device, like a regular Android application.

### 5.2. Authorization of the Application

The application can be launched immediately after its installation. SoftPOS features can be accessed after Authorizing the Application and downloading the Application Configuration

Files. The User can be authorized using a phone number (see Fig. 1. Authorization using a phone number) or a QR code (see Fig. 2. Authorization using a QR code).

Fig. 1. Authorization using a phone number

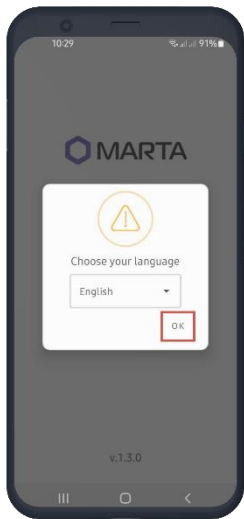


Fig. 1.a

When the Application is launched for the first time, the User selects the interface language

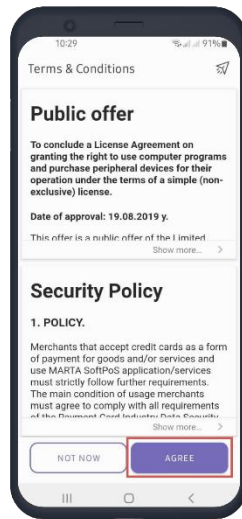


Fig. 1.b

To continue, the User must agree with the public offer

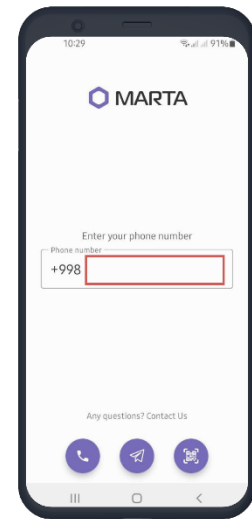


Fig. 1.c

The User must enter the phone number to which the terminal was linked during registration

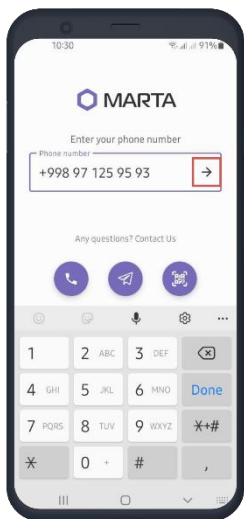


Fig. 1.d

The User enters the phone number and clicks on the "Next" pointer

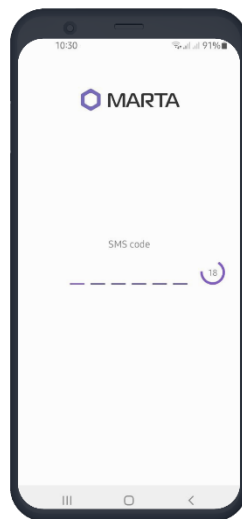


Fig. 1.e

The User will receive a temporary authorization code to the specified number

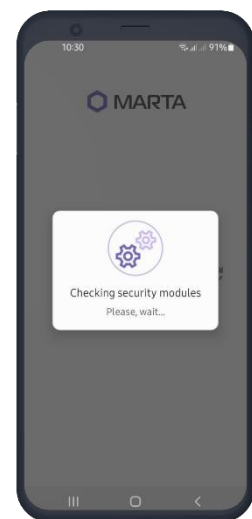


Fig. 1.f

The application checks the validity of the code

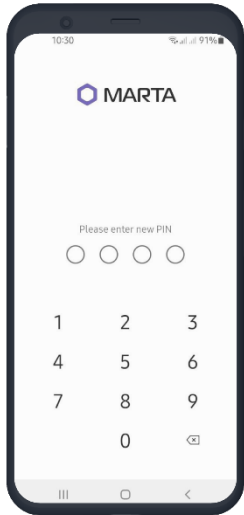


Fig. 1.g  
The User must set a PIN code to further enter the Application

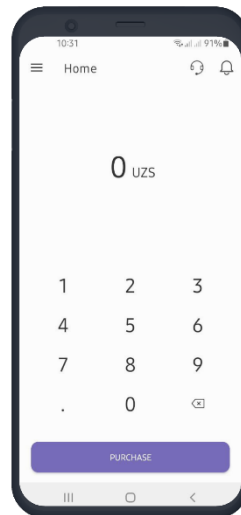


Fig. 1.h  
SoftPOS is now ready to use

Fig. 2. Authorization using a QR code

MARTA

Username

Password

Remember me

**LOG IN** [Forgot password?](#)

Fig. 2.a  
To get the QR code of the SoftPOS terminal for activation, the User needs to log in to the User's Personal Account (see Fig. 13. Authorization page).

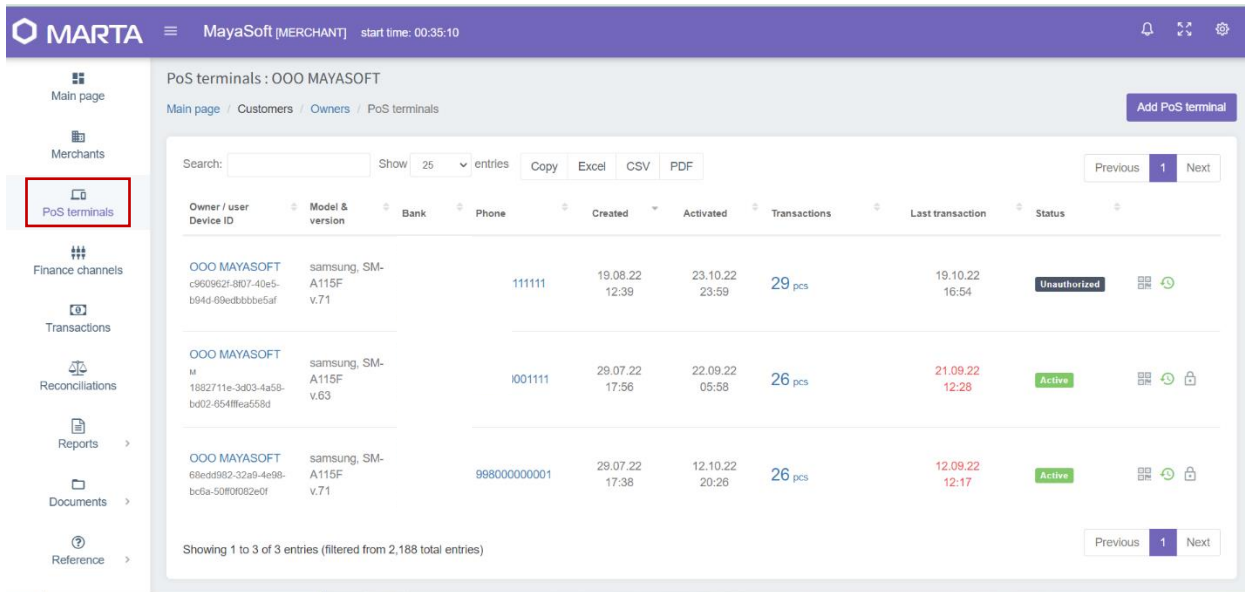


Fig. 2.b

After authorization in the Personal Account, the User needs go to the POS terminals page in the menu of the account.

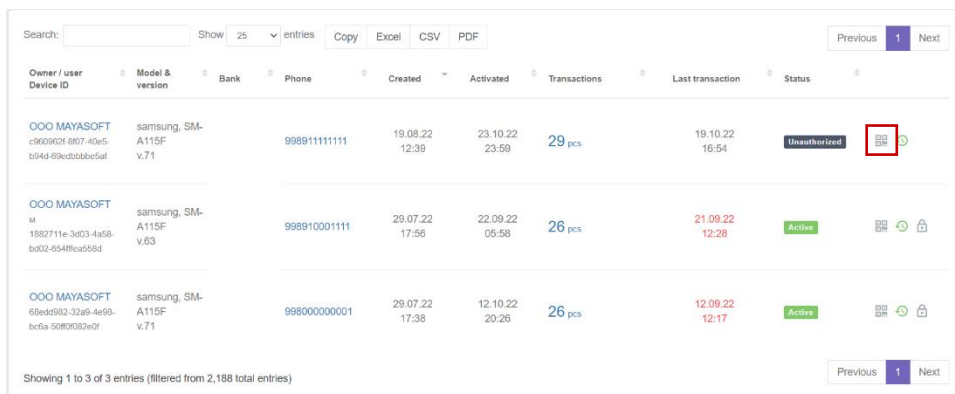


Fig. 2.c

To get the QR code for activation, the User needs to select the terminal that needs to be activated and click on the QR code icon on the right.

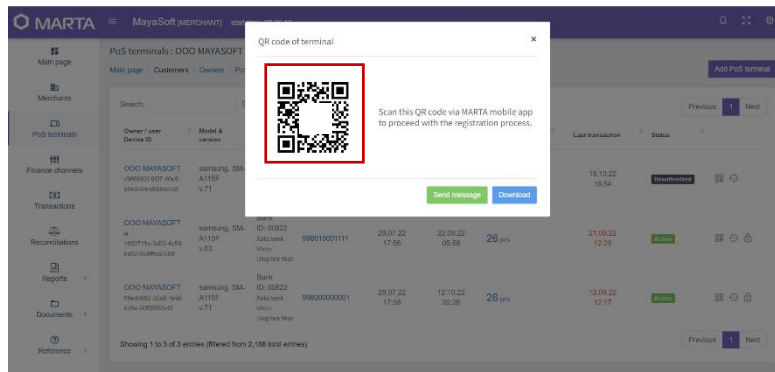


Fig. 2.d

The QR code needs to be scanned in the Application.

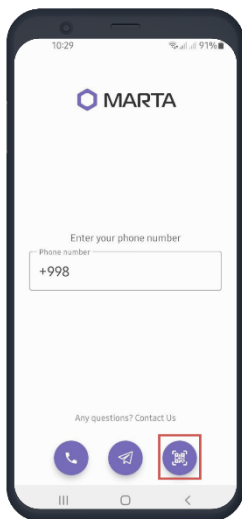


Fig. 2.e

The User needs to click the QR code icon in the Application to call the scanner function.

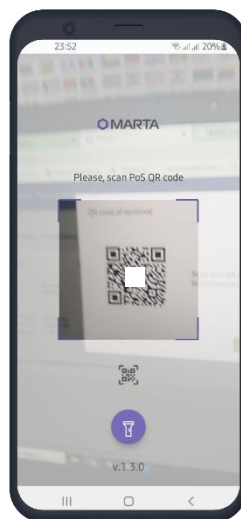


Fig. 2.f

After calling the scanner function, the User needs to point the camera at the QR code opened in the Personal Account (see Fig. 2d).

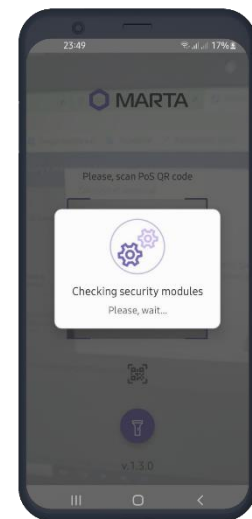


Fig. 2.g

After scanning the QR code, the Application checks the validity of the code and loads the necessary configurations.

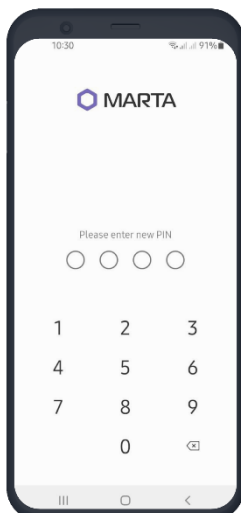


Fig. 2.h

The User must set a PIN code for further access to the Application.

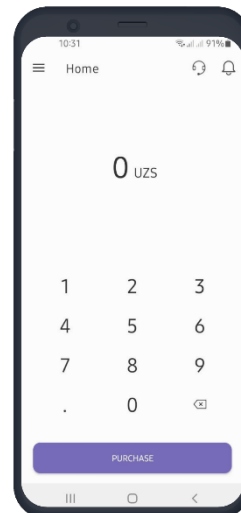


Fig. 2.i

SoftPOS is now ready to use.



### 5.3. Purchase operation

After the authorization, the Application provides the opportunity to receive payments (see Fig. 3. “Purchase” operation without a PIN code and Fig. 4. “Purchase” operation with a PIN code)

Fig. 3. “Purchase” operation without a PIN code

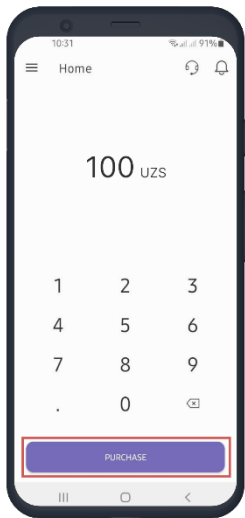


Fig. 3.a

The User enters the needed amount on the keyboard of the Application and clicks on “Purchase”

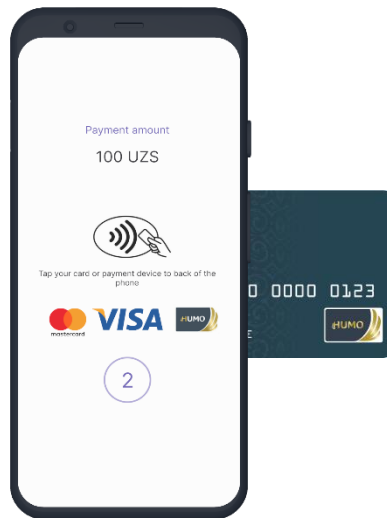


Fig. 3.b

The User asks the cardholder to tap a contactless card of one of the payment schemes indicated on the screen to the smartphone

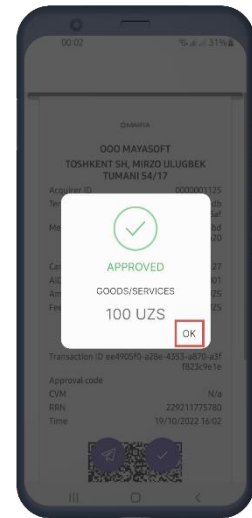


Fig. 3.c

If the transaction is successful, the application will display the authorization result with the status “Approved”

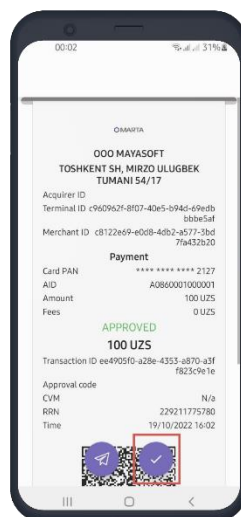


Fig. 3.d

Further, the cardholder will be provided with an electronic receipt, which can be shared via SMS or messenger, as well as printed on a printer.

Fig. 4. "Purchase" operation with a PIN code

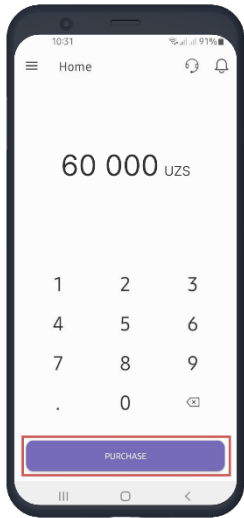


Fig. 4.a

The User enters the required amount (in this case, 50,000 <) on keyboard of the Application and clicks on "Purchase".

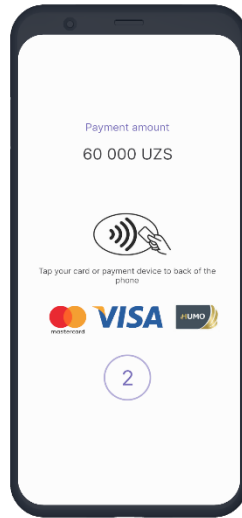


Fig. 4.b

The User asks the cardholder to tap a contactless card of one of the payment schemes indicated on the screen to the smartphone.

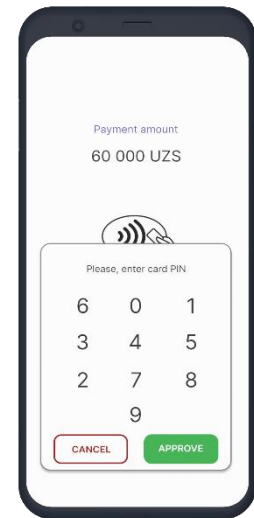


Fig. 4.c

After the card is identified, the Application requires the cardholder to enter the PIN code of the card.

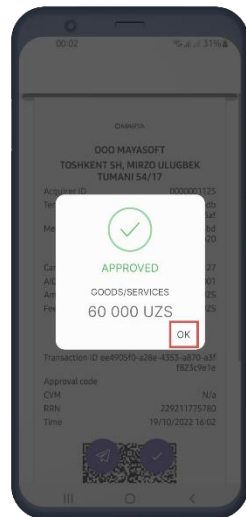


Fig. 4.d

If the transaction is successful, the application will display the authorization result with the status "Approved".

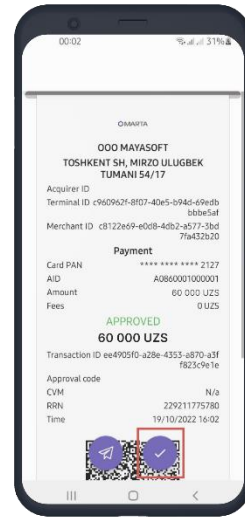


Fig. 4.e

Further, the cardholder will be provided with an electronic receipt, which can be shared via SMS or messenger, as well as printed on a printer.

## 5.4. Menu of the Application

Fig. 5. Menu of the Application

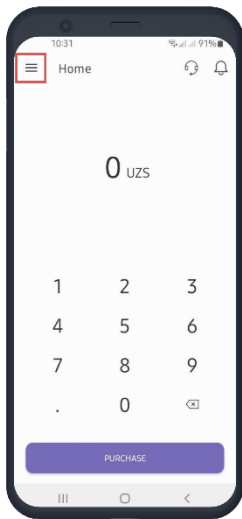


Fig. 5.a

Icon to get to the Application's menu

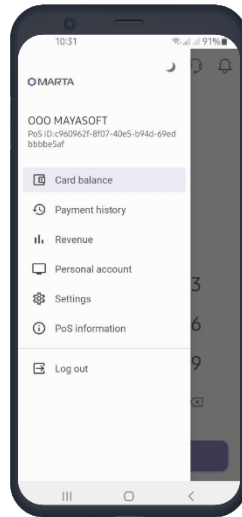


Fig. 5.b

Application's Menu

After successful authorization, the User immediately switches to the Purchase mode (Fig. 5.a). In the upper left corner, there is a list of settings of the Application - Menu

In the Menu section (Fig. 5.b) the following functions are available:

- Card balance check
- Payment history monitoring
- Report on business days (Revenue)
- Access to the Personal account
- Application's Settings
- Information about SoftPOS
- Logout function

### 5.4.1. "Card balance" Operation

Fig. 6. "Card balance" Operation "

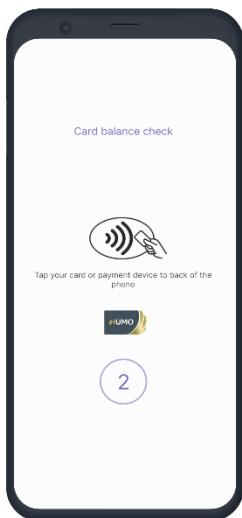


Fig. 6.a

To check the balance of the card, the User needs to select the operation in the Menu and tap the card to the smartphone.

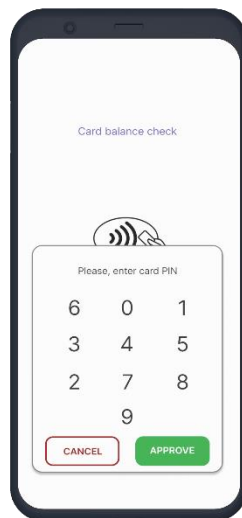


Fig. 6.b

After the card is found, the Application will ask to enter the PIN code of the card.

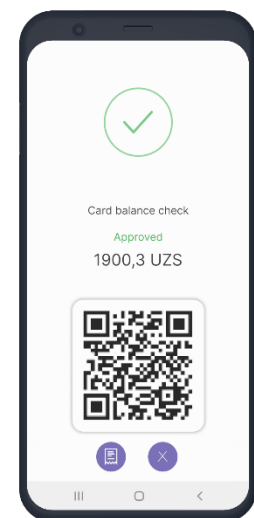


Fig. 6.c

If the PIN code is entered correctly, the User is provided with the amount on the card balance.

## 5.4.2. "Payment history" function

Fig. 7. "Payment history" function

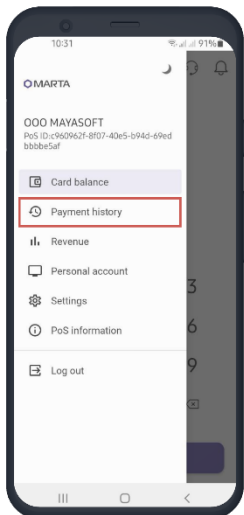


Fig. 7.a

To monitor all transactions made via the Application, User needs to select the option "Payment history" in the Menu.



Fig. 7.b

When the User clicks on one of the transactions, an electronic receipt of this transaction is shown.

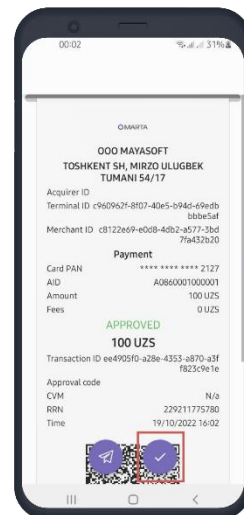


Fig. 7.c

An electronic receipt can be sent via SMS or messenger, as well as printed on a printer.

## 5.4.3. "Revenue" function

Fig. 8. "Revenue" function

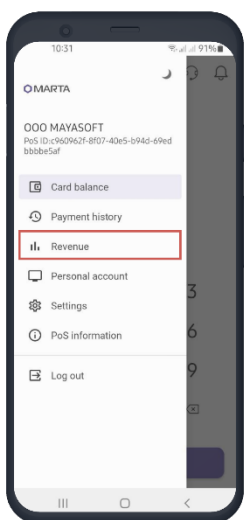


Fig. 8.a

To view the summary of each operational day, the User needs to choose "Revenue" function in the Menu.

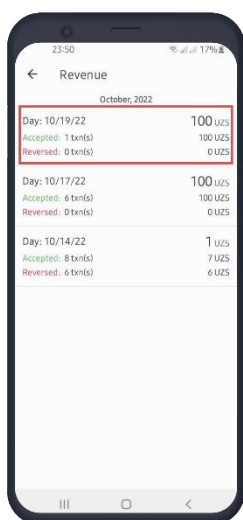


Fig. 8.b

When the User clicks on one of the operational days, the details of this day will be shown in a form of a receipt.

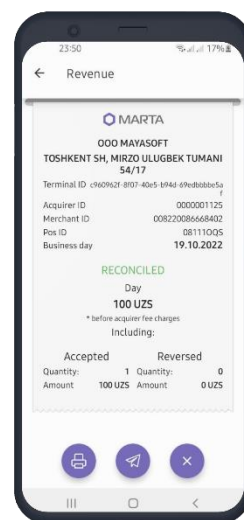


Fig. 8.c

The details can be shared via messenger, SMS or printed out on a printer.

#### 5.4.4. "Personal account" function

Fig. 9. "Personal account" function

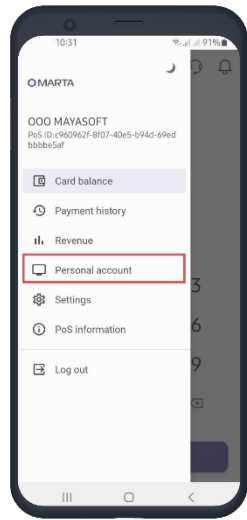


Fig. 9.a

To get to the Personal account, the User needs to select the "Personal account" function in the Menu

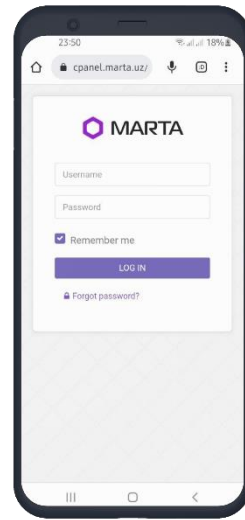


Fig. 9.b

This link leads to the authorization page of the Personal Account (see Fig. 13)

#### 5.4.5. "Settings" function

Fig. 10. "Settings" function

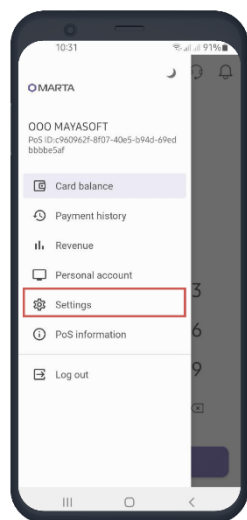


Fig. 10.a

To synchronize and change the parameters of the Application, the User needs to select the "Settings" function

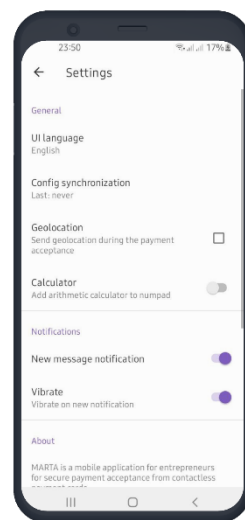


Fig. 10.b

In Settings section, the User can set additional parameters by which the Application works.

## 5.4.6. "PoS information" function

Fig. 11. "PoS information" function

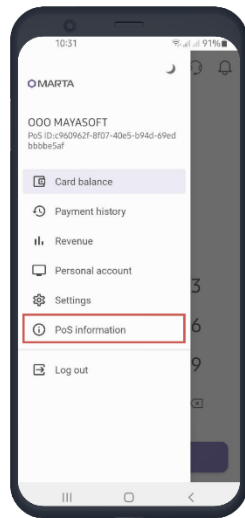


Fig. 11.a

To see the information about the account, the User needs to select the "PoS Information" function in the Application Menu

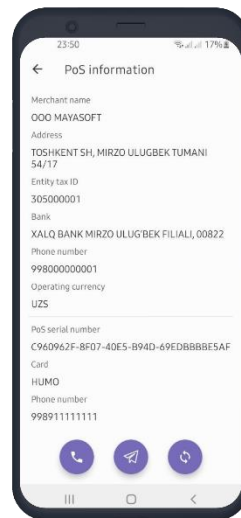


Fig. 11.b

The Account details

## 5.4.7. "Logout" function

Рис. 12. "Logout" function

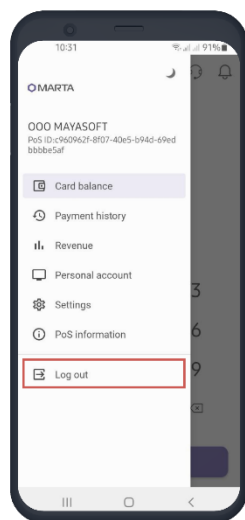


Fig. 12.a

To log out of the account, the User needs to select the "Logout" function in the Menu

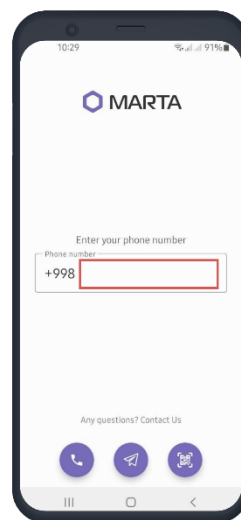


Fig. 12.b

After selecting the "Logout" function, the User is transferred to the account activation page again

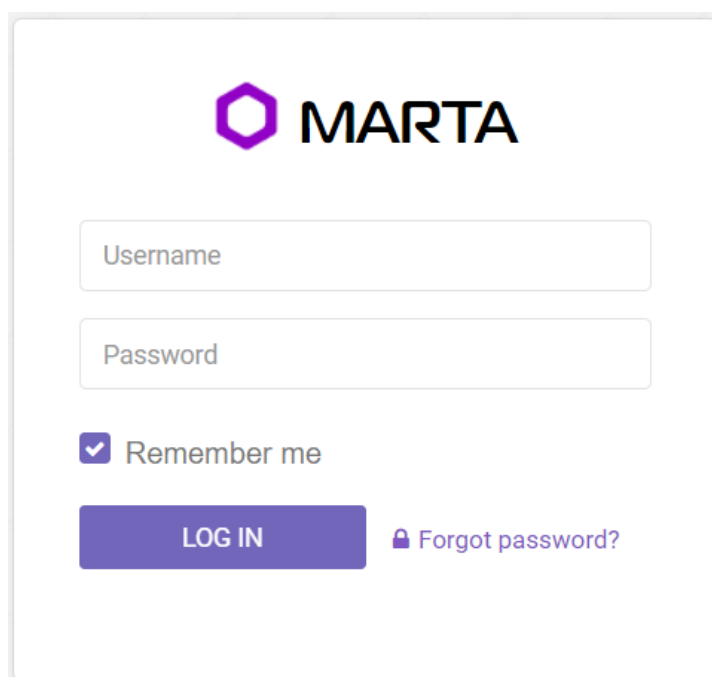
## 6. Guide to the Personal Account

To control the MARTA Terminal mobile application, the User is simultaneously granted access to the Personal Account. The Personal Account includes the following features and functions:

- Convenient client interface with analytics, detailed reports and information about all payments.
- Interface for managing MARTA Terminal accounts (activated in the Application).

Access to the Personal Account is provided via the following link (see Fig. 13. Authorization page): <https://cpanel.marta.uz>

Fig. 13. Authorization Page



The image shows a login form for the MARTA application. At the top center is the MARTA logo, which consists of a purple hexagon icon followed by the word "MARTA" in a bold, black, sans-serif font. Below the logo are two input fields: the first is labeled "Username" and the second is labeled "Password". Underneath the password field is a checkbox with a checkmark inside, followed by the text "Remember me". At the bottom of the form is a purple rectangular button with the text "LOG IN" in white, uppercase letters. To the right of the button is a link that says "Forgot password?" with a small purple padlock icon to its left.

**Username:** the User's email.

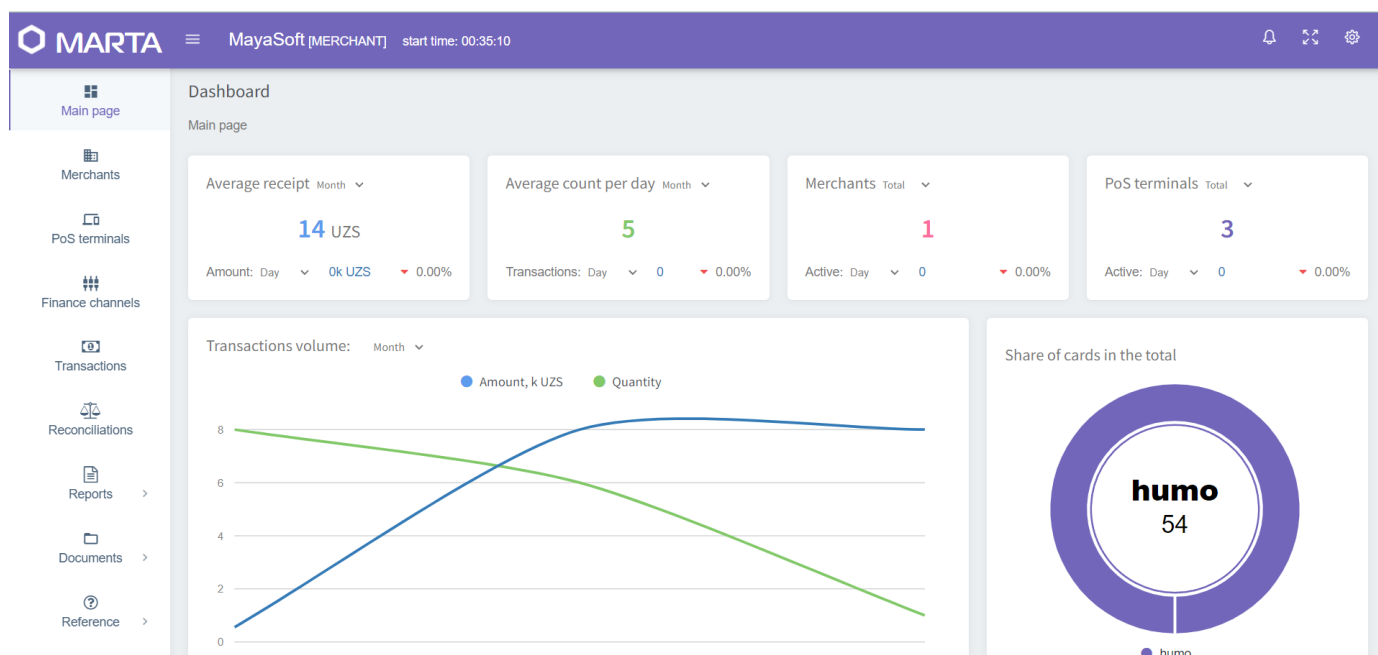
**Password:** the password is set by the token (link), which is sent to the User's e-mail after registration in the bank.

## 6.1. Main Page

The first page of the account is a panel for displaying general statistics on sales of the company, where the following indicators are provided (see Fig. 14. Main page):

- Average payment amount through the application (average sales receipt);
- Average number of transactions per day (can be adjusted by month and quarter);
- Number of company branches managed through this account;
- Number of mobile devices connected to this Personal account/company (number of created accounts for the Application);
- Dynamics of payments for a certain period;
- The ratio of types of cards accepted through the Application.

Fig.14. Main Page



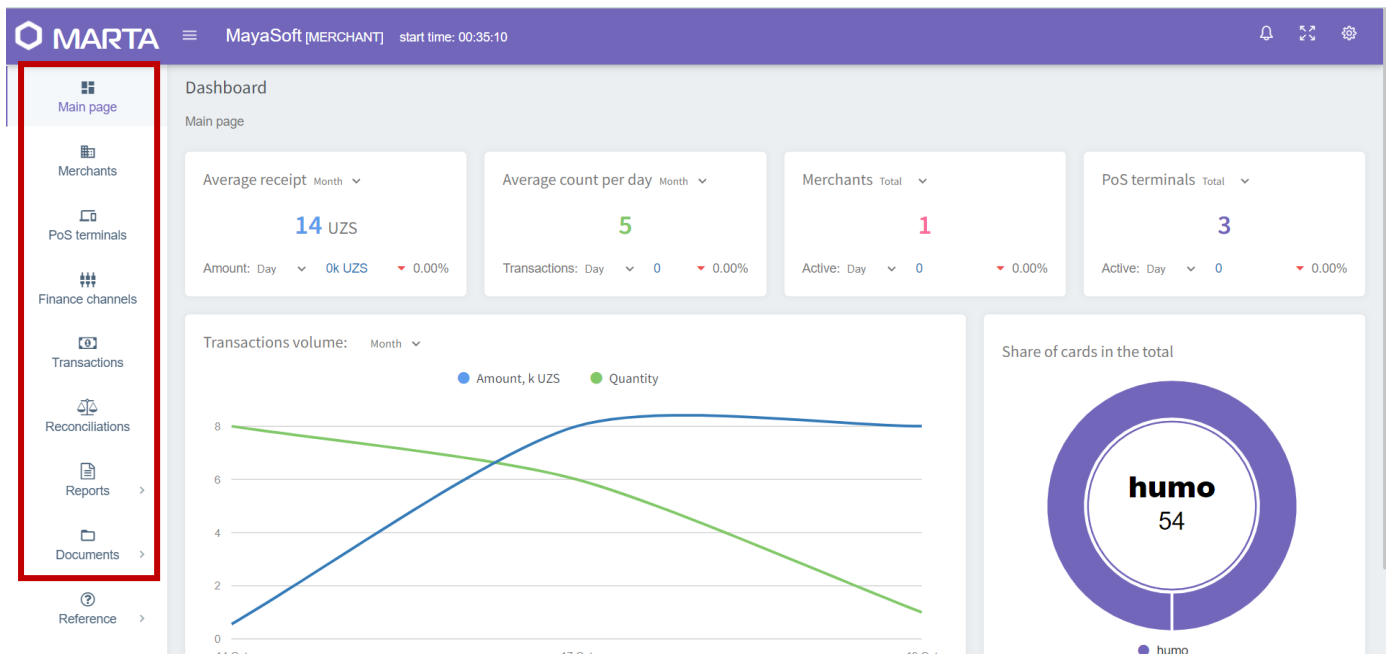


## 6.2 Personal Account menu

The left part of the window displays links to sections (see Fig. 15. Personal Account menu), which are:

- Merchants - a list of companies managed through this account (see Fig. 16. Merchants)
- POS terminals - a list of mobile devices that operate in terminal mode using the MARTA Terminal Application (see Fig. 17. POS terminals)
- Finance channels - a list of identifiers of the merchant in the processing service of the acquiring bank (see Fig. 18. Finance channels)
- Transactions - a list of all payments accepted through the Application (see Fig. 19. List of transactions)
- Reports - reports on transactions, within branches of the company and its terminals (see Fig. 20. Reports)
- Documents - a necessary package of documents for review by the User
- Reference - list of universal values

Fig. 15. Personal Account menu



## 6.3. Section: Merchants

The Merchants section (see Fig. 16. Merchants) displays a list of branches of the company that are managed by this account. Functions of this page:

- Adding additional branches to the company (on the “Branches” column, by pressing “+1”)
- Adding additional terminals (on the POS terminals column, by pressing “+1”)

Fig. 16. Merchants

The screenshot shows the MARTA web application interface. The top navigation bar is purple and contains the MARTA logo, a hamburger menu, the user name 'MayaSoft [MERCHANT]', and the start time '00:35:10'. On the right side of the header are icons for notifications, full screen, and settings. A left sidebar contains navigation options: Main page, Merchants (selected), PoS terminals, Finance channels, Transactions, Reconciliations, Reports, Documents, and Reference. The main content area is titled 'Merchants' and shows a breadcrumb 'Main page / Customers / Merchants'. Below this is a table with columns: Merchant, Address & Phone, Bank parameters, Branches, PoS terminals, Last transaction, and State & Registered at. A search bar is located at the top right of the table area. The table contains one entry for 'OOO MAYASOFT' with details: UID: c8122e69-e0d8-4db2-a577-3bd7fa432b20, Address: TOSHKENT SH, MIRZO ULUGBEK TUMANI 54/17, Email: marta.test6767@gmail.com, 99800000001. The 'Branches' column shows '+1', 'PoS terminals' shows '3 pcs +1', and 'Last transaction' shows '19.10.22'. The 'State & Registered at' column shows 'ACTIVE' and '29.07.22 17:38'. Below the table, it says 'Showing 1 to 1 of 1 entries (filtered from 1,795 total entries)'. At the bottom of the page, there is a footer: '© 2019. MayaSoft LTD. Have a question? Call us: +998 71 203 31 21'.

Merchant	Address & Phone	Bank parameters	Branches	PoS terminals	Last transaction	State & Registered at
<b>OOO MAYASOFT</b> MARTA UID: c8122e69-e0d8-4db2-a577-3bd7fa432b20	Address: TOSHKENT SH, MIRZO ULUGBEK TUMANI 54/17 Email: marta.test6767@gmail.com 99800000001		+1	3 pcs +1	19.10.22	ACTIVE 29.07.22 17:38

## 6.4 Section: POS terminals

The POS terminals section (see Fig. 17. POS terminals) displays a list of mobile devices that are managed by this account. Functions of this page:



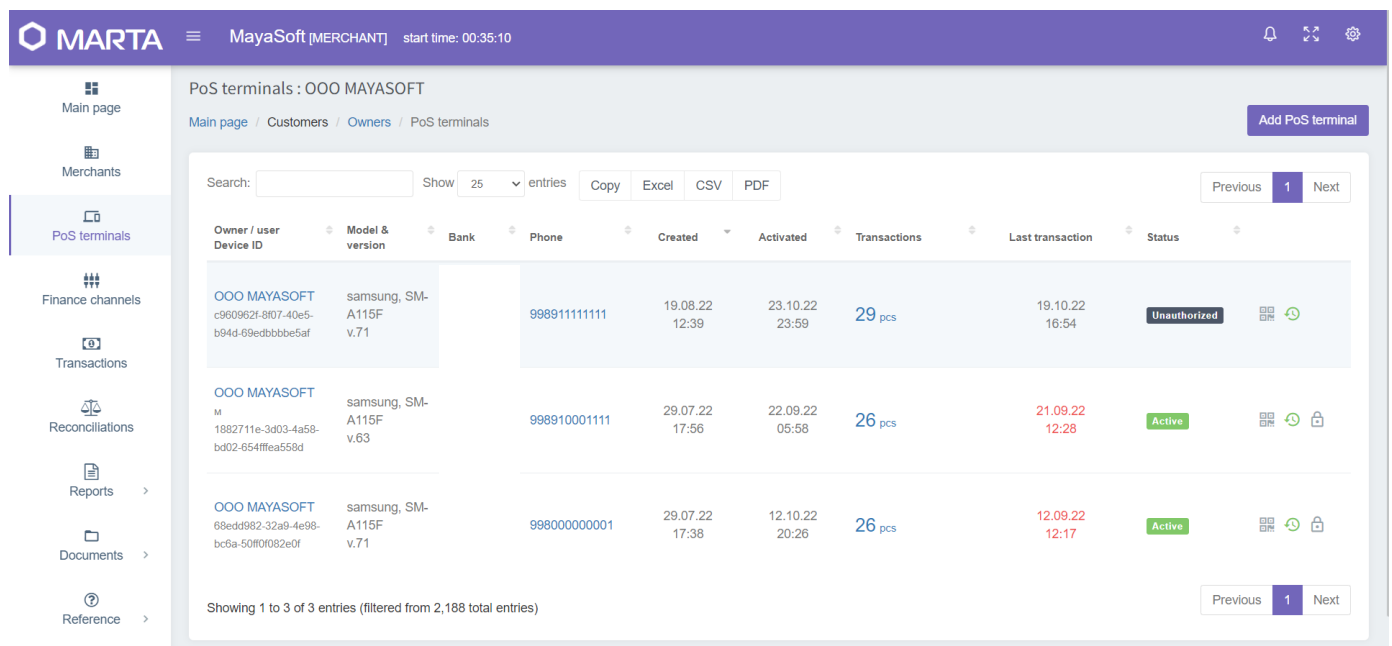
- Adding additional devices (by pressing the “Add POS terminal” button)
- Blocking the terminal (by pressing the “” icon)
- Enabling/disabling the “Reverse” operation for a particular terminal (by pressing the icon “” )
- Copying the list of terminals to the clipboard, downloading in xls, csv, pdf format






Fig. 17. POS terminals



PoS terminals : OOO MAYASOFT

Main page / Customers / Owners / PoS terminals [Add PoS terminal](#)

Search:  Show 25 entries [Copy](#) [Excel](#) [CSV](#) [PDF](#) [Previous](#) [1](#) [Next](#)

Owner / user Device ID	Model & version	Bank	Phone	Created	Activated	Transactions	Last transaction	Status	
OOO MAYASOFT c960962f-8f07-40e5-b94d-69edbbbe5af	samsung, SM-A115F v.71		998911111111	19.08.22 12:39	23.10.22 23:59	29 pcs	19.10.22 16:54	Unauthorized	
OOO MAYASOFT M 1882711e-3d03-4a58-bd02-654ffea558d	samsung, SM-A115F v.63		998910001111	29.07.22 17:56	22.09.22 05:58	26 pcs	21.09.22 12:28	Active	 
OOO MAYASOFT 68edd982-32a9-4e98-bc6a-50ff0f082e0f	samsung, SM-A115F v.71		998000000001	29.07.22 17:38	12.10.22 20:26	26 pcs	12.09.22 12:17	Active	 

Showing 1 to 3 of 3 entries (filtered from 2,188 total entries) [Previous](#) [1](#) [Next](#)

## 6.5 Section: Finance channels

The Finance channels section (see Fig. 18. Finance channels) displays the identifiers of all companies connected to this account in the processing system of the Acquiring Bank. Functions of this page:

- Adding additional devices to a certain channel (on the column POS terminals, by pressing “+1”)
- Carrying out the Reconciliation/End of day operation for a certain finance channel (by clicking on the “↔” icon)

Fig. 18. Finance channels

The screenshot shows the MARTA web application interface. The top navigation bar is purple and contains the MARTA logo, a hamburger menu, the user name 'MayaSoft [MERCHANT]', and the start time '00:35:10'. On the right side of the top bar are icons for notifications, refresh, and settings. A left sidebar contains navigation icons for 'Main page', 'Merchants', 'PoS terminals', 'Finance channels' (which is highlighted), 'Transactions', 'Reconciliations', 'Reports', 'Documents', and 'Reference'. The main content area is titled 'Finance channels list' and includes a breadcrumb trail 'Main page / Customers / Finance channels'. Below the title, there is a 'Show 25 entries' dropdown and a search box. A table displays one entry with the following columns: #, Owner, Processing, Acquirer ID, Merchant ID, POS ID, Priority, Rule type, and PoS terminals. The entry has the following values: # 4366, Owner OOO MAYASOFT, Processing Humo, Acquirer ID 008220086668402, Merchant ID 08111OQS, Priority 1, Rule type RID [A088000100], and PoS terminals 3 pcs +1. To the right of the PoS terminals column is a '+1' button and a '↔' icon. Below the table, it says 'Showing 1 to 1 of 1 entries (filtered from 1,821 total entries)'. At the bottom right of the table area are 'Previous', '1', and 'Next' buttons. The footer of the page contains the copyright information: '© 2019. MayaSoft LTD. Have a question? Call us: +998 71 203 31 21'.

#	Owner	Processing	Acquirer ID	Merchant ID	POS ID	Priority	Rule type	PoS terminals
4366	OOO MAYASOFT	Humo	008220086668402	08111OQS	1	RID [A088000100]	3 pcs +1	

## 6.6 Section: Transactions

The Transaction section (see Fig. 19. Transaction list) displays all transactions made using mobile devices connected to this account. Functions of this page:

- Displaying payment receipts;
- Monitoring the location of payments;
- Filtering and copying the list of terminals to the clipboard, downloading in xls, csv, pdf format

Fig. 19. Transactions

The screenshot shows the MARTA interface for a merchant. The top navigation bar includes the MARTA logo, the merchant name 'MayaSoft [MERCHANT]', and the start time '00:35:10'. The sidebar on the left contains navigation icons for Main page, Merchants, PoS terminals, Finance channels, Transactions (highlighted), Reconciliations, Reports, Documents, and Reference. The main content area is titled 'List of transactions' and includes a search bar, a 'Show 25 entries' dropdown, and buttons for 'Copy', 'Excel', 'CSV', and 'PDF'. A pagination control shows 'Previous', '1', '2', '3', '4', and 'Next'. The transaction list table has the following columns: Card, Amount, Time, Accepted by, Bank, Owner, Reference number, Batch #, and State. The data rows are as follows:

Card	Amount	Time	Accepted by	Bank	Owner	Reference number	Batch #	State
9860 1001 **** 2127 exp: 02/26	0 UZS	19.10.22 16:53	id: c960962f-8f07-40e5-b94d-69edbbbbe5af POS ID: 08111OQS		OOO MAYASOFT MID: 00822008668402	229211100562	19.10.22 #1	117 DECLINED
9860 1001 **** 2127 exp: 02/26	100 UZS	19.10.22 16:02	id: c960962f-8f07-40e5-b94d-69edbbbbe5af POS ID: 08111OQS		OOO MAYASOFT MID: 00822008668402	229211775780	19.10.22 #1	000 AUTHORIZED
9860 1001 **** 2127 exp: 02/26	0 UZS	17.10.22 04:30	id: c960962f-8f07-40e5-b94d-69edbbbbe5af POS ID: 08111OQS		OOO MAYASOFT MID: 00822008668402	228923579971	17.10.22 #1	000 AUTHORIZED
9860 1001 **** 2127 exp: 02/26	0 UZS	17.10.22 04:27	id: c960962f-8f07-40e5-b94d-69edbbbbe5af POS ID: 08111OQS		OOO MAYASOFT MID: 00822008668402	228923578475	17.10.22 #1	000 AUTHORIZED
9860 1001 **** 2127 exp: 02/26	0 UZS	17.10.22 04:23	id: c960962f-8f07-40e5-b94d-69edbbbbe5af POS ID: 08111OQS		OOO MAYASOFT MID: 00822008668402	228923577614	17.10.22 #1	000 AUTHORIZED
9860 1001 **** 2127	0 UZS	17.10.22 04:20	id: c960962f-8f07-40e5-b94d-69edbbbbe5af		OOO MAYASOFT MID:	228923577372	17.10.22 #1	000 AUTHORIZED

## 6.7 Section: Reports

The Reports section (see Fig. 20. reports) displays the summary of transactions made by the company branches and terminals connected to this cabinet. Functions of this page:

- Providing reports on terminals and company branches separately based on specified in the filter period;
- filtering and copying the list of terminals to the clipboard, downloading in CSV, pdf format

Fig. 20. Reports

Settlements: PoS terminals

Main page / Reports / PoS terminals Filter

Show 10 entries Copy CSV PDF Previous 1 Next

Device ID	Phone number	Owner / user	Bank	Created	Activated	Transactions	Last transaction	Amount, Net	Status
68edd982-32a9-4e98-bc6a-50ff0f082e0f	998000000001	OOO MAYASOFT		29.07.22 17:38	12.10.22 20:26	16	12.09.22 12:17	5 712	Active
1882711e-3d03-4a58-bd02-654fffea558d	998910001111	OOO MAYASOFT M		29.07.22 17:56	22.09.22 05:58	5	21.09.22 12:28	104	Active
c960962f-8f07-40e5-b94d-69edbbbe5af	998911111111	OOO MAYASOFT		19.08.22 12:39	23.10.22 23:59	4	19.10.22 16:54	326	Unauthorized

Showing 1 to 3 of 3 entries (filtered from 2,188 total entries) Previous 1 Next

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## 8. Vendor's contacts

The developer and supplier of the Application is MayaSoft Limited Liability Company

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