

Quick reference guide

What is MiniMint?

Take credit card payments on your mobile phone. MiniMint includes:

A software application on a mobile phone:

- Take credit card & Visa/Mastercard debit card payments on the spot
- Record credit card, Visa/Mastercard debit card, cash and cheque payments
- Apply a card-uplift fee to recover credit card charges
- Send receipts via email or SMS

Your own online reporting website:

- Records every transaction for future reference
- Log in and track sales as they happen
- Export reports into a spreadsheet for accounting purposes
- Monitor field staff progress
- Have one user or multiple users reporting to the same back end system

Support:

- Software upgrades & technical support for 12 months
- Training videos to get you started



Why MiniMint?

Get paid instantly

Accept credit card payments on-the-spot through MiniMint to get paid instantly, reduce on-account or cheque payments and have money in the bank sooner.

Recession proof your business - boost cash flow & reduce bad debt

Under current economic conditions, customers are taking longer to pay their accounts. By getting paid instantly through MiniMint, you don't have to worry about the risk of late payments or bad debt. You'll have better cash flow to pay bills and reinvest in the business during these tough economic times.

Save time on admin & increase efficiency

MiniMint is an effective and trouble-free payment method where less time is spent writing manual receipts and chasing outstanding payments. The time you'll save on administration will enable you to perform extra jobs each day.

MiniMint Security

3-DES Payment Card Industry (PCI) certification

MiniMint has the same level of payment security as the major banks - triple DES Payment Card Industry certification. Basically, this is a very high level of security that ensures clients' credit card details are kept secret and safe at all times. (See How To Use MiniMint - step 3).

MiniMint box contents

1. MiniMint quick start guide

2. MiniMint user manual

3. MiniMint CD containing:

- Link to online activation form
- Instructions to install software
- Electronic user guide
- Instructional videos
- Support information

How to use MiniMint



Enter a transaction amount



Select a payment type



Enter card details and apply an optional card uplift fee

Credit card security encryption



Transaction approved instantly - email or SMS a receipt to your customer

What is required to use MiniMint

MiniMint-compatible phone

MiniMint works with most Nokia, BlackBerry and Windows Mobile phones version 5.0 and above. For a full list of current handsets please visit www.mint-wireless.com/miniminthandsets.

Mobile data plan

Mint recommends you have a data plan enabled on your mobile phone account. Mobile data enables you to communicate with the bank as well as browse the internet on your phone.

Internet merchant account

To start accepting credit cards, you'll also need an internet merchant account. This makes sure that your credit card transactions get paid into the correct bank account. If you don't have one already, not to worry - Mint can help set this up quickly when you register your MiniMint product. Through our bank relationships we can provide your business with competitive rates to save you more money. All you need is a company ABN.

Computer & internet connection

To access the back-end reporting system you'll require a PC or Mac computer with an Internet connection.

MiniMint set-up process

Step 1 - Store purchase

Customer purchases MiniMint pack from Officeworks retail store.

Step 2 - Online activation, setup and training

Customer completes the online activation form, follows instructions to download the software onto their compatible phone and has access to the user manual and MiniMint training videos.

Step 3 - Internet merchant account set up

Mint customer service team contacts the customer to set up their e-merchant account, if they don't already have an account and have requested one to be setup during the activation process.

Step 4 - Account approval

MiniMint customer is advised by the Mint that they are ready to accept payments on their mobile phone!

FAQ's

What is the Mint printer/card reader

This is a convenient add-on that allows you to swipe cards to save time and enables you to print receipts for customers on the spot.

Can MiniMint process EFTPOS

No, MiniMint doesn't provide EFTPOS because most of its customers' transactions are greater than \$60, and research shows most people prefer to pay by credit card (for interest free period and loyalty rewards). EFTPOS means pin-based cheque or savings account transactions. However, MiniMint can accept Visa/MasterCard debit cards.

What are the fees?

MiniMint charges 99c per credit card transaction. Recording all other transactions is free. Standard merchant fees also apply. However, MiniMint gives you the option of setting a transaction uplift fee to recover these costs from your customers. E.g. \$100 transactions with 2% credit card uplift fee will charge customers \$102.

Mint Printer/Card Reader

Convenient:

- Swipe credit cards to save time
- Provide printed receipts to customers

Lightweight

- 293 grams including battery and paper roll
- 79mm x 126mm x 43.6mm

Robust:

- Can withstand a 1.2 metre drop
- High-speed bluetooth connection with self-encrypting magnetic stripe reader for high level security

Battery Life

- Lithium-Ion battery provides long battery life

