SWYPE

Frequently Asked Questions

Product

1. **What is a Mobile Point of Sale (MPOS)?**
   a. Mobile Point of Sale (MPOS) is the name given to a card reader paired with a smartphone or tablet to accept credit and debit card payments.

2. **What is SWYPE?**
   a. SWYPE is Jamaica's first MPOS payment solution offered by Sagicor Bank.

3. **How does SWYPE work?**
   a. SWYPE uses a smartphone or tablet along with an easy to use app that enables users to accept credit and debit card payments. Your SWYPE works with any android smartphone or tablet.

4. **Is SWYPE secure?**
   a. SWYPE is safe and secure! Customer data is not stored on the app plus it facilitates the acceptance of EMV Contact and Contactless cards. SWYPE gives you that added security of carrying less cash!

5. **Who can use SWYPE?**
   a. SWYPE can be used by any organization seeking a fully portable device that can accept debit and credit card payments. Individuals can also apply for a SWYPE device however, specific terms and conditions apply.

Supported Devices & Connection

6. **What kind of smartphone will I need?**
   a. SWYPE works with any android smartphone or tablet version 6.0 or above.

7. **Will Sagicor provide me with a smartphone?**
   a. Sagicor ONLY provides the SWYPE card reader. Merchants and Individuals are required to provide or purchase their preferred Android smart device.

8. **How does SWYPE connect to my smartphone?**
   a. SWYPE connects wirelessly via Bluetooth.

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9. **What's the difference between SWYPE and a regular Point of Sale (POS) machine?**
    a. SWYPE is a fully paperless solution that offers increased mobility for those businesses that require an easy to use cashless payment system.

10. **Do I need mobile data or Wi-Fi?**
    a. Yes. Your smartphone will require mobile data or Wi-Fi to use the SWYPE app.

11. **How often do I need to charge the machine?**
    a. SWYPE has an internal rechargeable battery and depending on usage can last up to a week. However, we recommend that you keep your battery level above 30%.

Accepting Payments

12. **What type of cards can I accept?**
    a. SWYPE supports all Visa and Mastercard Credit Cards as well as Visa, Mastercard and Multilink Debit Cards. This includes Magstripe and EMV Chip contact/contactless cards.

13. **What currencies can I do my transactions in?**
    a. SWYPE supports both Jamaican and US Dollar transactions.

14. **Will I see a record of my sales at the end of the day?**
    a. Yes. You can see your transaction summary and detail reports in the app.

15. **Can I void/cancel a transaction after a sale?**
    a. Yes. Simply search for the transaction you wish to void, select the "Void" option and then enter your username and password. All transactions may be voided prior to auto settlement at 8pm.

16. **What type of functions can I do with SWYPE?**
    - ✓ Debit Card Sale
    - ✓ Credit Card Sale
    - ✓ Void Debit / Credit Card Sale
    - ✓ Send Receipts to Clients
    - ✓ View Reports

17. **Do my clients receive a receipt?**
    a. Yes. Transaction receipts are sent to your clients electronically through email or SMS text. SMS charges are not paid by the merchant.

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18. **How will the funds be deposited to the account?**
    a. The SWYPE machine auto settles at 8:00 p.m. each day after which the funds will be credited to your account next day (between Monday and Thursday), and the 2nd business day of the following week for transactions done between Friday and Sunday.

19. **Are there any fees/charges that I need to pay for each transaction?**
    a. A commission is charged on the value of each transaction. This rate is lower than the traditional POS machine.

Getting SWYPE Device

20. **How do I get a SWYPE?**
    a. You may contact our Client Care Centre at 888-SAGICOR (724-4267) or email us at **SBJ_promotions@sagicor.com**.

21. **Do I have to pay for the SWYPE?**
    a. There is a monthly rental charge for SWYPE that is automatically deducted from the merchant's account at the beginning of every month.