

Quick start guide

pago

Contents

Welcome to Pago	3
Contact us	5
Getting to know your Pago terminal	6
Understanding the navigation and status bars	7
Before you begin	8
Getting started	8
Connecting to your Pago terminal to a power source	8
Powering on/off your Pago terminal	8
Activation	9
Setting a Manager passcode	10
Connectivity and network	11
Wi-Fi	11
Ethernet	12
4G Connection	12
Switching between standalone and integrated mode	13
Integrated mode	14
Pairing with your POS	14
Unpairing your POS	15
Processing transactions – Integrated mode	15
Standalone mode	16
Processing a transaction	16
Processing a refund	16
MOTO (Mail Order/Telephone Order)	16
Surcharge	17
Settlements	18
Settlement enquiry	18
Accessibility	19
Troubleshooting	20
Requesting a heartbeat	20
Replacing the paper roll	21
Optimising your Wi-Fi network	22
Checking your Network connection	22

Welcome to Pago

The EFTPOS terminal that
puts your business first.

Payments keep your business moving and using Pago means that you will never miss a sale – from first-class terminals to reliable connectivity, you're in good hands.

Take comfort with Pago knowing that your business can accept all major card payments and methods including digital wallets and MOTO payments, so you can get paid in whichever way suits your business. Plus, enjoy the premium support and user-friendly Pago dashboard.



The Pago Support Team

is available 24 hours a day, 7 days a week.

Contact us

 support@pagoeftpos.com.au

 pagoeftpos.com.au

 1300 999 850

Search Pago EFTPOS on   

Getting to know your Pago terminal

1. **Large touch screen** – The large colour touch screen and Android operating software make Pago easy to use.
2. **Power / sleep button** – Power your Pago terminal off and on, lock and unlock your terminal and wake your terminal from sleep mode.
3. **Menu bar** – See alerts, battery level, connectivity status and more in the bar at the top of the screen.
4. **Volume buttons** – Adjust the volume of sounds and alerts.
5. **Paper roll cover** – Paper roll compartment.
6. **Headphone jack** – This can be used by cardholders making a purchase in Accessibility Mode to assist with hearing audio prompts.
7. **Card swipe** – Swipe magstripe cards, with the magstripe facing the terminal.
8. **Card insert** – Insert the card into the chip slot reader right way up.
9. **Contactless payment reading area** – Customers paying by contactless can hover their card or device anywhere near the contactless symbol to make a payment.



Understanding the navigation and status bars

Pago terminals use Android operating software and just like a smartphone, your PAGO terminal has a full touchscreen that responds to gestures like tapping and swiping.



Tap - Lightly touch items to select them.

Swipe - Lightly drag your finger across the screen to swipe. For example, swipe down from the top of the screen to access the Quick Settings panel.

Touch and hold - Touch and hold items to see more information or open a pop-up menu of options.

Before you begin

If you are replacing your existing EFTPOS device with a Pago terminal, it's important to complete a settlement on the outgoing terminal before you set up your new Pago terminal. This is critical for reconciliation purposes.

Getting started

Connecting your Pago terminal to a power source

Your terminal comes with a convenient base for charging. Simply connect the base to a power point using the supplied power adapter, and place your terminal on the base.

Powering on/off your Pago terminal

Your Pago terminal will come charged and ready to use.

Press and hold the power button on the left side of the terminal to power it on. Your terminal will start up and load the payment screen.

To power off or restart your terminal, press and hold the power button for one second and then tap **Power off** or **Restart** on the screen.

Activation

We have pre-activated your terminal. This allows us to complete the necessary checks during the onboarding process, so you don't have to.



Setting a Manager passcode

This passcode is your security to access transaction history, settlements, perform a refund and process a MOTO transaction.

If you have a Pago technician onsite, they will assist you with this as part of the installation process.

If you have received your terminal via satchel, please call 1300 999 850 to obtain the daily admin passcode.

1. Select **Menu** → **Transaction history**.
2. Enter the daily admin passcode provided by the Pago Support Team.

Update User Passcode		
Enter Admin passcode		
• • • •		
1	2	3
4	5	6
7	8	9
C	0	✕
Cancel	Enter	

Setup User Passcode		
Enter Manager passcode		
1	2	3
4	5	6
7	8	9
C	0	✕
Cancel	Enter	

3. Enter your preferred Manager passcode, press **Enter**, then a second time to verify.



Want to change your passcode?

Select Menu → Support → Change passcode

Connectivity and networks

Your Pago terminal can be connected to either Wi-Fi, 3G/4G or Ethernet, depending on which signal is the strongest and most reliable in your location.

Wi-Fi



It is important that the network you connect your Pago terminal to is the same network as your POS.

1. Swipe down from the top of the screen, to access the Wi-Fi menu.



2. Press and hold the Wi-Fi icon on the left.



3. Select your Wi-Fi network name and enter the password. You must use a secured network, which is one that has a password. Open networks are not permitted.

Ethernet

1. Connecting the Ethernet cable

Locate an available Ethernet port less than 2 metres from where you want the terminal base to sit.

Plug in the supplied Ethernet cable to your wall port and the other end to the inner ethernet port on the base, next to the micro-USB slot.

2. Pairing the terminal to the base

1. Swipe down from the top, and select the 9 squares.
2. Open **Base control**.
3. Select **Pair a new dock**.
4. Follow the prompts to commence the Bluetooth Pairing process.
5. It will then prompt you to press and hold the button on the base for 3 seconds.
6. Pairing complete.

4G connection

Your Pago terminal comes with a SIM card, for an extra level of redundancy in case your local network stops working.

To use your 4G network, simply turn the Wi-Fi off by swiping down from the top of the screen, and tapping the Wi-Fi icon. You should see a line through the icon.

To re-enable, simply repeat the process.

Switching between standalone and integrated modes

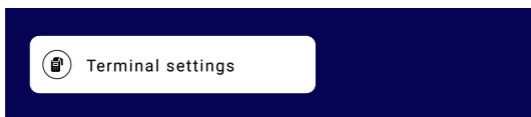
Your Pago terminal has two modes, depending on whether or not you integrate with a POS:

(1) **Integrated** or (2) **Standalone**.

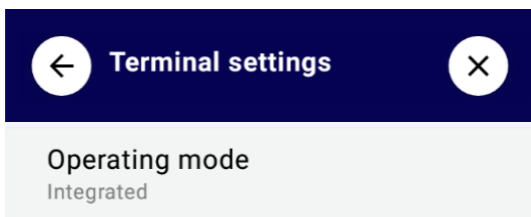
1. Press **Menu**.



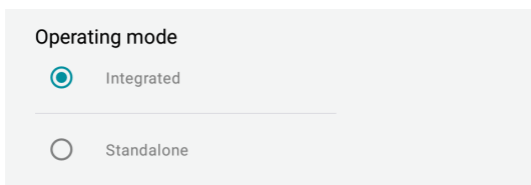
2. Press **Terminal settings**.



3. Press **Operating mode**.



4. Choose your preferred mode:
Integrated or **Standalone**.



Integrated mode

Pairing with your POS

Preparation

There are two different methods for pairing Pago depending on your POS:

1. **Spice integration** (Windows Only), or
2. **Direct integration.**

What is Spice?

The Spice adaptor is an application that manages the pairing between your POS PC and your Pago terminal.

Spice can be downloaded by visiting:

<https://spice.integration.mspenv.io/latest.exe>

What is direct integration?

This is where the POS has customised the pairing steps within their software directly.

You can find the steps to pair Pago on our website (on the POS providers page).

1. Refer to the instructions on the previous page **Switching between standalone and integrated modes** to enter integrated mode.
2. On the terminal:
 - a. Press **Menu**.
 - b. Select **Manage POS pairing**.
 - c. Select **+**.

3. In Spice

- a. Open the application to the **Status** screen and enter the following information:
 - Payments Provider – **Next Payments**
 - POSID – What you would like to name your POS, e.g. **POS1** or **BISTRO 1**.
 - Enter the IP address from the Pago terminal screen.
- b. Press **Start** on the terminal screen.

4. Pairing Procedure

Now that you have everything ready:

- a. Press **Start** on the terminal, then press **Pair** on the Spice window.
- b. Confirm your pairing code on both Spice and your terminal.

Unpairing your POS

Press **Unpair** on Spice or your Pago terminal.

Processing transactions

1. Initiate a transaction from your POS and choose the appropriate payment method.
2. The amount owing will be displayed on the Pago terminal.
3. Customer presents their payment method.

Standalone mode

Processing a transaction

1. Tap the word **Ready** in the middle of your screen.
2. Enter the amount in dollars and cents.
3. Depending on your enabled features, you may see a cashout and tipping prompt. Otherwise your Pago terminal will prompt the customer to present their card.

Processing a refund

1. Press **Other**.
2. Press **Refund**.
3. Enter your Manager passcode.
4. Enter the amount.
5. Select **Card** or **Mobile**.
6. Customer presents their card, they will be required to enter their PIN.

MOTO (Mail Order/Telephone Order)

1. Press **Other**.
2. Press **MOTO**.
3. Enter your Manager passcode.
4. Enter the amount in dollars and cents.
5. Enter the card number, and verify it a second time.
6. Enter the expiry date.
7. Enter the CVV.

Surcharge

A surcharge is a charge you can pass on to your customers. It covers the cost of processing card or digital payments. You can only charge what it actually costs you to accept the payment. This amount is known as the **Cost of Acceptance**.

The Reserve Bank of Australia (RBA) introduced card payment regulations that limit the amount merchants can surcharge for card transactions. You can find more information about the RBA standards on the RBA website.

How much can you surcharge?

You can surcharge customers up to your Cost of Acceptance for that transaction type. You can find this information on your monthly merchant statement.

How do I set up surcharging on my Pago terminal?

If enabled, your surcharge rate as a default will be set as the same rate as your MSF (Merchant Service Fee). To enable surcharge or change the rate please contact our Pago Support Team.

Settlements

Your Pago terminal will automatically settle at 11:30pm, unless you perform a manual settlement prior, or if you have opted for an alternate settlement time. A settlement can only be performed once in a 24-hour period.

To perform a manual settlement follow the steps below:

1. Press **Menu**.
2. Press **Settlements**.
3. Enter Manager passcode.
4. Press **Settle now**.

Settlement enquiry

A detailed daily settlement report is available to view and print directly from your terminal for 10 days after the settlement period.

To access your reports:

1. Press **Menu**.
2. Press **Settlements**.
3. Enter Manager passcode.
4. Tap the date required and press **OK**.
5. The settlement report will be generated.
6. Select **Print** if required.

Accessibility

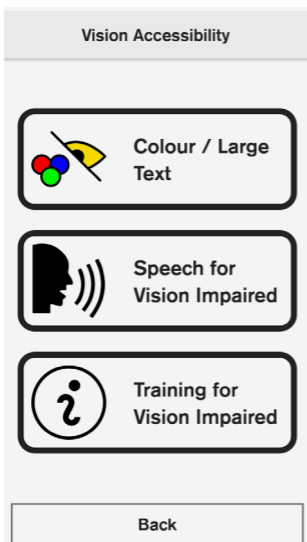
Your Pago terminal has a number of accessibility options on the terminal to assist customers with navigating the touch screen selection and securely processing a transaction should they need it.

On the **Present card** screen a customer or merchant can select the yellow accessibility icon to enable the following accessibility options:

1. Different font colour options.
2. Enlarged text.
3. Voice to text.



*Customers can also simply double tap on the **Present card** screen to enable voice to text.*



Troubleshooting

Requesting a heartbeat

A 'heartbeat' is how the terminal syncs its settings with the Verifone server, the home of your Pago terminal's configuration parameters.

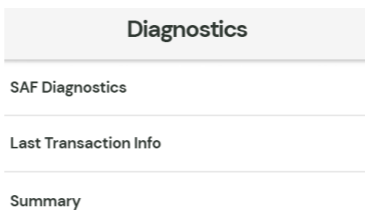
From time to time, our Pago Support Team might ask you to perform this action to sync changes immediately for you.

To trigger a Pago terminal heartbeat test:

1. Swipe down from the top of the touch screen and select the 9 squares.



2. Select **Diagnostics**, then **Summary**.



3. Press **Request heartbeat**.



Replacing the paper roll

1. Open the paper roll cover.
2. Remove the used paper roll spine.
3. Insert the new roll so the paper feeds from underneath closest to the screen, and the Pago logo is on the reverse side.
4. Make sure a small length of paper is sticking out of the Pago terminal before you close the cover.



Optimising your Wi-Fi network

Each business is different, so there isn't a one-size-fits-all answer, however here are some answers to common questions that will help you get the most out of your Wi-Fi network.

Q. Are all Wi-Fi routers the same?

No. Most of the time you will receive an ISP supplied router to connect to the NBN supplied modem. The location where these two devices are installed is typically not near your front of house devices like POS and Pago terminal/s.

Q. Where should my router be installed?

If possible, it should be installed up-high, like on a shelf, in the same vicinity as your front of house equipment, away from other interference like cordless phones, large bodies of water, lots of metal, etc.

Q. Can I use an AP?

Yes! These can be powered with Power-over-Ethernet (PoE), meaning you don't need a power outlet at every location – just Ethernet and a PoE switch or injector.

The better APs are those which create a mesh network.

Checking your Network connection

1. Press **Menu**.
2. Press **Support**.
3. Press **Network test**.



The EFTPOS
terminal that
puts your
business first.

pago

Contact us

 support@pagoeftpos.com.au

 pagoeftpos.com.au

 1300 999 850