myPOS Combo

user manual
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Introduction

Congratulations!
Your new myPOS Combo device (myPOS Combo in short) from myPOS Europe Ltd. is a revolutionary mobile terminal for securely accepting payments with credit and debit cards on the go. In order to start using it, you need to register on mypos.com for a free e-money account, where your funds will be settled, and to activate the myPOS Combo device.

If you need more than one device for your business, you can purchase and activate additional myPOS devices. The funds from all devices will be transferred to your myPOS account.

Scope

This user guide contains step-by-step instructions for using your myPOS Combo device to accept credit and debit card payments on the go. The purpose of this document is to specify the main functions of the myPOS Combo.

The Quick User Guide provides information about:

• Internet connectivity capabilities of myPOS Combo
• How to use Bluetooth, Wi-Fi or SIM card on myPOS Combo
• Activation
• Accepting Payments
• Main menus and functions

The Quick User Guide does not include information about the technical specifications of the device. It is provided separately in the myPOS Combo Technical Specifications & Warranty document.

Related documentation

The latest version of this Quick User Guide can be found on-line on https://mypos.eu/en/devices/combo.

Internet connectivity

In order to be able to process payments with credit and debit cards, the myPOS Combo device has to be connected to the Internet. Your myPOS Combo can use the internet connection of your mobile phone (via Bluetooth or personal hotspot), a wireless router and a SIM Card.

Using myPOS Combo with a mobile phone (via Bluetooth or personal hotspot)

Make sure you have an internet connection (data) activated on your mobile (smart) phone. In order to connect your myPOS Combo device to your mobile phone, please read carefully the information below.
Android
If you are using a mobile phone which runs Android 4.2 or later, you can connect your myPOS Combo via Bluetooth or Wi-Fi (Personal Hotspot).

To connect via Bluetooth, download the free myPOS Bluetooth Service App from Google Play Store and install it on your mobile phone. Starting the myPOS Bluetooth Service application will automatically launch a communication service. You can then close your myPOS Bluetooth Service App as it is not needed anymore for your myPOS Combo operation. Please follow the procedure described in the “How to connect your myPOS Combo with Bluetooth” section.

To connect via Wi-Fi (Personal Hotspot) activated on your mobile phone, please follow the procedure described in the “How to connect your myPOS Combo with Wi-Fi” section.

Using myPOS Combo with a wireless router (Wi-Fi)

Make sure your Wi-Fi router is connected to the Internet. In order to connect your myPOS Combo device to your Wi-Fi router, please read carefully the information below. Please be aware that the supported encryption methods for Wi-Fi networks are WPA and WPA2. For proper operation of the myPOS Combo device, please make sure that:

- your router does not have any network traffic restrictions or filters
- your router does not require setting a special TCP/IP configuration on your network devices (myPOS Combo will use the default settings only)
- network signal is strong enough. The network signal strength is indicated via a Wi-Fi signal icon located in the upper part of your myPOS Combo screen.

To connect via a Wi-Fi router, please follow the procedure described in the “How to connect your myPOS Combo with Wi-Fi” section.

Using myPOS Combo with a SIM card

Make sure your SIM card has the mobile data service activated. For proper operation of the myPOS Combo device, please make sure that:

- the SIM card is inserted correctly in the SIM slot. Please refer to pictogram on page 6.
- you have a SIM adapter if your SIM card is micro or nano. Your myPOS Combo device is working with standard SIM card size.
- network signal is strong enough. The network strength is indicated via a signal strength icon located in the upper part of your myPOS Combo screen.

To connect via a SIM card, please follow the procedure described in the “How to connect myPOS Combo using SIM Card” section.

WARNING! Please proceed with caution if you are using SIM card adapter for fitting a smaller SIM card into a myPOS myPOS Combo as there is a high risk of damaging your POS device. This damage is not covered by the warranty. We recommend you placing a regular-sized SIM card instead.
How to connect your myPOS Combo with Bluetooth

Make sure the Bluetooth on your mobile phone is ON (activated). Switch ON your myPOS Combo and wait for a few seconds until it completes the initialization.

**Step 1:** Select “Bluetooth” from the CONNECTION TYPE menu by pressing (3) on the keyboard. The myPOS Combo will scan for available (discoverable) Bluetooth devices in its range and will display a list of their names on the screen.

**Step 2:** Choose your mobile phone’s name from the list and select it by pressing its respective number (from 1 to 6) on the keyboard. If there are more than 6 available devices on the list, you can switch to the next page of the list by pressing ( ▼ ). If you cannot find your mobile phone on the list, press (CANCEL X) and myPOS Combo will rescan (search again) for available (discoverable) devices. Make sure your mobile phone is in a discoverable mode.

Depending on the device, you might have to tap “Pair device” to accept the password. The password is shown on the myPOS device screen.

**Step 3:** Pair the myPOS Combo with your mobile phone. Once it has been paired, myPOS Combo will perform a test of the connection to myPOS system. If the test is successful, the following myPOS Combo screen will appear:

If the connection test is unsuccessful, the myPOS Combo screen will display an error message. Please check and make sure your mobile phone is connected to the Internet. When you pair myPOS Combo with a Bluetooth device, the information is saved so that the next time you are within the range of the same Bluetooth device, the terminal will connect to it automatically.
How to connect your myPOS Combo with Wi-Fi

Make sure the myPOS Combo is in the range of your Wi-Fi network. Switch ON your myPOS Combo and wait for a few seconds until it completes the initialization. If you see the screen **CONNECTION TYPE**, please proceed to Step 1 below. If you are in the Bluetooth Menu please press (< CLEAR) to return to **CONNECTION TYPE** screen and proceed to Step 1 below. Otherwise please press (X CANCEL) to exit from the current operation, then press the FUNC button from the keyboard to enter **SETTINGS MENU 1** and choose Change Connection type (3).

**Step 1**: Select “Wi-Fi” from the **CONNECTION TYPE** menu by pressing (1) on the keyboard. The myPOS Combo will scan for available Wi-Fi networks within its range and will display a list of their names on the screen.

**Step 2**: Find the Wi-Fi network you would like to use and select it by pressing its number (from 1 to 6) on the keyboard. If there are more than 6 available networks on the list, you can switch to the next page of the list by pressing (▼). If you cannot find your Wi-Fi network on the list, press (CANCEL X) and myPOS Combo will rescan (search again) for available Wi-Fi networks. Make sure your myPOS Combo is in the range of your network.

**Step 3**: If your Wi-Fi network requires a password, myPOS Combo will display the Wi-Fi Password screen, where you can enter the network password. In case your password contains digits, press the relevant number key. In case your password contains letters, press the relevant number key and then switch to letters by pressing ALPHA button from the keyboard several times in order to select the required character. If you make a mistake, press the yellow key (< CLEAR) to delete the last entry. When you have entered the password, press the green key (O ENTER) in order to complete the operation.

Once it has connected to your Wi-Fi network, myPOS Combo will perform a test of the connection to myPOS system. If the test is successful, the following myPOS Combo screen will appear: If the connection test is unsuccessful, the myPOS Combo screen will display an error message.
Useful tips

- When myPOS Combo connects to a Wi-Fi network, the information is saved so that the next time you are within the range of the same network, the terminal will connect to it automatically.

- If the password of your Wi-Fi network has been changed, the Wi-Fi signal icon (WiFi) on the screen will become grey.

- If you try to make a payment transaction, the terminal will display an error message – “You are not connected to any network” - and will search for available networks.

- If a previously used network is found, the myPOS Combo device will connect to it automatically and will process the transaction.

- In order to change the saved password, choose the “Change connection type” option from the SETTINGS MENU 1 and enter the new password when prompted.

- If you are within a previously used network range and do not want your myPOS Combo device to connect to it automatically, you can delete the saved data by choosing option 3: “Forget this network”.

How to connect myPOS Combo using SIM card

**Step 1:** Remove the back cover of the device by unscrewing the bolt and remove the battery. You will see the SIM and SAM compartments.

**Step 2:** Insert your SIM card in the SIM card slot 1 (on the right side) with the gold coloured contact surface facing down.

- Make sure that the SIM card is inserted in SIM slot 1 (on the right side)
- Your myPOS Combo device is working with standard SIM card size. If you have micro or nano SIM card, please use a SIM adapter.

Put the battery back into the myPOS Combo device, close the cover and switch ON the device.

**Step 3:** Enter your SIM PIN.

Your device supports more than one connection type, so please choose SIM Card on the Connection type screen.

If the mobile network was not recognized, the myPOS Combo device will display an error message and two options: to try again (X CANCEL) or to manually enter the APN settings (O ENTER) of your mobile network.

Once it has connected to your mobile network, the myPOS Combo will perform a test of the connection to the myPOS system.

If the test is successful, the following myPOS Combo screen will appear:
If the connection test is unsuccessful, the myPOS Combo screen will display an error message.
Activation

Once connected to the Internet, your myPOS Combo device needs to be activated before you start accepting payments with credit or debit cards through it. Every myPOS Combo device has a unique serial number which is used by the myPOS to identify on which device a payment transaction is being accepted.

During the activation procedure, the myPOS links the serial number of your new myPOS Combo device with your myPOS account. Once your new myPOS Combo has been activated, every transaction accepted through it will be credited to your myPOS account.

You can link more than one myPOS Combo devices to one e-money account. In this case, payments accepted through all myPOS terminals, will be credited to one myPOS account.

Activation code

The activation procedure is a one-time process and requires an activation code generated by the myPOS to be entered manually by you on your myPOS Combo device.

Step 1: If you do not have an myPOS account, please register on mypos.com and follow the instructions. Once you have been successfully registered, the system will automatically generate an activation code for you. If you have a myPOS account already, please log in to your account and go to the menu Devices > Activate your device and follow the steps.

Step 2: Please enter the activation code on the myPOS Combo device and press the green key (O ENTER). Your myPOS Combo device must be connected to the Internet in order to complete the activation process.

Step 3: Once your myPOS Combo has been successfully activated, your myPOS Combo will display the confirmation screen and will automatically check for any updates of the terminal software. If a new update is found, the myPOS Combo terminal will automatically download and install it.

Congratulations!
Your new myPOS Combo is now activated and ready to be used. You can find the new myPOS Combo listed in your myPOS account in the POS terminals menu section.

Once myPOS Combo device is activated by you, it is permanently linked to your myPOS account. Even if the device is stolen or lost, any payment transaction made through it will be credited to your account. In case your device is lost or stolen, please inform Customer Support Centre immediately.
Accepting payments

Once your new myPOS Combo device is connected to the Internet and activated, it is ready to accept payments with credit and debit cards.

Your myPOS Combo supports three different methods for accepting payments with credit and debit cards - Magnetic Stripe (on the right part of the device), CHIP & PIN (on the bottom part of the device) and Contactless (NFC, build-in antenna under the display).

Payment transaction

Every time you switch on your myPOS Combo terminal, it will automatically connect to the Internet and will display the home screen. When you press the green key (O ENTER), the terminal will go directly to the PAYMENT screen ready for performing a Payment transaction. Making a Payment transaction with your myPOS Combo is easy and convenient. Please follow the 3 basic steps written below.

Step 1: Enter the amount of the transaction in the PAYMENT Screen. The amount must be entered without the decimal point. For example: for an amount of 5.00, enter 500 on the keyboard. When the PAYMENT screen display the correct amount, confirm by pressing the green key (O ENTER). If you need to correct the amount, please use the yellow key (< CLEAR) to delete the last entry or the red key (X CANCEL) to start the process from the beginning.

Step 2: Ask your customer for his or her credit or debit card. If the card has a CHIP insert the card in the bottom reader with the CHIP facing towards the keyboard. When myPOS Combo is reading the card, the screen will flash Green. If the card is not recognized, the screen will flash Red. Please check if the card is inserted properly in the reader, remove it and try again. If the problem persists, please ask your customer for another card. CHIP cards usually require a PIN code in order to confirm a transaction. If a PIN code is required for a card, your myPOS Combo terminal will display the ENTER PIN screen. Please, hand the terminal to the customer and ask him or her to enter his or her PIN code securely and to press the green key (O ENTER) when ready.

If the card supports PIN (personal identification number) check, the terminal will process the PIN code and will display PIN OK if the correct PIN code has been entered by your customer.

The myPOS Combo will initiate the transaction authorization process by communicating with myPOS. The PROCESSING screen will indicate that the procedure is not completed.

If the transaction request with a card has been approved by the issuer, the myPOS Combo terminal will display a confirmation message: “TRANSACTION IS APPROVED”. At this point, you can remove the card from the reader and return it to the customer.

Step 3: The myPOS Combo device will automatically print the merchant’s copy of the receipt for the approved PAYMENT transaction. Then the terminal will wait 3 seconds, beep and start printing the customer’s copy of the receipt.
Processing magnetic stripe cards

If your customer’s card has only a mag stripe on it, please follow the procedure below after you enter and confirm the amount of the transaction. Magnetic stripe cards are swiped with the magnetic stripe side facing down using the reader located at the right side of the myPOS Combo. Make sure the card is inserted properly and the bottom of the card runs firmly along the bottom of the card swipe and that the card is swiped at an even speed. The speed of swiping the card must not be too slow, as this can sometimes cause problems when the terminal is reading cards.

If a CHIP card is swiped as a magnetic one, the terminal will display the following screen.

Please, insert the card with the CHIP facing up into the reader located at the bottom of the myPOS Combo and follow the steps for accepting CHIP cards laid out in the previous section. Complete the transaction as described in Step 3 of the previous section.

Processing contactless cards (PayPass or payWave)

The contactless (NFC) technology is gaining popularity and it is very likely that many of your customers will hand you such cards. Your myPOS Combo device can accept two types of contactless cards - PayPass and payWave, issued by Mastercard and VISA respectively.

Contactless cards always need to have one of the following logos printed on it.

If your customer has a PayPass or payWave logo on it, please follow the procedure below after you enter and confirm the amount of the transaction.

Hold the card (or smartphone) approx. 3cm above the display of your myPOS Combo. When the secure contactless reader recognizes the card, the four colour indicators will flash indicating that the card is being processed. If the card is successfully read, all four indicators will be on. The process takes one second and after you hear a beep, you can remove the card.

If the card requires a PIN code to be entered, please hand the terminal to the customer and ask him or her to enter his or her PIN code.

Complete the transaction as described in Step 3 of the previous section.
Mobile Top-up

If your customer wants to load an amount within a stored value card, you should follow these few basic steps:

**Step 1:** From the home screen, press the menu button ( MENU ) from the keyboard in order to enter the Transaction type menu. Select MOBILE TOP-UP by pressing key (2) and confirm with the green key (O ENTER). The myPOS Combo terminal will display the MOBILE TOP-UP screen.

**Step 2:** Enter the mobile number with the country code and confirm with the green key (O ENTER).

**Step 3:** Select your customer’s carrier – service provided by 779+ operators

**Step 4:** Enter an amount to top-up. Depending on the carrier you should select from a predefined list or enter an amount of your client’s choice within a suggested range

**Step 5:** Review all entered details and confirm the green key (O ENTER).

**Step 6:** The myPOS Combo device will automatically print the merchant’s copy of the receipt for the approved PAYMENT transaction. Then the terminal will wait 3 seconds, beep and start printing the customer’s copy of the receipt.
Send payment request

If you want to send a payment link to your customer due to his absence in front of you during the payment, you have the following option – to send a payment request through the website, the mobile app or via the terminal. To send a payment request via the device, you should follow these few basic steps:

**Step 1:** From the home screen, press the menu button (≡) from the keyboard in order to enter the Transaction type menu. Select SEND PAYMENT REQUEST by pressing key (4) and confirm with the green key (O ENTER). The myPOS Combo terminal will display the SEND PAYMENT REQUEST screen.

**Step 2:** Enter the amount of the request and confirm with the green key (O ENTER).

**Step 3:** Enter the mobile number with the country code and confirm with the green key (O ENTER).

**Step 4:** Enter period in days, after which the payment request will expire. The period should be between 1 - 120 days. Confirm with (O).

**Step 5:** Enter recipient’s name and confirm with (O).

**Step 6:** Enter reason for payment and confirm with (O). The payment request is successfully sent.

**Step 7:** Transaction details are displayed.
Refund transactions

Refund transaction is used in order to issue a refund (credit) to the customer. When you refund a card transaction, the amount of the refund is returned to the customer’s card account and your myPOS account is debited with the corresponding amount. You must always make a refund to the card used for the original purchase.

Before making a refund

- Never make a refund unless there has been an original purchase with the card. If you do, service provider may block your myPOS Combo terminal and withdraw your card processing facility.
- Check that your customer has handed you the card used for the original transaction – the last four digits have to match those on the e-receipt. If they do not, ask for the original card.
- Never give a cash or cheque refund for a card transaction – fraudsters often try to obtain cash this way.
- Never refund more than the original transaction amount.

Step 1: From the home screen, press the menu button ( MENU ) from the keyboard in order to enter the Transaction type menu. Select REFUND by pressing key ( 5 ) and confirm with the green key ( O ENTER ). The myPOS Combo terminal will display the REFUND screen.

Step 2: Type in the amount of the refund transaction and press the green key ( O ENTER ) to confirm. Present the customer card to the terminal either via the Magnetic Stripe, Chip or contactless reader.

Step 3: Ask your customer to Enter PIN code where required.

Last transaction void

Step 1: From the home screen, press the menu button ( MENU ) from the keyboard in order to enter the Transaction type menu. Select Last Transaction Void by pressing key ( 6 ) and confirm with the green key ( O ENTER ). The myPOS Combo terminal will display the Last Transaction void screen showing the amount of your last transaction.

Step 2: Confirm by pressing the green key ( O ENTER ) if you want to proceed.

Step 3: Ask your customer to Enter PIN code where required.

If there is no previous successfully processed transaction or it has been voided, the myPOS Combo terminal will display an error message “No transaction found”.

If the transaction is declined with a “Transaction is not permitted” message, then take into account that this type of transaction is forbidden for the particular myPOS Combo device.
myPOS Combo functions

For better user experience and convenience all functions of your myPOS Combo are divided in two groups – TRANSACTIONS (Menu button \( \text{Menu} \)) and SETTINGS (FUNC button). From the home screen (any other screen by pressing red key (\( X \) CANCEL) first) you can select the TRANSACTION menu by pressing Menu button key or you can select the SETTINGS menu by pressing Up Arrow key.

Transaction menu

Menu button ( \( \text{Menu} \) )

TRANSACTION menu is organized in two screens with the following options:

**TRANSACTION MENU 1** shows the list of supported types of payment transactions on your myPOS Combo device:

1. PAYMENT
2. MANUAL CARD ENTRY(MO/TO)
3. MOBILE TOP-UP
4. SEND PAYMENT REQUEST
5. REFUND
6. LAST TRANSACTION VOID

Please refer to section “Accepting Payment” for a detailed description of each transaction. The default transaction type for your myPOS Combo is Payment. You cannot change the transaction type during an operation. If you make a mistake, use (\( X \) CANCEL) to cancel the operation.

**TRANSACTION MENU 2** shows the list of operations and functions related to payment transactions:

**TRANSACTION MENU 2** shows the list of operations and functions related to payment transactions:

1. GIFTCARDS
   - SALE OF NEW CARD
   - PAYMENT WITH GIFTCARD
   - CHECK BALANCE
   - VOID OF CARD SALE

2. LAST TRANSACTION RECEIPT
   Using this function, you can reprint the receipt from the last payment transaction.

3. RECONCILIATION REPORTS
   This function shows reconciliation statements (Reports) of all processed transactions. By pressing (1) on the keyboard you can select report for Totals and to visualize summary of all transactions processed for the current period. Current period includes transactions from the last date (time) you have cleared the report (reset the totals). In order to start a new period, you should press the green button (\( O \) ENTER). By pressing (2) on the keyboard you can reprint the report for the previous period.
4. PAYMENT REQUEST REPORTS
This function shows reconciliation statements (Reports) of all pending and all processed payment request transactions. By pressing (1) on the keyboard you can select report for Pending payment requests. By pressing (2) on the keyboard you can reprint the report with all paid payment requests for a selected by you period.

5. TOP-UP REPORTS
This function shows reconciliation statements (Reports) of all processed Top-ups. By pressing (1) on the keyboard you can select report all processed top-up transactions. By pressing (2) on the keyboard you can reprint the receipt for the last Mobile Top-up.

6. GIFTCARDS REPORTS

TOTAL GIFTCARDS
View or print Report of all Sales and processed transactions with GiftCards for the current period. Current period includes transactions from the last date (time) merchant has cleared the report (reset the totals). To Clear the report merchant should press the O ENTER button, which automatically prints the report.

REPRINT GIFTCARDS
Reprint the report for the previous period

Settings menu

FUNC button or Up arrow button (△)

SETTINGS menu is organized in two screens with the following options:

SETTINGS MENU 1 shows the list of supported settings for your myPOS Combo device:

1. Change Language
You can change the language of the menus and messages on your myPOS Combo terminal. The myPOS Combo will display a list of all available languages.

2. Keyboard sound ON/OFF
You can turn Off or On the sound when any key is pressed on the myPOS Combo.

3. Change Connection type
From this option, you can change the chosen network connection. The myPOS Combo will scan for available devices and will display a list with their names on the screen.

4. Connection check
Use this option to check if your myPOS Combo device is properly connected to internet and test the communication with myPOS system.

5. Check for update
From time to time the software running on your myPOS Combo has new versions released. You can check for software updates at any time by selecting this option. If there is a new software version, the device will display the new version, how many files will be downloaded and their size. You can confirm and start the update procedure or cancel it and update the device later.

6. Transaction config
From this menu, you can switch on/off tipping mode and multi-operator mode. Tipping mode lets your clients add a tip to their card purchase. Multi-operator makes possible to allocate tips to individual staff. If enabled, each employee is assigned with a personal code that should be typed prior to each transaction. Anytime you can check the total amounts processed by operator, and tips per operator.
SETTING MENU 2 shows the second list of supported settings for your myPOS Combo device:

1. About
By pressing (1) on the keyboard you can find more information about your Terminal such as terminal ID (TID), name, software and firmware version and last transaction STAN.

2. Reset device
Use this option with caution and only if you want to reset your myPOS Combo. The myPOS Combo will display a screen where you need to enter a deactivation code. The code can be generated when you log in to mypos.com menu Devices > All Devices, choose a specific device > Settings > Reset.

Please, take into account that this will restore your device settings to the default ones and your myPOS Combo will no longer be attached to your myPOS e-mony account. If you want to continue accepting payments, you will need to activate the device again.

3. Pair device
This option allows the device to connect to another external device and to switch work regime from 'Stand Alone' mode to 'Cash Register’ mode via a Pair code. It is best suited for Cash registers or Taxi companies where the entry point of due payment amount and card acceptance/PIN entry may not be on the same device.

4. Receipt configuration
Use this option to change the default settings of the customer receipt copy. You can choose to print it automatically, after confirmation or not to print customer receipt copy. By default, your new myPOS Combo device will print automatically the customer receipt copy 3 seconds after printing the merchant receipt.

SETTING MENU 3 shows the third list of supported settings for your myPOS Combo device:

6. Send Log
Send device log to myPOS Server. This may be requested by our Customer support when troubleshooting and if needed.
Warranty and return policy

**Important:** The product, including Terminal and myPOS Business Card (“the product”) is not covered by Consumer law, including EC Directives on Consumer Protection and Distance selling Directives. This product is not designated to consumers, meaning any natural person who is acting for purposes, which are outside his trade, business, craft or profession. This product represents financial services and is designated only for accepting of payments for services or goods offered by natural or legal persons with a legal business activity, acting as professionals, sole traders, traders, merchants, self-employed or otherwise selling goods or services.

Replacement of myPOS package with defect

- Client must not open the POS terminal device and must not try to repair the defect by himself/herself. This will be deemed as a defect caused by Client and the service provider will not be liable for its obligations under the Return Policy.

- You have the right to return the full myPOS package within 30 days from the date of receipt.

- Some Distributors may provide post-sale customer support and may be able to take back the defect Terminal. Please contact first your Distributor or Agent and check for post-sale customer support and if there is not such, please proceed as instructed by this Return Policy.

- The guarantee does not cover any cables, accessories, plugs, or power supply units or other items, different from the Terminals and myPOS Business Card in myPOS Package.

Please read the full text of the Return Policy available at mypos.com/legal prior to registration for the service and activation of the myPOS Package.

Important: disposal

You are not allowed to dispose of the myPOS Combo device, including its battery, cables or other components with the general household waste. If your myPOS Combo is not functioning, you have to send it for repair by following the Return policy available at mypos.com/legal.

For more information

For full list of available documentation, please visit:

https://mypos.eu/en/devices/combo