



The **Mobile  
Revolution!**

# merchant user guide

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## Definitions

The following definitions are used in this document.

### **General definitions**

For both users and merchants, when the transaction amount is given, it *INCLUDES* the transaction fee.

The transaction fee will be automatically deducted from the merchants account at the same time that the transaction is processed.

All parameters, ID's, or other values used in the merchant process are *CASE INSENSITIVE*.

### **Parameter definitions**

The following definitions apply when relating to the format of messages and parameters:

- <*merchant ID*> is the merchant ID in numeric format of the merchant selling the goods or services
- <*merchant nickname*> is an alternative merchant ID in alpha format
- <*merchant name*> is the name of the merchant assigned to the particular merchant ID
- <*amount*> is the dollar amount of the payment in the format XX.XX (note if no decimal point is included, the amount is assumed to be in whole dollars)
- <*comment*> is the reference for the purchase e.g. order code or product ID (maximum 25 characters)
- <*transaction reference*> is a unique reference number generated by the mHITs system for the particular transaction
- <*balance*> is the dollar amount of the users mHITs balance in the format XX.XX

## Introduction

This document describes the mHITs merchant payment process. For merchants, mHITs offers a simple low cost alternative for small value transactions where users can make purchases directly from their mobile phone.

The mHITs merchant facility is only available to Australian registered businesses and can only be used by Australian mobile numbers.

## Merchant Facility Types

mHITs provides three classes of merchant payment facilities:

- **standard** – any form of supplier selling goods or services including shops (online and retail), mail order, auction website sites, account payments, bills payers etc)
- **POS** (point of sale) merchants (eg restaurants, cafes, retailers)
- **real-time** - goods delivery (eg mobile content, information, etc)

### ***standard***

This includes any merchants who sell products or provide services but do not require instantaneous payment notification at the point of sale. This can include standard payments for accounts and services but can also include simple online stores where orders are processed and shipped manually. Instantaneous payment confirmation at the point of sale is not necessary for these merchants as orders are processed and goods dispatched manually.

The merchant receives an email confirmation each time an order is received via their mHITs merchant payment facility. The email includes details of the purchaser including name, address, contact details and the details of their order which may be conveyed in the <ref> field of the mHITs purchase sms.

### ***POS***

These are merchants who require instantaneous payment confirmation at the point of sale. Typically this includes normal over the counter retail transactions such as cafes, food & beverage outlets and outdoor events.

The payment is processed similarly to an EFTPOS/Credit card transaction. The merchant is provided with a mHITs mPOS terminal and whenever a purchase is made, the mPOS terminal automatically prints a receipt with the transaction details. Customers can pay both at the point of purchase and away from the point of purchase e.g. while walking to a cafe. Additional fees and charges apply for the mPOS terminal option.

### ***real-time***

These are specific machine to machine applications in which goods can be delivered or released electronically in real-time once a payment confirmation is received. Each application is customised depending upon the specific nature of the goods or services. Under this model, mHITs functions similarly to a premium sms service. Typical examples are mobile content and MP3 downloads.

When a valid order is received under the merchant's ID, an API call is made to the merchants system with details of the order. The merchants system then releases the goods according to the parameters provided in the API call or issues a response back to the mHITs system which in turn delivers the goods, services or information to the end user.

## Customer order process

All purchases are made using the standard mHITs SMS order process. To purchase goods from a merchant, the "buy" command is used. The format of the message given below.

The sender composes the following SMS TXT message and sends it to 0428 696 448 (0428 MY MHIT):

***buy <merchant ID><space><amount><space><comment>***

where

*<merchant ID>* is the merchant ID of merchant selling the goods or services

*<amount>* is the dollar amount of the payment

*<comment>* is the reference for the purchase e.g. order code or product ID (maximum length 25 characters)

NOTE – The user may substitute the merchant ID with the merchant nickname when making the purchase.

## User response

When an mHITs order is made, the originator will receive an SMS message confirming the result of the transaction and their current balance along with a transaction reference number. The text in the sms message is in the following format:

On successful transaction (funds approved etc):

Your \$<amount> payment to <merchant ID> (<merchant nickname>) was successful. Your mHITs balance is \$<balance>. Transaction Ref: <transaction reference>. www.mhits.com.au.

where

*<amount>* is the dollar amount of the payment in the format XX.XX (note if no decimal point is included, the amount is assumed to be in whole dollars)

*<merchant name>* is the name of the merchant assigned to the particular merchant ID

*<merchant ID>* is the merchant ID (numeric format)

*<merchant nickname>* is the merchant nickname (alpha-numeric format)

*<Transaction Ref>* is a unique reference number generated by the mHITs system for the particular transaction

*<balance>* is the dollar amount of the users mHITs balance in the format XX.XX

## mHITs merchant response

The mHITs merchant receives an email with the following details:

*Customers name*

*Customers address*

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*Merchant ID*  
*Merchant “nickname”*  
*Customers mobile number*  
*Date and time of transaction*  
*Payment amount*  
*Transaction fee*  
*Comment details*  
*Transaction reference number*

Note – while mHITs notifies the merchant of a purchase, the email is a notification only. To reduce the incidence of fraud, it is the responsibility of the merchant to ensure the funds have been transferred to their mHITs merchant account. This does not apply for POS or real-time merchant accounts.

As an option, a merchant can also elect to receive an sms message notifying them of each mHITs merchant transaction. These sms messages are billable. See Merchant SMS notification for further details.

## Merchant fees

mHITs uses a simple percentage based merchant fee for all transactions. See General Account Fees for details.

Merchant fees are automatically deducted from the merchant account when each transaction occurs and are listed as a separate line item in the transaction log.

Note – all individual mHITs (user) transactions are limited to maximum of \$100.00. Daily transfer limits on mHITs accounts also apply.

### Merchant setup costs

Merchant fees for each type of account are as follows:

merchant facility	setup fee	monthly fee
Standard	free	free
POS	\$100.00	\$20.00 (includes mPOS terminal and wireless communications costs) *
Q-Jumper	\$200	\$20.00 (includes mPOS terminal and wireless communications costs) *
Real-time	POA	POA

\* min contract term of 12 months applies

### General Account fees

All mHITs usage fees and charges are summarised as follows:

	personal account	merchant account
open an account	free	See Merchant setup costs
send money	free	free
withdraw funds	\$5.00 AUD to bank accounts in Australia (min. amount \$20)	free for \$100.00 AUD or more to bank accounts in Australia (min. amount \$100)
add funds (via Internet Banking)	free	free
add funds (via BPAY, PayPal or Credit Card)	free	free
receive funds	free	3.5% (min fee \$0.25)

### ***Merchant sms notification***

SMS notification of successful merchant transactions is available as an option. The cost for each notification is shown below and is automatically deducted from the merchants mHITs account as a line item. The charge applies per sms per individual handset.

Merchant SMS notification cost (per notification)
\$0.25

### ***Minimum transaction value***

The minimum transaction value for an mHITs merchant purchase is shown below.

minimum transaction value
\$0.50

This is a global value for all merchant transactions.

### ***Maximum transaction value***

The maximum transaction value for an individual mHITs merchant purchase is shown below.

maximum transaction value
\$100.00

## On-line merchant access

Each mHITs merchant is provided with a merchant class website login to their mHITs account. The merchant login name will be the merchant ID number. Merchant login access contains the same features and pages as a standard user login with the following differences:

- No self registration process or mobile validation process is required (account will be created manually and validation will be done manually by an administrator)
- Transaction summary page with an options for generating a summary for the following periods:

Today  
 Yesterday  
 This week  
 Last week  
 This month  
 Last month  
 This year  
 All  
 Specify range

### ***Merchant specific mHITs functions***

For each merchant account, one or more authorised merchant mobile numbers may be nominated to perform merchant transactions on the mHITs account. These handsets are authorised to perform *merchant specific* functions only. The message format of commands is as per the standard mHITs format only the keywords are different. All messages are sent to the standard mHITs number 0428 696 448 (0428 MY MHIT). Merchant handset keywords are summarised in the table below:

merchant keyword	sms message format	description
<b>mpay</b>	mpay <mobile> <amount> <message>	send money
<b>mbalance</b>	mbalance	account balance
<b>mbank</b>	mbank <amount>	transfer to bank
<b>mbuy</b>	mbuy <merchant ID> <amount><reference>	buy goods

where

- <mobile> is the mobile number of the person receiving the payment
- <amount> is the dollar amount of the payment
- <message> is an optional message sent to the person
- <merchant ID> is the merchant ID of merchant selling the goods or services
- <reference> is the reference number or order code for the goods

*Network charges may apply for sending an sms from your mobile phone*

## ***Error messages***

Error messages are sent to customers via sms. There are no charges to the merchant error messages.

## **Displaying mHITs as a payment method - standard**

Because the standard mHITs is non-interactive, payment details may be displayed as a static reference on web pages or tax invoices. See the link below for an example:

### ***sample tax invoice***

<http://www.mhits.com.au/merchants/hwc%20sample%20tax%20invoice.pdf>

### ***web pages***

#### **ebay**



Display your merchant ID and reference code in ebay or other auction site as an alternative payment method and save on fees and charges.

#### **online shop**



Display your merchant ID and reference code and order instructions as an alternative to credit card payment, eliminating the need to integrate a complex shopping cart and credit card gateway into your website.

## Application form

All merchants must complete the merchant application form which can be downloaded at [www.mhits.com.au](http://www.mhits.com.au).

## Contact

For further details contact:

**mHITs Limited**

Level 1 Melbourne Building

43-45 Northbourne Avenue

Canberra City ACT 2601

T: 02 6223 2023

F: 02 6112 8071

E: [info@mhits.com.au](mailto:info@mhits.com.au)