



The TWINT

Businesss Portal

The TWINT Business Portal ensures you always have control over your company – no matter your location or the time. In these instructions, we will provide step-by-step explanations of the best ways to use the TWINT Business Portal. Answers to frequently asked questions are available at twint.ch/business-portal.

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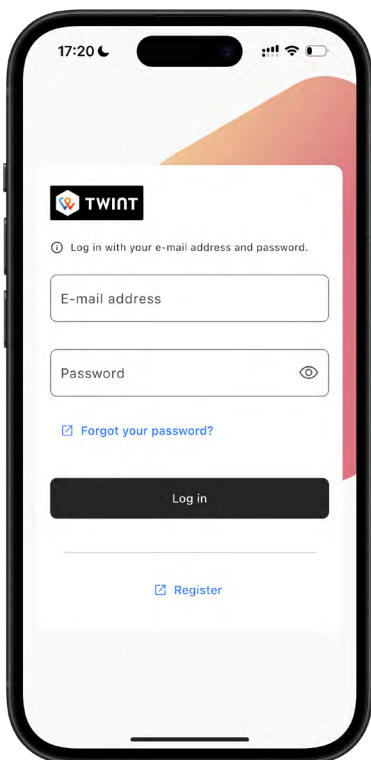
Registering and logging in

You can log into the TWINT Business Portal with the same login details you use for the TWINT merchant portal. If you don't have a login for the merchant portal, you will need to register at portal.twint.ch first. Instructions on how to do so can be found in the „Added-value functions in the TWINT merchant portal“ section on page 7.

Once you have registered, you will be able to use the TWINT Business Portal and, for example, order QR code stickers or payment links for your store.

TWINT Business Portal app

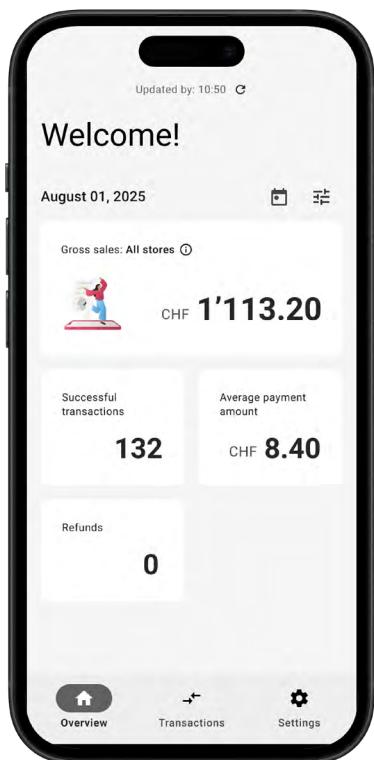
Download the TWINT Business Portal app for your smartphone from the App Store (for iOS) or the Google Play Store (for Android), set up your TWINT Business Portal and take advantage of numerous benefits.



Logging in

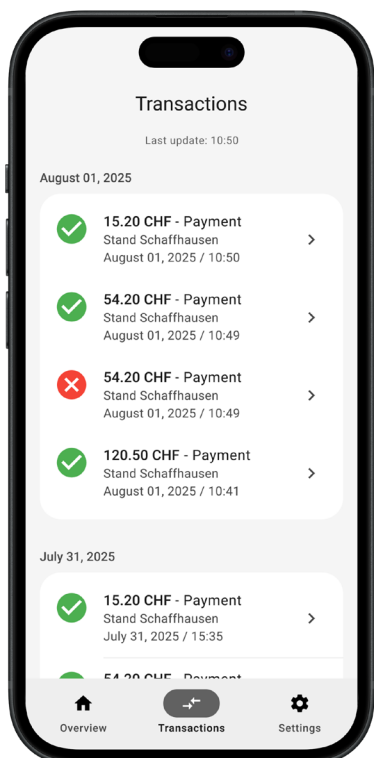
Log in with the same login details you use for the TWINT merchant portal.

Tip: Use a password manager, fingerprint sensor or facial recognition to sign in faster and easier after your first login.



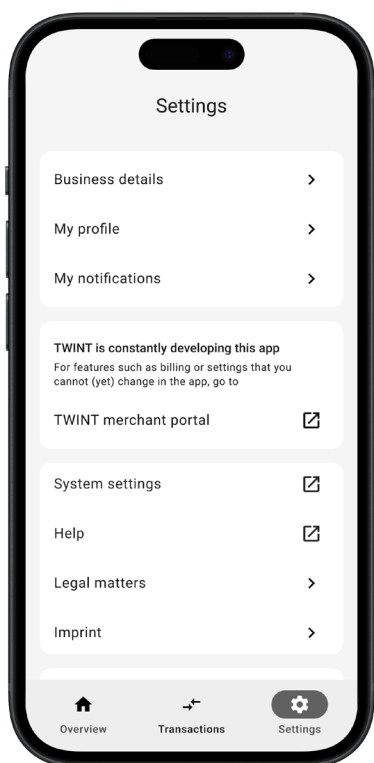
Overview

A quick look on the home screen will show you the gross revenue generated by your store(s), the number of payments successfully made, the number of cancelled payments and the average transaction amount.



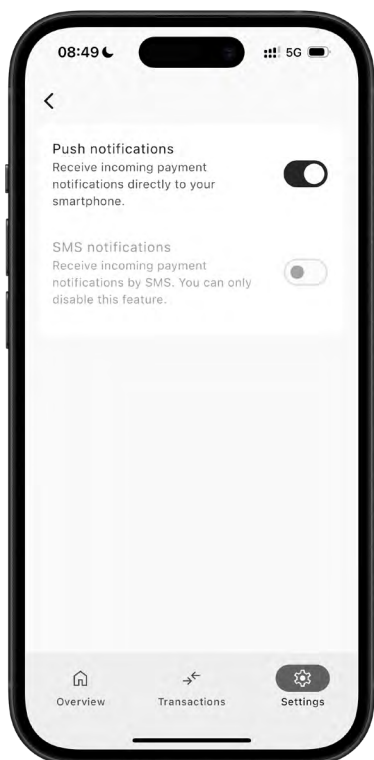
Transactions

All transactions are listed in chronological order. If you tap a transaction, you will be taken directly to the detailed view for the respective transaction. The detailed view will provide you with all the information on the respective transaction, for example the gross amount, the date and time of the payment, information about the payment (currently only available for payments made via QR code or payment link), the name of the store, the location and the terminal ID.



Settings

In the settings menu, you can manage your TWINT merchant account and, for example, update your contact details, add a new location or activate or deactivate notifications. Soon, you will also be able to manage the roles and rights of your employees here.



Notifications

Under „My notifications“, you can set up whether you would like to receive a notification for every incoming payment. If you activate this option, you will receive transaction confirmations in real time via push notifications on your smartphone, smartwatch or tablet. If you would like to receive e-mail notifications, you can change this at portal.twint.ch (see page 6).

Good to know: in version 1 of the TWINT Business Portal app, push notifications are only available for payments made via a QR code or payment link.

Push notifications are the simplest, quickest and most secure way of checking that you have received payments (besides the green confirmation screen). Download the TWINT Business Portal app, set up push notifications in real time and check your payments in an instant. This way, you can react immediately if a payment is not credited to your TWINT account.

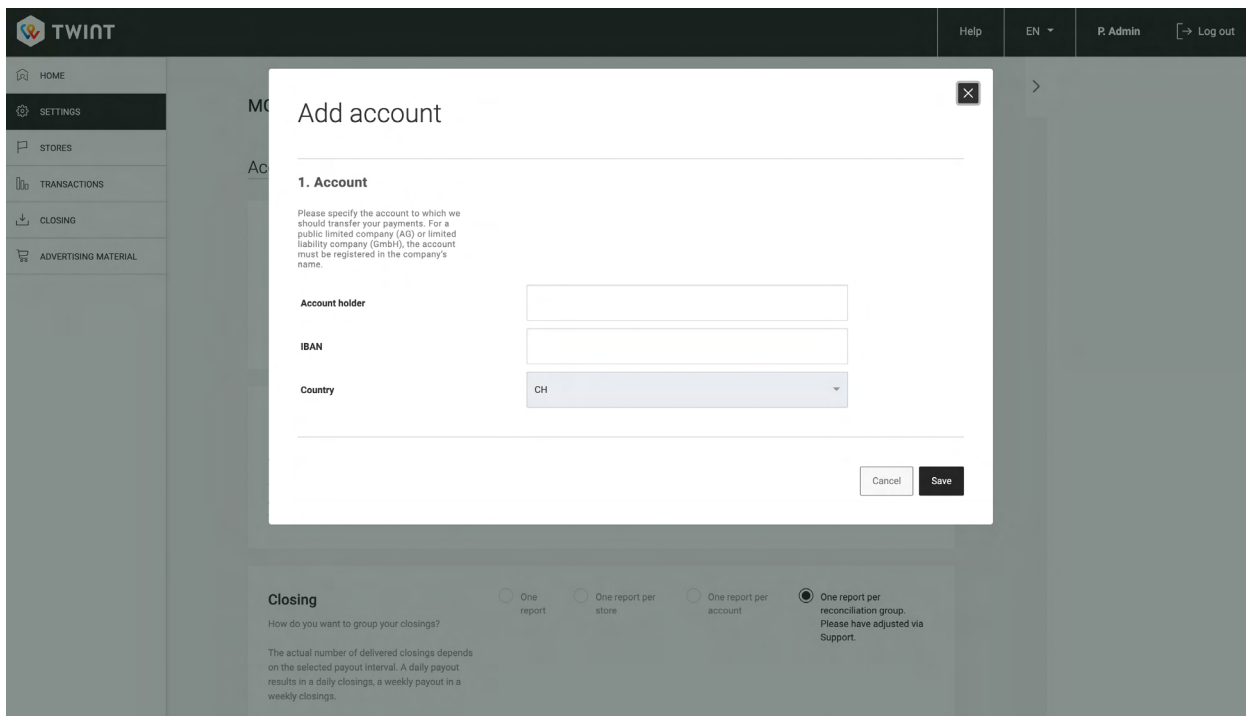


Tips and tricks for the TWINT merchant portal (portal.twint.ch)

Account for your daily income

We will transfer your earnings to you on a daily or weekly basis. You can use the same account for all your stores or have a separate account for each store.

Have you not entered your company in the Commercial Register? If this is the case, we will need a statement from the account to which we are to transfer your income for verification purposes. This statement must provide details of your name or the name of the company, the address, IBAN and the account number.



The screenshot displays the TWINT merchant portal interface. At the top, there is a navigation bar with the TWINT logo, a 'Help' link, a language dropdown set to 'EN', a user profile 'P. Admin', and a 'Log out' button. A sidebar on the left contains menu items: HOME, SETTINGS (highlighted), STORES, TRANSACTIONS, CLOSING, and ADVERTISING MATERIAL. The main content area features a modal window titled 'Add account' with a close button in the top right corner. Inside the modal, under the heading '1. Account', there is a paragraph of instructions: 'Please specify the account to which we should transfer your payments. For a public limited company (AG) or limited liability company (GmbH), the account must be registered in the company's name.' Below this, there are three input fields: 'Account holder' (a text box), 'IBAN' (a text box), and 'Country' (a dropdown menu currently showing 'CH'). At the bottom right of the modal are 'Cancel' and 'Save' buttons. Below the modal, the 'Closing' section is partially visible, showing radio button options for 'One report', 'One report per store', 'One report per account', and 'One report per reconciliation group' (which is selected). A note below these options states: 'The actual number of delivered closings depends on the selected payout interval. A daily payout results in a daily closings, a weekly payout in a weekly closings.'

Transaction notifications

We will inform you about incoming payments via push notifications in real time. If you would like to receive e-mail notifications for incoming payments, please enter your e-mail address and the language in which you would like to receive the notifications.

Transaction notifications also contain any additional information that a customer has entered, for example their name or the shipping address.

The screenshot shows the TWINT Business Portal interface. The top navigation bar includes the TWINT logo, 'Help', 'EN', 'P. Admin', and 'Log out'. A left sidebar contains menu items: HOME, SETTINGS, STORES, TRANSACTIONS, CLOSING, and ADVERTISING MATERIAL. The main content area is titled 'Create a paylink or QR code for postal delivery' and features a progress indicator with five steps: 1. Basic details, 2. Configure form, 3. Sales notification (current step), 4. Summary, and 5. Confirmation. The 'Sales notification' step includes a checkbox for 'I would like to receive a confirmation via e-mail for each transaction.' (checked), an 'E-mail address' field with 'admin@muster.ch', and a 'Language' dropdown menu set to 'German'. Below the form is a promotional banner for the TWINT Business Portal App, titled 'Receive a notification for every payment', which includes QR codes for downloading the app from the App Store and Google Play. At the bottom right of the form area are 'Back' and 'Next' buttons.

Added-value functions in the TWINT merchant portal

Settings

Here, you can manage all your settings and users. For example, you can grant your deputy access to the TWINT Business Portal when you go on holiday.

Stores

If you would like to create a store, tap the desired payment solution on the homepage of the TWINT merchant portal and follow the instructions.

The screenshot shows the TWINT merchant portal interface. At the top, there is a navigation bar with the TWINT logo, a user profile 'P. Admin', and options for 'Help', 'EN', and 'Log out'. A sidebar on the left contains menu items: HOME, SETTINGS, STORES, TRANSACTIONS, CLOSING, and ADVERTISING MATERIAL. The main content area is titled 'Welcome Mr Admin' and includes a message: 'It's great that you would like to offer your customers TWINT as a payment solution. Please select the appropriate option to create your store.' Below this, there are two main sections: 'Offer TWINT simply' and 'Integrate TWINT seamlessly'. The 'Offer TWINT simply' section features two cards: 'QR code sticker' (starting from 1.2% per transaction) and 'Paylink' (including QR code for postal delivery, 1.35% plus CHF 0.30 per transaction). The 'Integrate TWINT seamlessly' section features three cards: 'Cash register or payment terminal', 'Online shop', and 'App shop'. Each card includes an image of the respective device or interface and a button to 'Integrate TWINT' or 'Order stickers/paylink'.

In the overview, you will find a list of your stores sorted by payment solution. You can edit all the entries. For example, if you would like to change an address, simply open the „Stores“ menu and tap the pencil symbol next to the entry that you would like to update.

Transactions

The transactions overview contains details of all your income and expenditure. You can create user-defined reports and export these in .raf or .csv format, apply filters to and search for transactions, and initiate reversals and credits.

Downloads

Download your daily statements in .raf or .csv format.

