



## FAQs

### What is MRL Pay?

MRL Pay is a leading technology driven provider of mobile point of sale(mPOS) solutions which enable merchants to accept card present and card not present payments on their mobile devices or computers (virtual terminal). MRL Pay integrates with most major U.S. Processors and accepts cards from all major U.S. based card networks. We have been in the card payment industry for the past 10 years and have a global presence.

### Who can use MRL Pay?

Any merchant having an existing merchant account can use MRL Pay. If you do not have a merchant account, we can refer you to one of our preferred partners. Credit card processors, independent sales organizations, agents and other resellers can benefit from MRL Pay by providing this turnkey solution to their merchants, which includes fully encrypted card readers, mobile applications for both Apple and Android devices, secure portal access with the ability to run transactions virtually and provide real-time reporting of sales activity on your Dashboard. Resellers also get a portal from which they can board new merchants, manage merchant portfolio and obtain customized reports.

## How secure is MRL Pay?

### Card Data

We do not store any card transaction data. Card Data is encrypted from the time a card is swiped on our reader until the time the transaction hits our servers, reducing your PCI Compliance requirements.

### PCI Compliant

MRL Pay infrastructure is compliant with Payment Card Industry Data Security Standards.

### Encryption

Card data is TDES encrypted from the reader to our servers. A unique serial number is tagged on to each reader for transaction tracking.

### Decryption

Decryption of card data is done on a separate server. Access to these servers is monitored 24/7 365 days.

## Is my mobile phone / tablet compatible with my card reader?

Most Apple and Android devices which have a 3.5mm headphone jack are compatible with our card readers.

## Where can I find MRL Pay mobile application?

Our mobile application is available on the App Store and the Google Play Store. Please go to the search option on these stores and type in MRL Pay to download.

## How do I make a sale?

Please refer to “Make a sale on your MRL Pay Mobile POS” document in the support library.

## How do I manage my settings?

Please refer to “Manage your MRL Pay Mobile POS” document in the support library.

### Can I issue a refund?

Yes, you can perform refunds from the transaction history on your mobile device or the transactions tab on your Merchant Portal.

### Can I send email receipts?

Yes, receipts are emailed automatically when you enter the email address as part of the transaction. You can also send the receipt from the History view on your mobile app. You can also view previous receipts from the Transaction Tab on your web portal.

### Can I charge credit cards while I'm on a call?

Yes, if you're on Wi-Fi. If not, it can depend on both your carrier and your connection; the key is "simultaneous voice and data". High quality AT&T connections support this feature (labeled 3G or 4G), but the older Edge and GPRS networks do not. Verizon and Sprint do not support simultaneous voice/data on Apple devices but do for some Android phones.

### How long does each transaction take?

It depends on the speed and strength of your data connection. Typical times are 2-3 seconds on Wi-Fi, 3-5 seconds on a good cell network, or up to 10-15 seconds on a slow rural cell network or if you're in a poor location for cell reception.

### What does the "enable wireless network" message mean?

This message means that your location or GPS settings are turned off. You must enable these settings in order to be able to log in.

### Why does the app make me log in every time I open it?

This is a security feature of the app. Due to PCI requirements, the application times out after 15 minutes.

### Why am I getting an “Invalid Username/Password” message?

Please keep in mind that your password is case-sensitive. You must enter it exactly how your Merchant Service Provider gave it to you.

### What do I do if I forget my password?

You are able to reset your own password. Just enter your email address and click on the **Forgot Password** link, and a temporary password will be emailed to you. Simply enter that temporary password and it will ask you to enter a new password. While changing the password for your account, enter your temporary password and enter your new password twice. Your password must be at least 8 characters and must contain at least 1 uppercase letter and 1 number. Press OK to save your new password.

### Why is my swiper not working?

In order for your swiper to work you must enable the permissions to access the microphone (this setting is automatic for Android devices and it has to be enabled for Apple devices under General – Privacy – Microphone –MRL Pay). If your microphone settings are already enabled, try charging the swiper for a couple of hours. Your swiper can be charged by using any universal charger.

### Is Profile, Tip & Tax and Items controlled by the Admin User?

No, each user has to set their own Profile, Tip & Tax and Items. This is not controlled by the admin user.

### Where can I see the Card Holder Name/Name on Card?

On the **Virtual Terminal** the Card Holder Name field is populated when you run a report or on the receipt of each transaction.

[I have more questions regarding my account?](#)

Your Merchant Service provider is your best resource for support queries. We can still try to help you if you need us. Your Merchant Service Provider contact details are in the bottom left corner of your **Virtual Terminal** or in the **Support** tab under **Manage** of your mobile application.

You can reach us at: [support@mrlpay.com](mailto:support@mrlpay.com)