



The Perfect Payment Solution For Your Business



With mFirst from First Citizens, you can now sell your products and services wherever, whenever – using the power of mobile technology and the convenience of receiving payments with debit or credit cards!

1. What is mFirst?

mFirst is a Mobile Point of Sale (MPoS) solution designed for payment acceptance from debit and credit cards.

2. How does mFirst work?

mFirst pairs a smart device to the mobile card reader via bluetooth technology.

Initially, pairing may take a few minutes. When not in use, the pairing function will time out to preserve the device's battery life.

3. What are the requirements to apply for mFirst?

To apply for mFirst, your business can be registered as a Sole Trader, Partnership or a Limited Liability. Requirements include:

1. Completed Application Form
2. Certificate of Registration/Incorporation/Continuance
3. Two forms of valid identification (for each partner/director)
4. Proof of address (for each partner/director)

Additional Requirements for Limited Liability Company

- Articles of Incorporation/Articles of Continuance
- Notice of Directors/Notice of Change of Directors
- Notice of Address/Change of Address
- Notice of Secretary/Change of Secretary
- Annual Returns

4. What is the cost of mFirst ?

Downloading the mFirst app (Google Play and Apple Store)	FREE
mFirst Service	Affordable monthly charges
Transactions	Standard Point of Sale fees
Receipts via SMS	Standard mobile carrier fee

5. What types of phones/devices can be used with mFirst?

The mFirst solution is compatible with both Android (Google Play) and IOS (Apple Store) devices. The solution can be paired with your mobile phone or tablet. Contact us for a full listing of these devices.

Please note, a wireless data plan, Wi-Fi or an internet connection is required.

6. Does mFirst accept both debit & credit cards?

Yes, mFirst accepts both debit (Linx) and credit cards (Visa and MasterCard).

7. Does mFirst accept non-chip card payments?

Yes, both chip and non-chip card payments are accepted.

8. How does the merchant settle transactions?

Transactions are settled automatically daily.
Transactions processed before 7pm are credited to your account on the same day.
Transactions processed after 7pm are credited to your account the next day.

9. How do you void a transaction?

A transaction can only be voided prior to terminal settlement. The merchant is required to log in to view and select the transaction. Once this is completed, a prompt to void the transaction appears.

Please note, a voided transaction cannot be reversed.

10. Do both the customer & merchant receive receipts?

Electronic receipts will be sent via email or SMS to the customer.

Merchants will be given access to a merchant portal which allows them to view their receipts. Paper receipts will not be generated.

11. What happens if the mFirst device doesn't power on?

Try charging the device. If this does not work, please contact a First Citizens representative.

12. Is mFirst safe?

The mFirst solution is extremely secure.
A few of the security features include:

- Account setup information can only be configured by First Citizens.
- A mobile phone and card reader can only be paired if the user has the username and password. Merchants are required to implement strict controls and limit persons with access to this password.
- Transactions can only be voided with the entry of a username and password.
- No information is stored on either the smart device or mFirst device.
- The merchant's mobile phone's locking device should be activated to automatically lock after one minute of inactivity.
- All transactions are securely processed through First Citizens.

13. What should be done if the mFirst device is stolen or lost?

If the device is lost or stolen, immediately contact a First Citizens representative.

14. Can the transaction history be viewed?

Merchants will be given access to a merchant portal which allows access to their transaction history from the inception of their account.

15. Is there a transaction limit on the mFirst device?

Transaction limits are determined by the bank during the application process. The terminal is configured to ensure transactions greater than this limit are not processed.

16. Can I use mFirst outside of Trinidad and Tobago?

No. The device is programmed for processing transactions within the jurisdiction of Trinidad and Tobago. Usage outside of Trinidad and Tobago will result in non-payment of funds to the account.

CONTACT A FIRST CITIZENS REPRESENTATIVE FOR FURTHER INFORMATION

Call: 62-FIRST (34778) option 3/686-1363

Email: pos@firstcitizenstt.com • Visit: www.firstcitizenstt.com