Onboarding

Onboarding

As with other financial services, the first step required is for Verifone to onboard the merchant. As Verifone is acting as an acquirer for the global APM schemes and participating in the flow of funds, merchants will first have to go through a Know Your Customer (KYC)/underwriting process during which the merchant provides incorporation and business documentation.

Production access

- Contracts, Forms, & Documentation: to be provided to onboarding team
    - Verifone APM merchant agreement: please ensure you have a signed the Verifone APM Agreement, and that it has been countersigned by Verifone. To get started, please contact Verifone by using the Verifone contact form on Verifone.com. After the contract has been signed the following details will need to be shared with Verifone's onboarding team.
    - Beneficial owner questionnaire: Requires photo ID and potential part of SSN or National ID no.
    - Merchant onboarding application form:
        - Merchant legal name
        - Corporate address
        - Key contacts for:
            - Technical issues
            - Finance, reports, disputes, ongoing AML inquiries
        - Tax ID
        - Store locations (address & geolocalization coordinates)
        - Store hours
        - Average monthly sales per store & average ticket itme
        - Number of terminals per store
        - Terminal serial numbers per store (can be captured via VHQ for terminals already deployed)
        - Verifone generates its own unique MIDs & TIDs for APM services, which are different to traditional processor MIDs & TIDs. *Only Engage, CM5, and trinity families can operate APMs*
- Logos: Brand logos for APM provider - to be provided to onboarding team. Smallest size: 100x100 px saved at 1x, 2x, and 3x (high res). Logo centered with a 15 px margin all around, so that the logo will sit in the whitespace at approximately 70px. The file should be of type .png.

Sandbox access

- Processing:
    - Provide terminal type and serial numbers along with required APMs to Verifone
    - Test configuration: work with Verifone Implementation team to configure terminals with APM apps and test MIDs & TIDs (See requirements above for firewall configuration)
    - Test Apps: (Buyer apps for the phone to simulate the consumer)
        - Alipay: Sign up for account and access: https://isandbox.alipaydev.com/user/intlAccountDetails.htm
        - WeChat: Sandbox apps unavailable
        - Klarna: not required – Test credentials https://developers.klarna.com/documentation/testing-environment/
        - PayPal: Provide Verifone with Apple ID or GooglePlay email
        - Venmo: Provide Verifone with Apple ID email

Regional APMs

Merchants who want Nordic APMs in those local countries, need to provide Verifone with their respective local APM merchant ID in their order for Verifone to process their instore transactions.