



YouCloud  
**PAY**



**VISA**

**RuPay**



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## Table of Contents

1	About User Guide.....	2
2	Introduction.....	3
3	Installation and Login.....	4
4	Application Usage Overview.....	5
5	Load Money.....	6
6	Payment .....	7
6.1	Sale by Card.....	7
6.2	Sale by Cash.....	8
6.3	UPIP Payment (Sale by Wallet).....	9
6.4	Void.....	10
6.5	Value Added Services .....	11
7	History.....	15
8	Account.....	16
9	Settings.....	16
10	Helpdesk.....	17

# 1 About User Guide

**The information contained herein is proprietary and confidential and cannot be disclosed or duplicated without the prior written consent of YouCloud.**

## **About YouCloud**

YouCloud is a payment solutions company with a mission to create digital links between consumers, businesses and Governments to build an ecosystem that enjoys easy, fast and secured transactions.

## **Notice**

Although reasonable effort is made to ensure that the information in this document is complete and accurate at the time of release, YouCloud, cannot assume responsibility for any existing errors. Changes and/or corrections to the information contained in this document may be incorporated in future versions.

## **Your Responsibility for Your System's Security**

You are responsible for the security of your system. Product administration to prevent unauthorized use is your responsibility. Your system administrator should read all documents provided with this product to fully understand the features available that reduce your risk of incurring charges for unlicensed use of YouCloud products.

## 2 Introduction

The YouCloud MPOS is a complete mobile payment solution that:

- Allows merchants to accept payments on-the-go in any place and anytime via EMV L1/L2 compliant credit/debit card readers (dongle) attached to a smartphone or tablet device.
- Comes with a mobile card reader (Swipe & Sign or EMV Chip) and a mobile application (YouCloud Payment).
- Enables businesses with mobile credit/debit card processing capabilities along with cash management.
- Provides businesses with mobile reporting tools and retail transaction tracker.
- Void or capture payments in real-time using their iOS or android.

### 3 Installation and Login

After the Mobile App has been installed and opened, the app will prompt you to set your registered SIM for verification.

Tap 'Yes' to set your registered SIM.

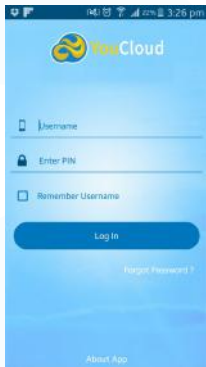
After setting the default SIM in the YouCloud Payment Mobile App, you will be required to enter the following information to login:

- **Username and PIN.** Enter the username and password combination that you have received from YouCloud Team (Figure 2.1).
- **Mobile Number.** Enter the registered SIM number that you are using with the mobile device (Figure 2.2).

After registering the mobile device with your YouCloud Account, the app will ask you to enter 4-digit One-time Password (OTP) and update your PIN.

Figure 1: Default SIM



**Figure 2.1: Mobile App Setup and Login****Figure 2.2: Device Registration**

## 4 Application Usage Overview

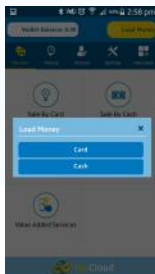
You can access the following YouCloud Payment Mobile App functions on the Home Screen (Figure 3):

- Load Money
- Payment
- History
- Account
- Settings
- Helpdesk

Figure 3: Mobile App Home Screen



Figure 4: Load Money



## 5 Load Money

You can top up your own wallet by tapping **Load Money** button.

The following are the options on how to top up your wallet (Figure 4):

- **Load Money by Card**
  - You can top up your wallet by using your bankcard.
  - Select currency and enter desired amount to be loaded in your wallet (Figure 4.1).
  - Tap Proceed Button.
  - Connect uCube device and insert bankcard.
  - Enter bankcard PIN.
  - Wallet balance has been loaded.
- **Load Money by Cash**
  - You can top up your wallet by using cash.
  - The app will generate a QR Code to be scanned in the cash collection app.
  - Once the cash has been received, wallet balance has been loaded successfully.

Figure 4.1: Load Money by card

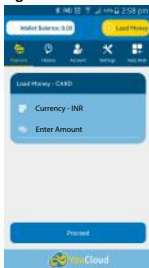


Figure 5: Payment Screen



## 6 Payment

You can perform the following transaction methods in the payment screen:

- Sale by Card
- Sale by Cash
- UPI Payments (Sale by wallet)
- Void
- Value-Added Services

### 6.1 Sale by Card

To accept card payments, tap the Sale by Card icon at the top left of the payment screen (Figure 5).

Enter the amount to be paid by the customer and tap Proceed button.

On the next screen, Tap Connect New Device if the uCube is not yet paired with the app (Figure 5.1.a). Tap Connect Paired Devices if uCube is already paired with the app.

Note: To connect uCube device to YouCloud Application, make sure uCube is on.



**Figure 5.1.a: Connect uCube device**

Once Bluetooth connection is established between uCube and YouCloud Application, Insert the customer's card to the uCube device and enter the PIN. uCube will validate the card details of the customer and approved the transaction.

After the transaction has been approved, uCube will ask you to remove card and YouCloud Payment App will display transaction successful and will generate receipt to print or send to your customers (Figure 5.1.b).

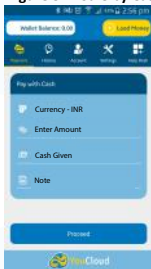
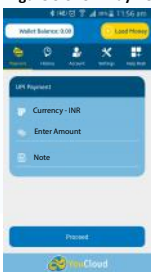
**Figure 5.1.b: Generate receipt**

## 6.1 Sale by Cash

To accept cash payments, tap the Sale by Cash icon at the top right of the payment screen, next to Sale by Card (Figure 5).

Enter the amount to be paid and the amount of cash given by the customer and tap Proceed button (Figure 5.2.a).

Cash transaction will be recorded and customer's receipt will be displayed to print or send to your customers.

**Figure 5.2: Sale by Cash****Figure 5.3: UPI Payment**

## 6.3 UPI Payment (Sale by wallet)

To accept UPI payments, tap the UPI Payment (Sale by Wallet) icon at the left side of the payment screen, below Sale by Card icon (Figure 5).

Enter the amount to be paid and tap Proceed button (Figure 5.3.a).

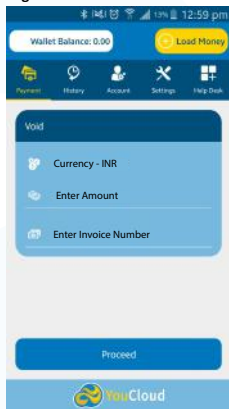
App will generate a QR Code to be scanned by your customer.

Once payment has been done, you can check the status of the payment by tapping on the Check Status Button.

Payment will be received and wallet will be credited when transaction has been successful.

Receipt will be generated to print or send to your customers (Figure 5.3).

Figure 5.4: Void



## 6.4 Void

To cancel a transaction, tap the Void icon at the right side of the payment screen, next to UPI Payment, below Sale by Cash (Figure 5).

Enter the amount and the invoice number of transaction to be voided and tap on Proceed button (Figure 5.4).

App will generate the history items based on the entered Invoice number. Once the Invoice has been generated, tap on the Void Button below of the details button.

Connect uCube device, insert the bankcard of the customer and enter the PIN. Once the transaction has been approved, remove bankcard and the transaction has been successful.

Figure 5.5.A: Value Added Services



Figure 5.5.B: Prepaid Mobile Credit



## 6.5 Value Added Services

User can earn more by selling Value Added Service from the YouCloud MPOS App.

To sell the following Value Added Services, tap the Value Added Services icon at the bottom-left side of the payment screen, below Sale by Wallet (Figure 5.5.A):

- **Prepaid**
  - To sell Prepaid Mobile Credits to your customers, tap Prepaid icon from the Value Added Services in the Payment Screen.
  - Enter the customer's Mobile Number, Network Operator, and the amount to be credited. Tap Proceed button (Figure 5.5.B).
  - Select the preferred payment method of your customer (Figure 5.5.C).
  - Once the payment is successful, you can generate a receipt by tapping on the Details Button.
- **Postpaid**
  - To pay your customer's Postpaid Mobile Plan, tap Postpaid icon from the Value Added Services in the Payment Screen.

Figure 5.5.C: Select Payment Method

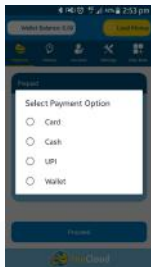
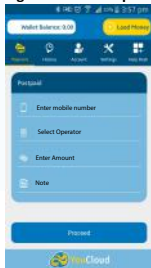


Figure 5.5.D: Postpaid Mobile Payment



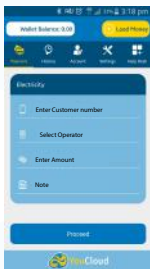
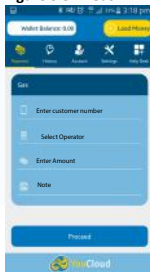
- Enter the customer's Mobile Number, Network Operator, and the amount to be paid. Tap Proceed button (Figure 5.5.D).
- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.

#### • DTH

- To pay your customer's DTH Plan, tap DTH icon from the Value Added Services in the Payment Screen.
- Enter the customer's Customer ID, DTH Operator, and the amount to be paid. Tap Proceed button (Figure 5.5.E).
- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.

#### • Electricity

- To pay your customer's Electricity Bill, tap Electricity icon from the Value Added Services in the Payment Screen.
- Enter the customer's Customer Number, Electricity Provider Company, and the amount to be paid. Tap Proceed button (Figure 5.5.E).

**Figure 5.5.E: Electricity Bill Payment****Figure 5.5.F: Gas Bill Payment**

- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.
- **Gas**
  - To pay your customer's Gas Bill, tap Gas icon from the Value Added Services in the Payment Screen.
  - Enter the customer's Customer Number, Gas Provider Company, and the amount to be paid. Tap Proceed button (Figure 5.5.F).
  - Select the preferred payment method of your customer (Figure 5.5.C).
  - Once the payment is successful, you can generate a receipt by tapping on the Details Button.
- **Landline**
  - To pay your customer's Landline Bill, tap Landline icon from the Value Added Services in the Payment Screen.
  - Enter the customer's Landline Number, Landline Service Provider, and the amount to be paid. Tap Proceed button (Figure 5.5.G).
  - Select the preferred payment method of your customer (Figure 5.5.C).
  - Once the payment is successful, you can generate a receipt by tapping on the Details Button.

Figure 5.5.G: Landline Bill Payment

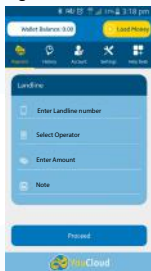
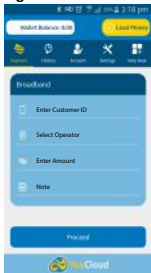


Figure 5.5.H: Broadband Bill Payment



## • Broadband

- To pay your customer's Broadband Bill, tap Broadband icon from the Value Added Services in the Payment Screen.
- Enter the customer's Customer ID Number, Broadband Service Provider, and the amount to be paid. Tap Proceed button (Figure 5.5.H).
- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.

## • Data Card

- To pay your customer's Datacard Bill, tap Datacard icon from the Value Added Services in the Payment Screen.
- Enter the customer's Datacard Number, Datacard Service Provider, and the amount to be paid. Tap Proceed button (Figure 5.5.I).
- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.

Figure 5.5.I: Datacard Bill Payment

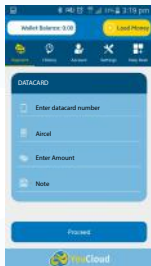


Figure 6: History Screen



## • Insurance

- To pay your customer's Insurance Bill, tap Insurance icon from the Value Added Services in the Payment Screen.
- Enter the customer's Insurance Number, Insurance Provider, and the amount to be paid. Tap Proceed button.
- Select the preferred payment method of your customer (Figure 5.5.C).
- Once the payment is successful, you can generate a receipt by tapping on the Details Button.

## 7 History

To view your previous transactions, go to History.

You can do the following in History screen (Figure 6):

- View previous transactions by payment options
- Reprint or send the receipt



Figure 7: Account Screen



Figure 8: Settings Screen



## 8 Account

To manage your Merchant Account, go to Account.

You can do the following in Account screen (Figure 7):

- **Start Cash Drawer**  
Start your Cash Drawer to start recording your cash transactions for the Day.
- **End Cash Drawer**  
End your Cash Drawer to stop recording your cash transactions for the Day.
- **Performance Reports**  
View and analyze your business performance based on your previous payment transactions.
- **Password Management**  
Update your password to make your application more secured.
- **VAS Report**  
View your previous transactions of your Value Added Services sales and reprint or send the receipt to your customers.

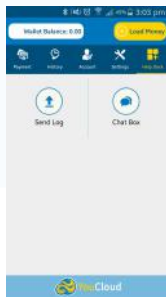
## 9 Settings

Manage and configure your YouCloud MPOS App as per your preference.

You can configure the following in Settings screen (Figure 8):

- **User Details**
  - View and update your current logo to be viewed in the entire application.
  - View your merchant details such as Merchant ID, Group MID, and POS ID.
- **Menu Management**
  - Enable and disable functions in the menu such as Allow Tips, Sale by Card, Sale by Cash, Cash on POS, Refund, Pre-Authorize Transaction.
- **Pinpad Settings**
  - View, configure and update your uCube card reader according to your preferences.

Figure 9: Helpdesk Screen



## 10 Helpdesk

Provides information regarding with the YouCloud MPOS App.

You can do the following in Helpdesk screen (Figure 9):

- **Send Log**

Send logs if error occurred and needs to be synced with the database.
- **Chat Box**

Ask real-time assistance to Customer Care Team regarding with the YouCloud MPOS Application.

## NOTES

# YouCloudPAY



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