

BML Merchant Portal and mPOS

Frequently Asked Questions

What is BML Merchant Portal?

Both BML Merchant Portal and BML mPOS are payment acquiring means that helps you instantly take payments using just your desktop or smartphone. You can manage your business on the go - including sending payment requests and viewing transaction status.

BML Merchant Portal can be accessed through desktop.

BML mPOS is the simplified in-person payment collection method that can be downloaded from Apple Store or Google Play Store.

What are the functions available from BML Merchant Portal?

Through BML Merchant Portal you can,

- Send request for payment via SMS, Email and other social media or online messaging apps as a link
- Check Transaction Status
- View Remittance files
- Generate simplified reports
- Create Online Store
- Assign roles to Staff access

What are the functions available from BML mPOS?

Through BML mPOS you can,

- Take in-person payments
- Send request for payment via SMS, Email and other social media or online messaging apps as a link
- Check Transaction Status

Why choose BML Merchant Portal?

- Use BML Merchant Portal store to share Online Store to customers or social media
- Publish discounts and promotion through BML Merchant Portal Online Store for free marketing
- Free and fast setup, so you can instantly start taking payments
- Works using just your smartphone, no physical POS Terminal required
- Accepts all major payment methods, with no upfront costs
- View live transaction information and download reconciliation reports

How do I register for BML Merchant Portal and BML mPOS?

New Merchants registering for BML Merchant Services can register by submitting Merchant Application form available from our website www.bankofmaldives.com.mv.

Existing BML Merchants are required to submit Merchant Application form, authorization letter along with where applicable board resolution. No other additional documents are required. Once registered, access codes will be emailed to the email address provided to the Bank. Authorization letter and board resolution draft will be available from our website www.bankofmaldives.com.mv.

Who can register for BML Merchant Portal and BML mPOS?

All registered businesses can apply for BML Merchant Portal and BML mPOS, including, sole traders, SME's, companies and online businesses.

What card brands are accepted from BML Merchant Portal and BML mPOS?

American Express, Visa, Mastercard, as well as digital wallets BML MobilePay, AliPay, WeChat Pay, Union Pay, Apple Pay and Google Pay is accepted through BML Merchant Portal.

What are the functions enabled in the Admin User Role?

Admin User can initiate transactions, view transactions with status, view and export remittance files, add products to Online Store, add locations to merchant, update store configurations, add users and manage user roles. The Bank sets Admin User.

How can I give additional accesses to staff?

Admin User can enable specific functions for staff through BML Merchant Portal. This tab can only be accessed from BML Merchant Portal.

Can Admin User register new users to BML Merchant Portal & BML mPOS?

Admin User can add additional users and manage user roles. However an Admin User cannot assign additional Admin Users, this can only be done by the Bank

How do I deactivate staff access from BML Merchant Portal & BML mPOS?

Admin User can deactivate staff accesses. Registered users cannot be removed, however once deactivated, they cannot access BML Merchant Portal or BML mPOS.

Can I set up more than 1 Admin User to access BML Merchant Portal & BML mPOS?

Companies can assign Admin User via Board Resolution. More than 1 Admin User can be registered for companies. Sole Proprietorships can only assign Owner/Sole Proprietor as Admin User.

How do I access the BML Merchant Portal and BML mPOS?

Login to BML Merchant Portal with password sent at registration from a desktop. You will be required to change your password at initial login.

BML mPOS can be accessed after changing registration password from BML Merchant Portal. You can use the new password set to access BML mPOS.

For additional queries, please contact the Bank via merchantservices.cardcentre@bml.com.mv or on 3330200 or send an SMS to (+960) 7990200 / (+960) 9990200.

How do I take a payment from BML Merchant Portal?

Merchant Portal has Payment Request option. Send payment request as a link to your customer to pay at their convenience;

1. Login to BML Merchant Portal.
2. Select "Payment Request" from the left-hand menu, enter the request amount and click Next
3. Enter the recipient's email address, add a note and click Send.

How do I take a payment from BML mPOS?

Generate a dynamic QR to complete transaction on screen for in-person transactions;

1. Open the app, enter the order amount in keypad and click Charge to generate unique, secure QR Code.
2. The customer can scan the QR Code with their Digital Wallet. BML MobilePay, Apple Pay, Google Pay, WeChat Pay, Union Pay and Ali Pay is accepted.

OR,

Send Payment Request to customer to pay at their convenience;

1. Open the app
2. Select "Payment Request" from the left-hand menu, enter the request amount and click Next
3. Share the request via SMS, Email and other social media or online messaging apps as a link

How do I know when customer pays for the transaction?

Transaction can be viewed from BML Merchant Portal and BML mPOS "Transactions" tab as PENDING. Once the customer completes payment, transaction status gets updated to CONFIRMED. Additionally, you'll get an email alert.

Can I void transactions processed through BML Merchant Portal and BML mPOS?

Once a successful transaction is processed it cannot be canceled. It is merchant's responsibility to be vigilant in taking payments. However, if a cancelation has to be made please contact the Bank via email merchantservices.cardcentre@bml.com.mv or on 3330200 or send an SMS to (+960) 7990200 / (+960) 9990200.

When will I be credited with funds for transactions processed through BML Merchant Portal and BML mPOS?

All transactions completed will be credited on next working day.

Batch details can be viewed through BML Merchant Portal Remittance tab and via Maldives Internet Banking if you have access to view Merchant Advice

What should I do if I forget my login details?

Just click on the "Forgot your password?" link in the sign-in page of the BML Merchant Portal or BML mPOS and follow the instructions to reset your password.

Can physical card be used at Merchant Portal?

BML Merchant Portal and BML mPOS are online based payment collection channels. As such physical card cannot be used. However, BML MobilePay and other digital wallets can be used to complete payments by scanning QR code or, card details can be entered to complete Payment Requests.

What digital wallets can scan BML QR?

Dynamic QR can be processed via BML MobilePay as well as other digital wallets like Ali Pay, WeChat Pay, Union Pay, Apple Pay and Google Pay.

Static QR can be processed via BML MobilePay and Ali Pay.

What is the difference between Dynamic and Static QR Code?

Static QR is a pre-printed QR that is provided to merchants to be displayed at merchant location. When customer scans the QR, they will be prompted to enter amount and complete transaction.

Dynamic QR is generated on POS Terminal or BML mPOS. This QR is transaction based; ie; merchant generated QR after entering transaction amount on POS Terminal or BML mPOS. When customer scans the QR, transaction amount is displayed on approval message displayed to customer on BML MobilePay or other digital wallets.

What should I do if I can't access the BML Merchant Portal or BML mPOS?

Please confirm if you are entering the email address provided to the Bank with the correct password. If you are sure that both email address and password is correct, please contact us via email merchantservices.cardcentre@bml.com.mv or on 3330200 or send an SMS to (+960) 7990200 / (+960) 9990200.

What should I do if I want to deactivate my access to BML Merchant Portal and BML mPOS?

Please contact us via email on merchantservices.cardcentre@bml.com.mv or on 3330200 or send an SMS to (+960) 7990200 / (+960) 9990200 so we can discuss your experience and cancel your access.

