Your merchant's portal — how to get them set up, and what to show them once they're live.

What MX Merchant is

MX Merchant is where your merchants see their money: deposits, transactions, batches, chargebacks, and statements. It's also where they can take payments without hardware, send payment links, and manage PCI compliance.
The account is **created automatically** when you board a merchant in MX Connect — there's nothing to request. As soon as the processing account is approved, the portal is there.

Part 1 — Setting up your merchant

Adding users

Add users from the **MX Merchant tab** inside the merchant's account in MX Connect. For each one you'll need:

- Full name
- Email address — this becomes their username
- **Mobile phone number** for two-factor authentication

The mobile number matters. Two-factor codes are sent by text, so a landline won't work. If a merchant gives you their main office number and it's a landline, they won't be able to log in. Ask specifically for a mobile.

Choosing roles

Merchants can assign **Admin**, **Sub-Admin**, or **Supervisor**. Worth a conversation rather than making everyone an Admin — a merchant with several staff usually wants the owner as Admin and everyone else lower.

First login

Your merchant logs in at mxmerchant.com/mx6/login with their email and password, then enters a code sent by text.
If they can't get past two-factor because the phone number is wrong, contact Client Services to update it — it can't be fixed from the merchant's side.

Part 2 — What to show your merchant

Where their money is

The **Dashboard** gives a high-level view. The **Reports** tab in the left navigation is where the detail lives:

- Transactions
- Deposits
- Batches
- Chargebacks

All filterable by date, amount, or card type. This is the screen a merchant doing daily reconciliation will use most, so it's worth walking through with their actual first day of transactions rather than describing it.

Statements

Account → Merchant Services → Statements.
Statements are stored electronically from day one and there is **no paper statement**. Tell merchants this explicitly — expecting something in the mail is a common early support call. They can download or print any statement at any time.

Ways to take a payment

Tool	What it does	Good for
Virtual Terminal	Key card details straight into the portal	Phone orders, service businesses, anyone without a terminal in front of them
Payment Links	Create a link for a set amount or a range, send by text or email	Remote collection, deposits, "Pay Now" buttons on a website
MX Merchant Express	Mobile app, with an optional Bluetooth card reader	Taking payments on the go, line-busting, mobile trades
Recurring Payments	Automated billing on a schedule	Subscriptions, memberships, installment plans

Notifications — turn these on

Under **Settings**, merchants can enable email or text alerts for deposits, chargebacks, declines, and PCI expiration.
Most merchants never find these, and it's one of the easiest wins available to you. A merchant who gets a chargeback alert the day it happens doesn't call you a week later asking what happened. Set them up during training rather than mentioning

them.

Add-on services

The **Apps** section has both free and paid features. Free ones — virtual terminal, mobile app, payment links — are worth switching on for nearly everyone. Paid add-ons include invoicing, ACH processing, and B2B interchange optimization. Merchants can add or drop these as their needs change, so there's no need to decide everything at setup.

Part 3 — Compliance

PCI compliance

Managed under **Settings → Compliance**, or through the Viking Cloud app (you may still see it labeled Sysnet — same vendor).
Your merchant must complete their Self-Assessment Questionnaire after boarding to avoid a monthly non-compliance fee. This is one of the most common causes of an unexpected charge and one of the most common reasons a happy merchant becomes an unhappy one.
Walk them through it during setup instead of leaving it to a reminder email. It takes minutes early and turns into a billing dispute later.

TIN and IRS matching

The legal business name and EIN entered in MX Connect must match IRS records **exactly**. Mismatches cause application delays during boarding and can trigger backup withholding after the fact.
If a merchant isn't certain of their registered legal name, it's worth checking before you submit rather than after.

Questions

Client Services — support@boldpay.io · (877) 515-6464 Opt 1 — for anything on a live merchant account.
MX Merchant Support — support@mxmerchant.com — for portal-specific questions.

Notes for the build team — remove before publishing. *Reframed from the internal SOP into two parts: what the partner does, and what the partner shows the merchant, since partners are the ones delivering this training. Two edits: "support* *must update the contact information" became "contact Client Services," and the "Training Recap Acknowledgement: Person / Date" sign-off was dropped.*

One number needs resolving before publishing. *The source SOP says the SAQ must be completed within 60–90 days of boarding; the onboarding handoff says 60 days with a $69.95/month non-compliance fee. I've written it without a figure or a window. Confirm both, then add them — specifics are what make this section land.*