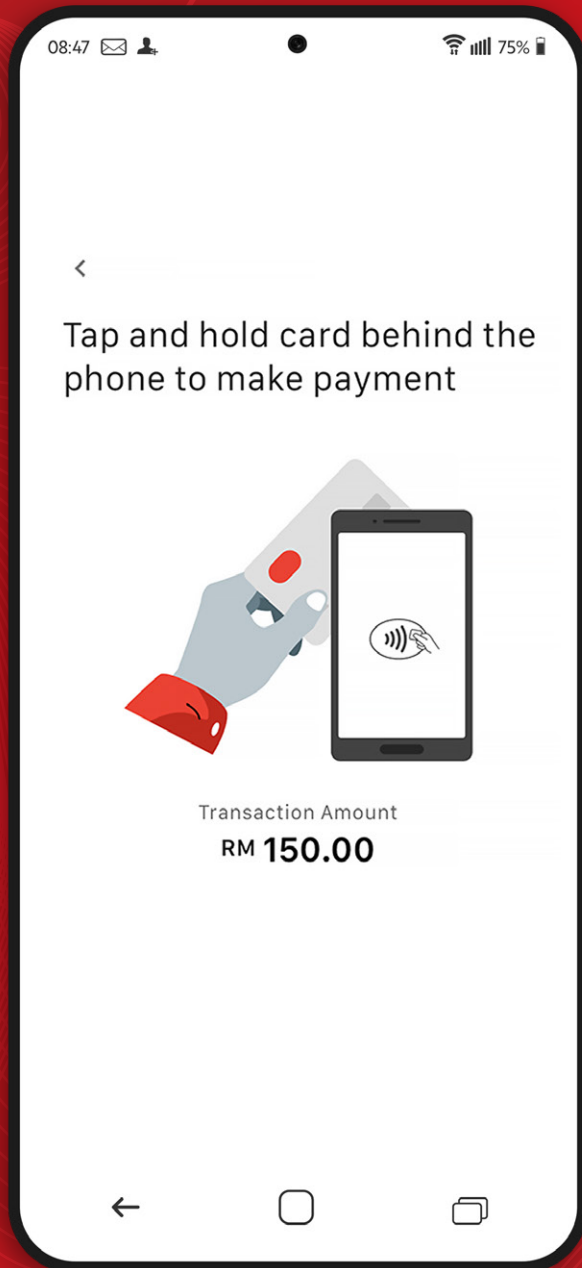




**Tap**  
**nPay**

## Merchant Guide

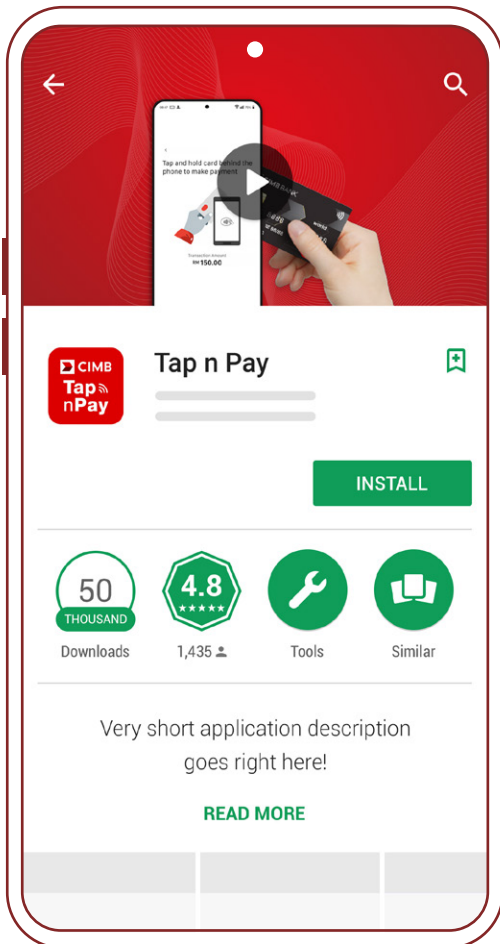


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# Getting Started

Tap n Pay is a fully-featured mobile payment application that leverages NFC-enabled\* Android smartphones to accept contactless card payments.



To get started, download the Tap n Pay Mobile Application from Google Play.

## Supported Payment Method



\*NFC - Near-Field Communication

# First Time Log In

## Getting Your Login Credentials

Upon successful registration with the bank, the log in credentials (User ID and temporary User PIN) will be given to the user via email or SMS.

## Logging In

- 1 Enter the Mobile User ID and the temporary User PIN provided in the email or SMS.
- 2 Select "**Login**" to proceed.

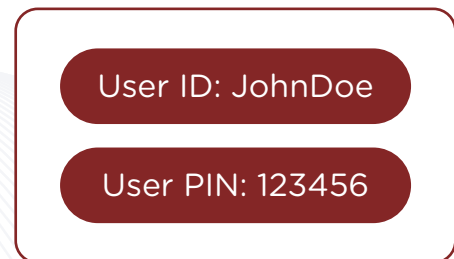
For first time login, user will need to update the User PIN.

### Note:

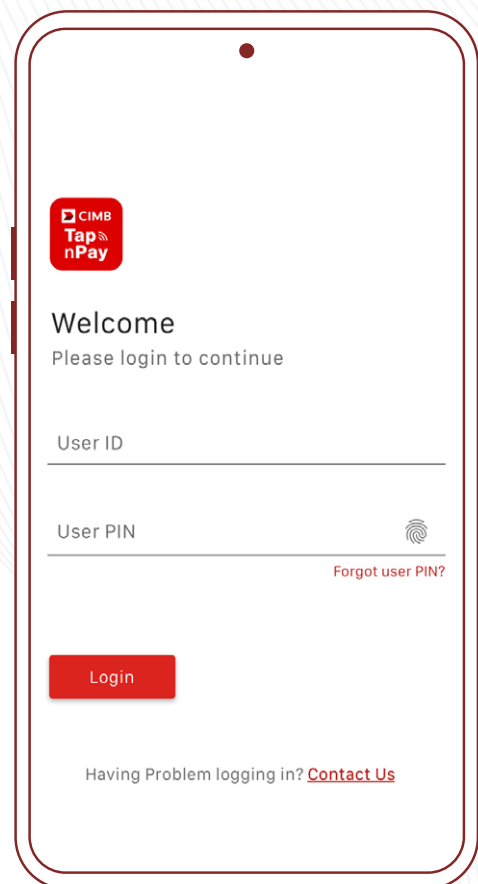
Users are allowed up to 3 login attempts or the account will be locked for security purpose.

To reactivate the account, kindly contact the bank.

For example:



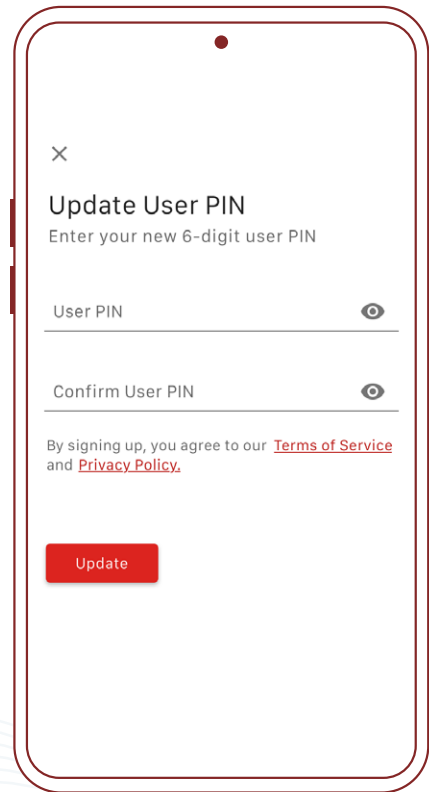
Two dark red rounded rectangular buttons stacked vertically. The top button contains the text "User ID: JohnDoe" and the bottom button contains the text "User PIN: 123456".



A mobile app login screen for CIMB Tap nPay. At the top left is the CIMB Tap nPay logo. Below it, the text "Welcome" is followed by "Please login to continue". There are two input fields: "User ID" and "User PIN". To the right of the "User PIN" field is a fingerprint icon and a link that says "Forgot user PIN?". Below the input fields is a red "Login" button. At the bottom, there is a link that says "Having Problem logging in? [Contact Us](#)".

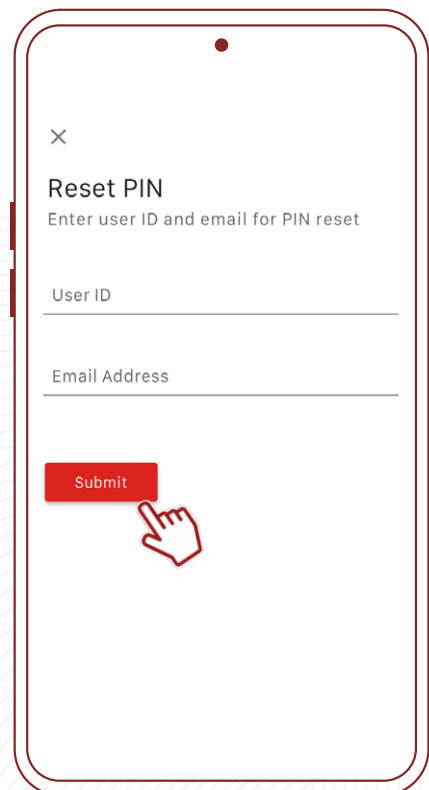
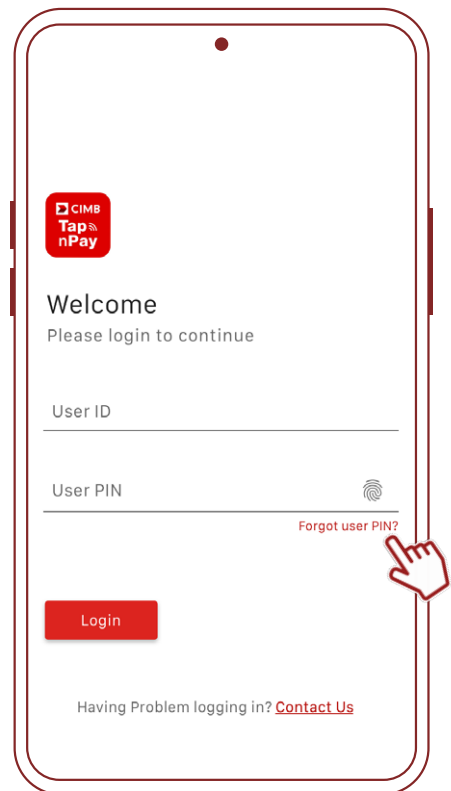
# Reset PIN

- 1 Update the User PIN by entering a new 6-digit PIN.
- 2 Confirm by re-entering the 6-digit PIN.



# Forgot User PIN

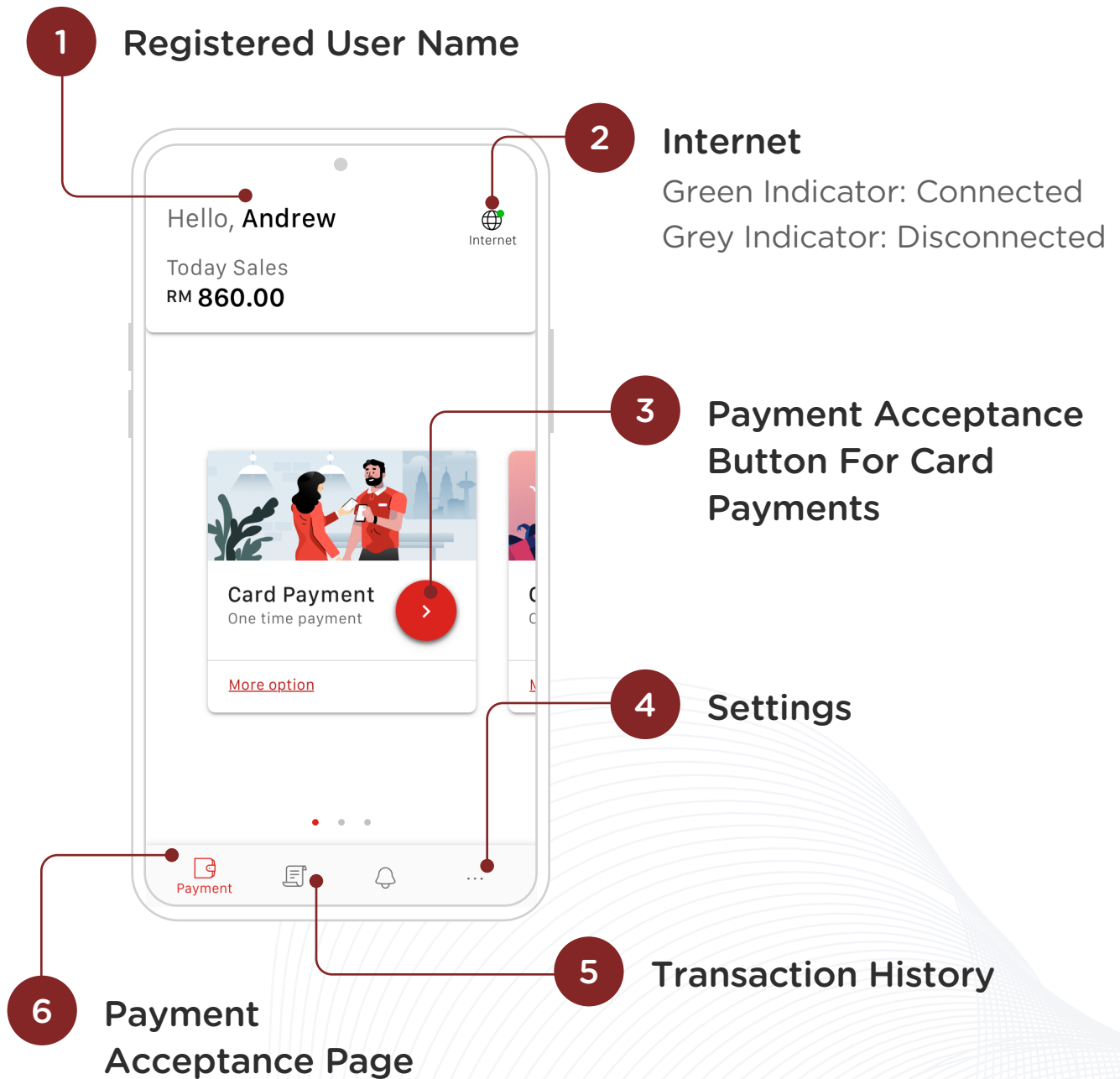
- 1 Select "**Forgot user PIN**" below the "**User PIN**" field.
- 2 Enter the mobile User ID and email address.
- 3 Select "**Submit**" to proceed.
- 4 A set of password reset instruction will be sent to the registered email address for the Mobile User ID.



# Getting To Know Tap n Pay

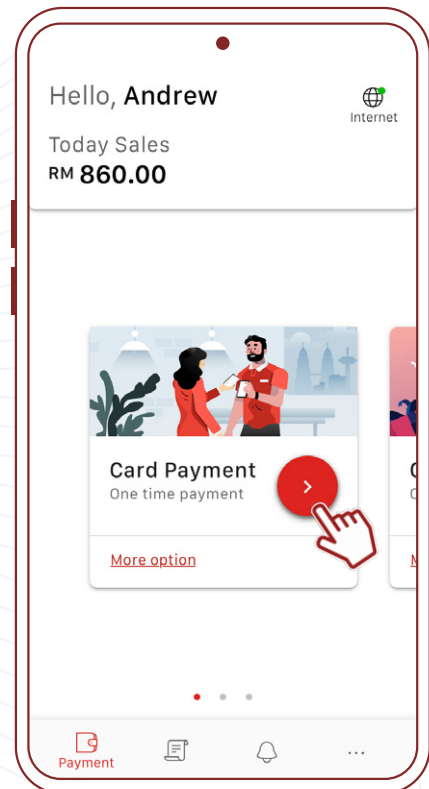
## Home

Home is known as the Payment page with the overview features:



# Accepting Contactless Card Payments

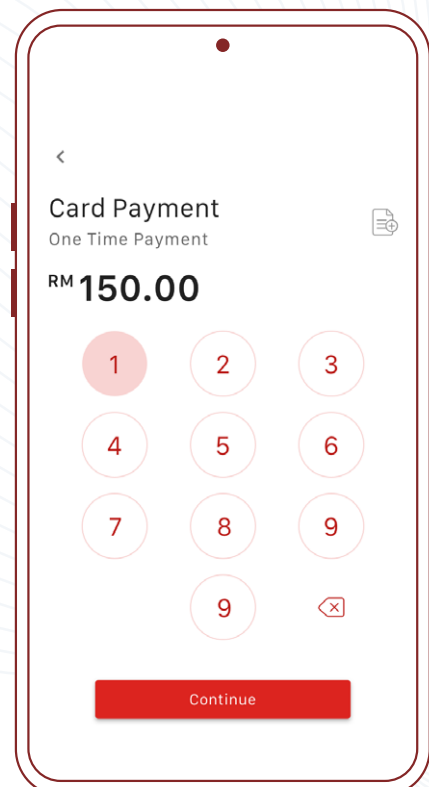
1 At the Payment page, select the  button.



2 Enter the sales amount.

## Optional:

Insert transaction description by selecting the  icon.



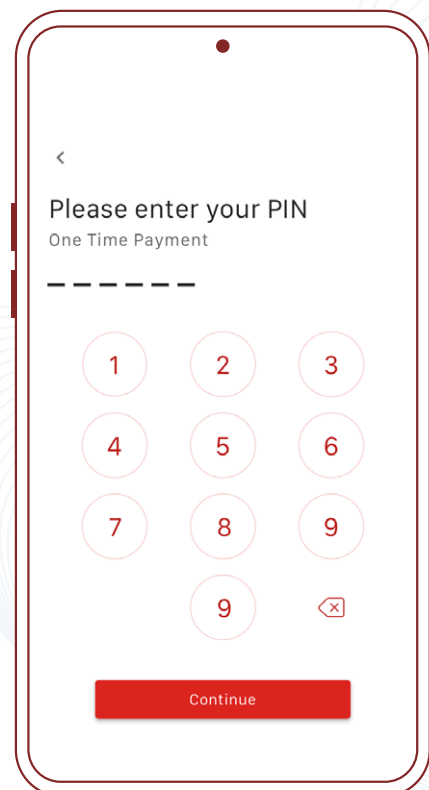
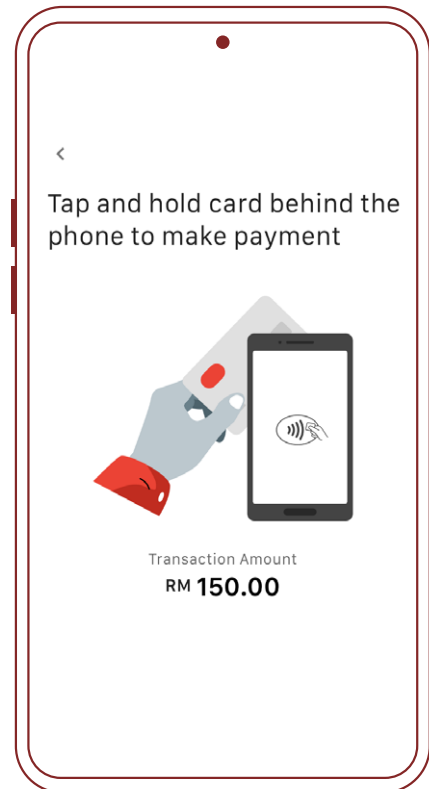


3 Allow customer to tap their contactless card at the back of the Android smartphone.

4 *(Optional)* Should the amount exceeds RM250.00, customers are required to verify the transaction with their PIN.

**Important:**

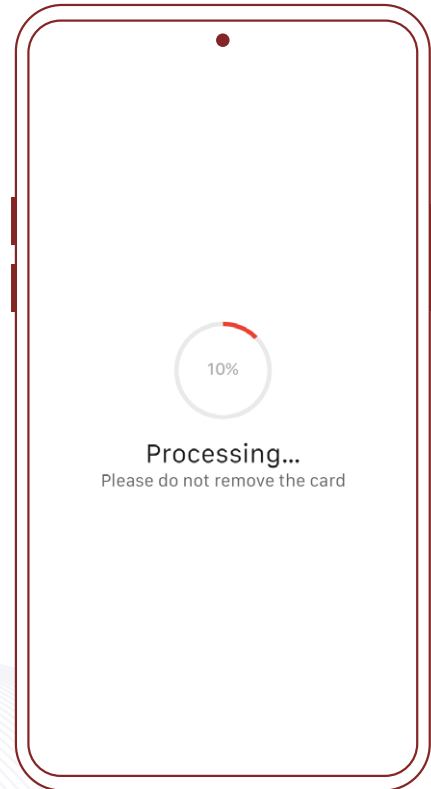
- Merchant should remind customers that the PIN pad is randomised.
- Merchant should provide an appropriate amount of private space and remind customer to cover the screen during PIN entry to protect their confidentiality.
- Transactions accepted via Mastercard can only support sales amount RM250.00 and below.



5

Once the card is tapped, the sensory branding\* of the card scheme will appear on the screen.

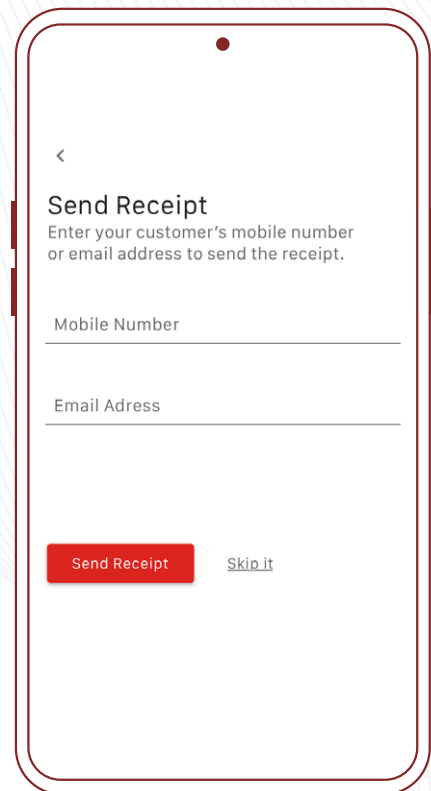
This indicates payment is in processing and authorising.



## E-receipt Issuance

6

Upon successful authorisation, e-receipt page will be prompted.



\*Sensory branding varies for different card schemes.

7

Allow the customer to enter their mobile number and/or email address to issue an e-receipt.

Proceed by selecting "**Send Receipt**".

Alternatively, select "**Skip It**" if the customer does not wish to receive e-receipt.

<

**Send Receipt**  
Enter your customer's mobile number or email address to send the receipt.

Mobile Number

Email Address


**Send Receipt** [Skip It](#)

8

Payment transaction is completed.

✓

**Success!**  
You've just received  
**RM 150.00**

  
QR Payment  
Pre-Authorisation (AliPay)

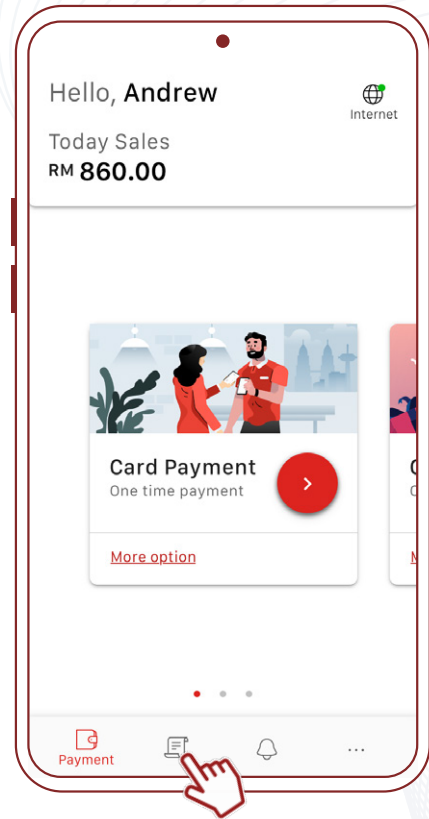
Trace Number  
937483901836

[View in sales history](#)

**Next Payment**

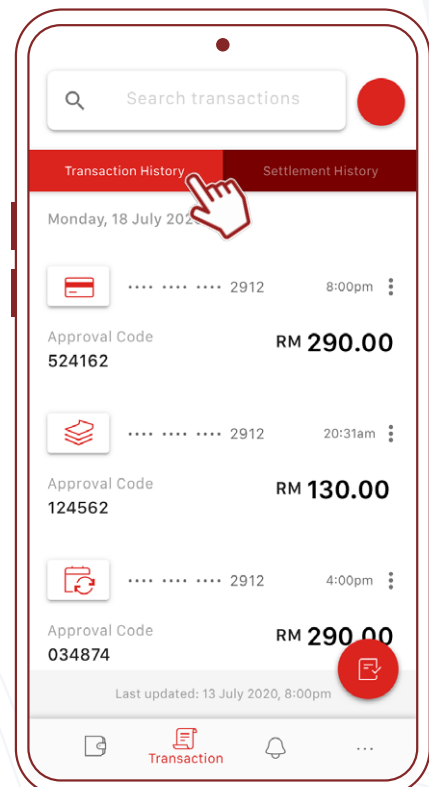
# View Sales History, Credit Settlement, Void Payment & Resend E-Receipt

- 1 At the Payment page, navigate to **"Transaction"**.



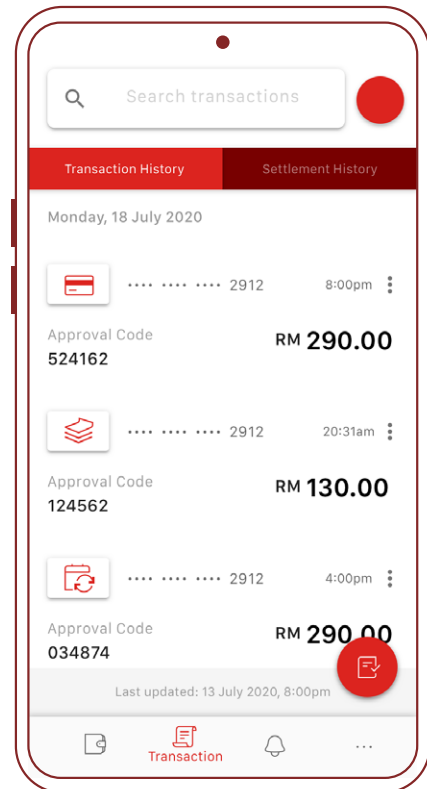
## Sales History

- 2 Select **"Transaction History"**.



3

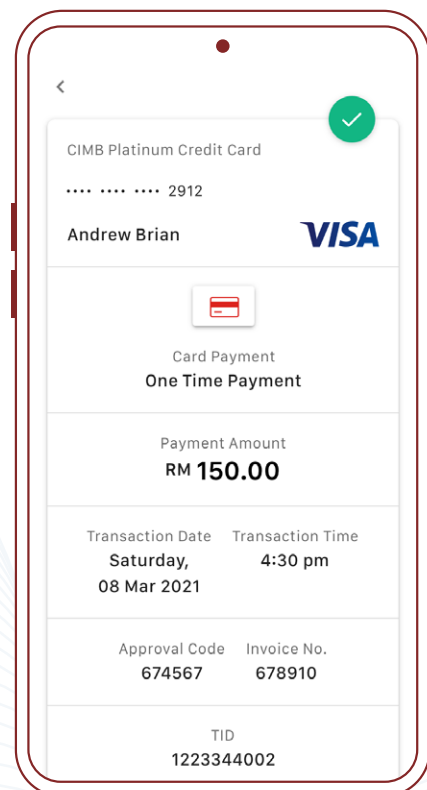
Select the designated transaction to view complete details of the payment.




4

Transactions processed will be displayed with the following information:

- Date and Time of Payment
- Approval Code
- Transaction Amount



# Credit Settlement

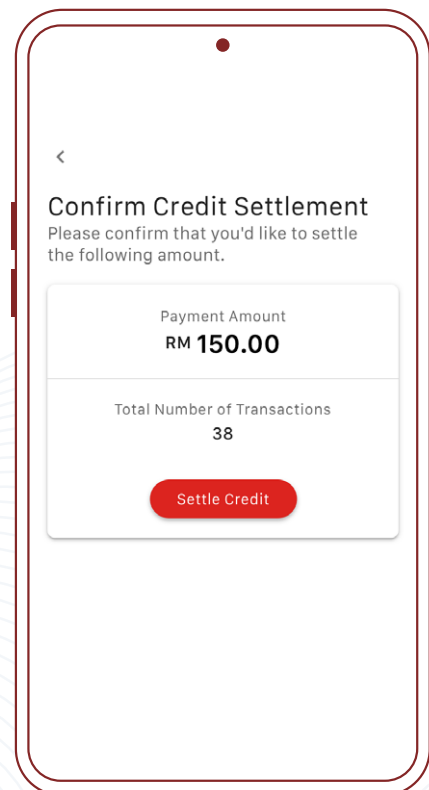
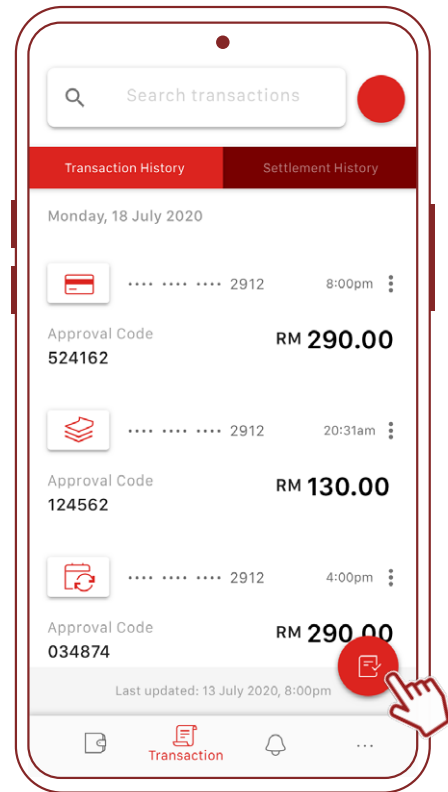
- 1 Go to the credit settlement option by selecting the  icon.
- 2 Enter User PIN.
- 3 Confirm and settle by selecting "**Settle Credit**".

## Note:

All transactions should be checked and reviewed before settlement.


After settlement, all transaction information will not be displayed.

Information for the transaction that has been settled can be retrieved from the merchant portal.



# Void Payment

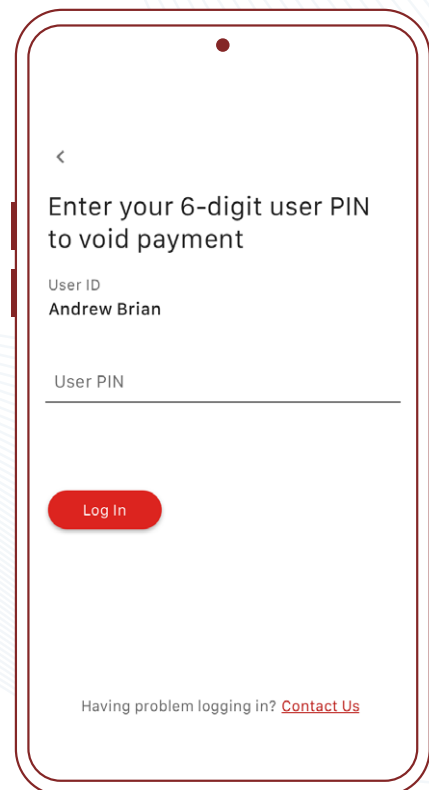
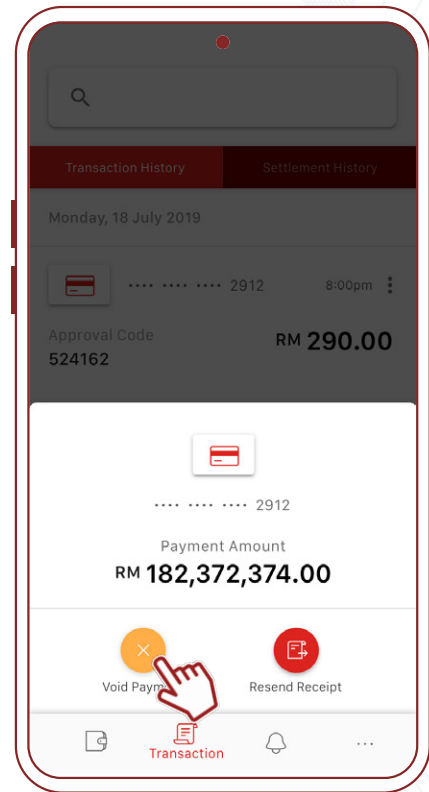
- 1 Browse through the list and select the transaction to be voided.

Alternatively, select the  button for quick access.

- 2 Select "**Void Payment**".


- 3 Enter User PIN.

- 4 Confirm by selecting "**Void Payment**".



# Resend E-Receipt

1 Browse through the list to select the transaction.

Alternatively, select the  button for quick access.

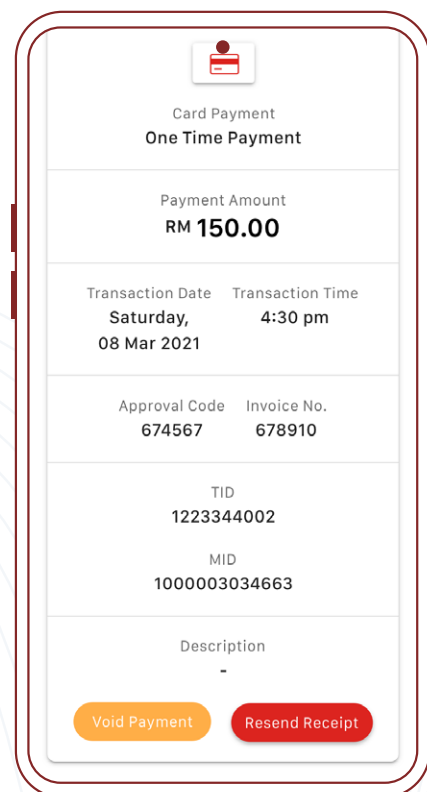
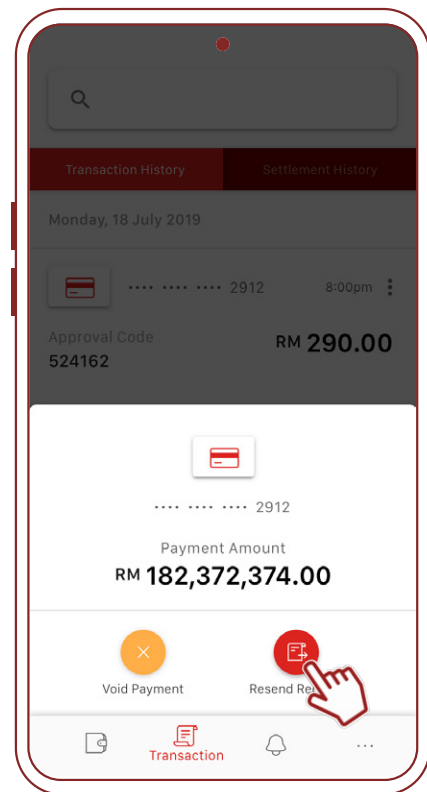
2 Select "**Resend Receipt**".

3 Enter customer's mobile number and/or email address.

4 Confirm by selecting "**Resend Receipt**".

## Note:

User will be able to re-send receipts as long as the transactions are not settled.



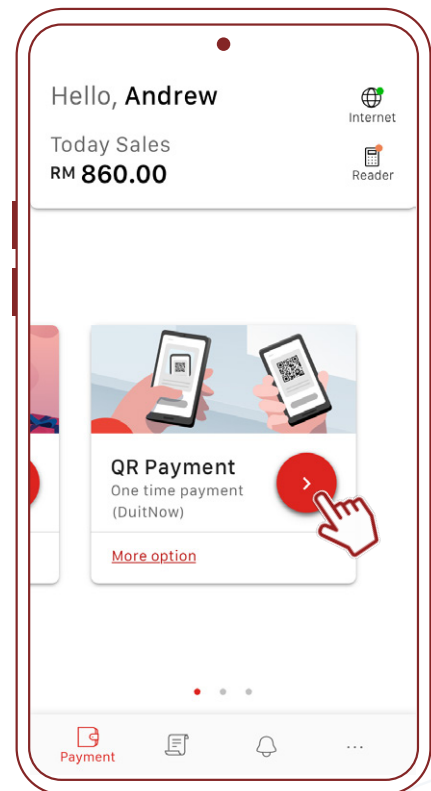


# QR Payment

1

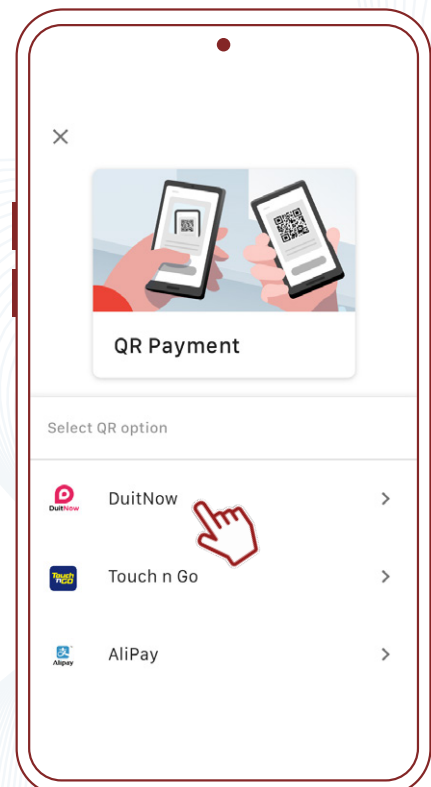
At the QR Payment page, select the  icon to

initiate a default QR transaction (DuitNow).




## Alternative:

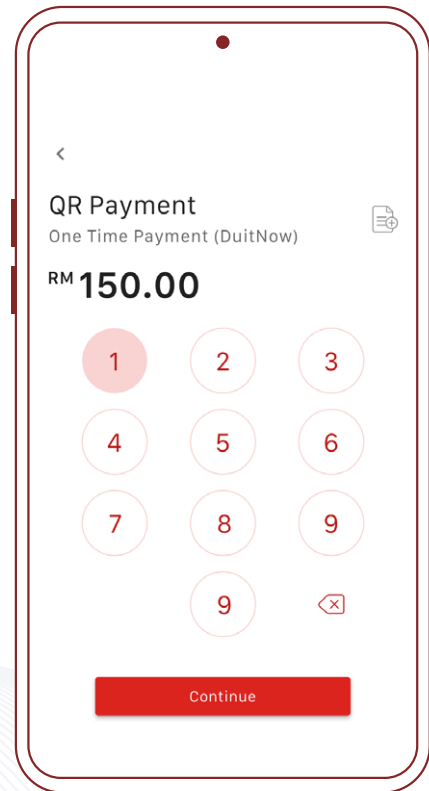
- Select '**More Options**' and then '**One Time Payment**' to choose your preferred QR type.
- QR type supported:  
DuitNow, Alipay, TouchnGo



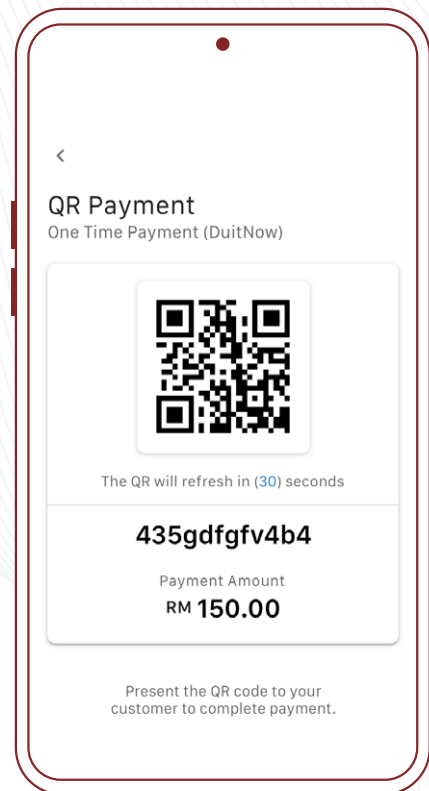
2 Enter the sales amount.

**Optional:**

- Insert transaction description by selecting the  icon.



3 Allow customer to scan the generated QR code.



## E-receipt Issuance

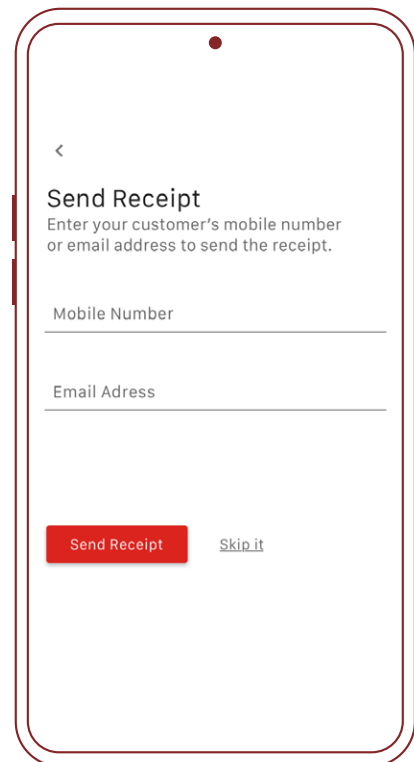
4 Upon successful authorisation, e-receipt page will be prompted.

5 Allow the customer to enter their mobile number and/or email address to issue an e-receipt.

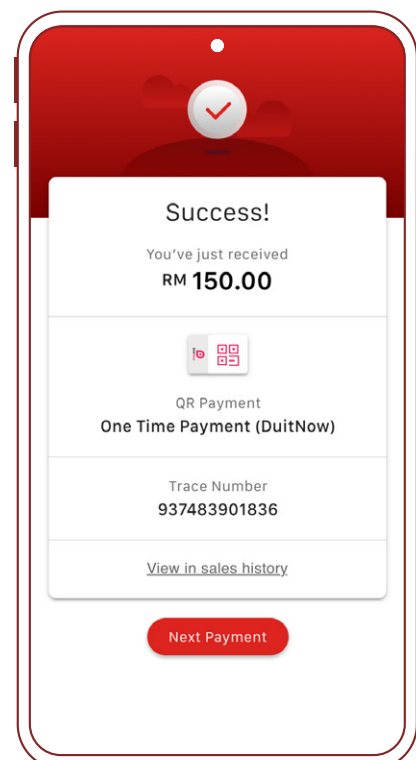
Proceed by selecting "**Send Receipt**".

Alternatively, select "**Skip It**" if the customer does not wish to receive e-receipt.

6 QR payment transaction is completed.



The screenshot shows a mobile app interface for sending receipts. At the top, there is a back arrow and the title "Send Receipt". Below the title, a subtitle reads "Enter your customer's mobile number or email address to send the receipt." There are two input fields: "Mobile Number" and "Email Address". At the bottom, there are two buttons: a red "Send Receipt" button and a blue "Skip it" link.



The screenshot shows a mobile app interface displaying a success message. At the top, there is a red header with a white checkmark icon. Below the header, the text reads "Success!" followed by "You've just received" and "RM 150.00". There is a QR code icon and the text "QR Payment One Time Payment (DuitNow)". Below this, the "Trace Number" is displayed as "937483901836". At the bottom, there is a blue link "View in sales history" and a red "Next Payment" button.

# QR Refund

1 At QR Payment page, select '**More Options**' and then '**Refund**' to initiate a refund payment.

2 Enter User PIN for verification.

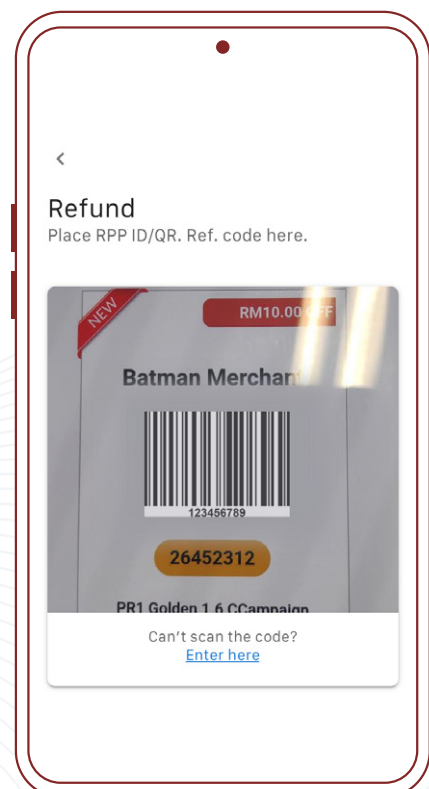
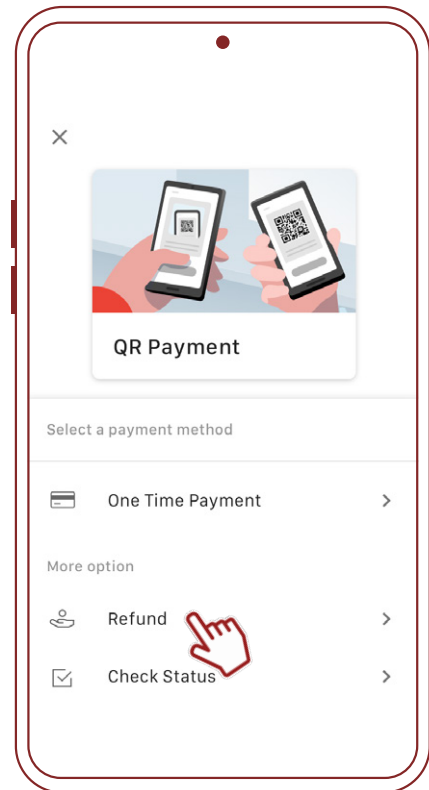
3 Scan the QR code of the transaction.

## Alternative:

Enter the RPP ID/QR. Ref. barcode of the transaction.

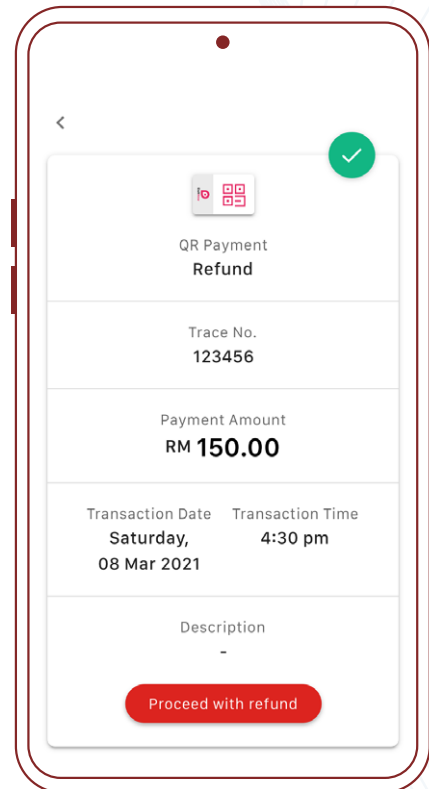
## Important:

Users are only allowed to refund settled transactions.



4

Select “**Proceed to refund**”.



5

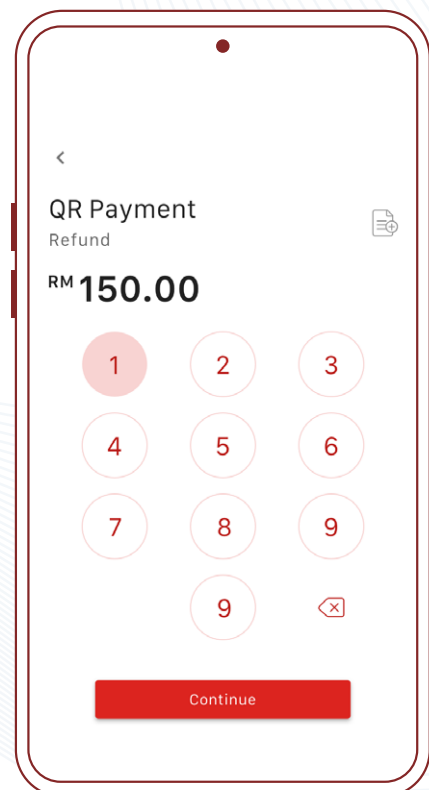
Enter refund amount.

**Important:**

Refund amount can only be equal to or less than sales transaction amount.

6

Confirm by selecting “**Confirm**”.



## E-receipt Issuance

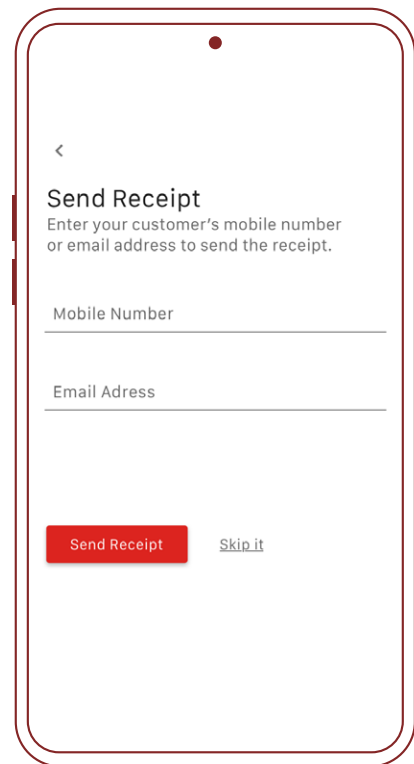
7 Upon successful authorisation, e-receipt page will be prompted.

8 Allow the customer to enter their mobile number and/or email address to issue an e-receipt.

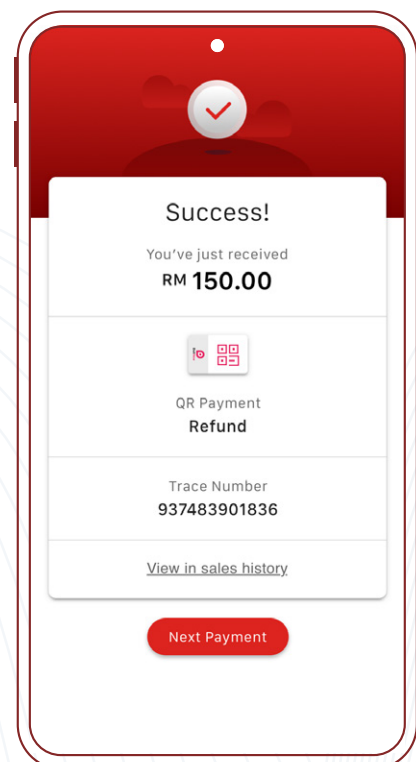
Proceed by selecting "**Send Receipt**".

Alternatively, select "**Skip It**" if the customer does not wish to receive e-receipt.

9 QR refund payment is completed.

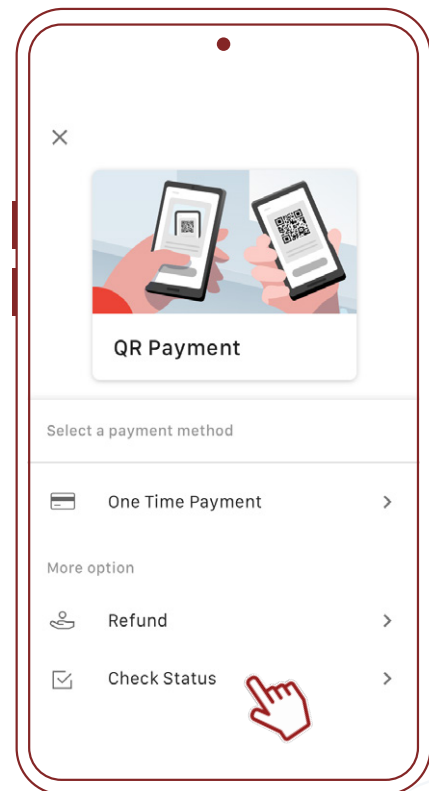


The screenshot shows a mobile app interface for sending a receipt. At the top, there is a back arrow and the title "Send Receipt". Below the title, a subtitle reads "Enter your customer's mobile number or email address to send the receipt." There are two input fields: "Mobile Number" and "Email Address". At the bottom, there are two buttons: a red "Send Receipt" button and a blue "Skip it" link.



# QR Check Status

- 1 At QR Payment page, select '**More Options**' and then '**Check Status**'.



- 2 Scan the QR code of the transaction.

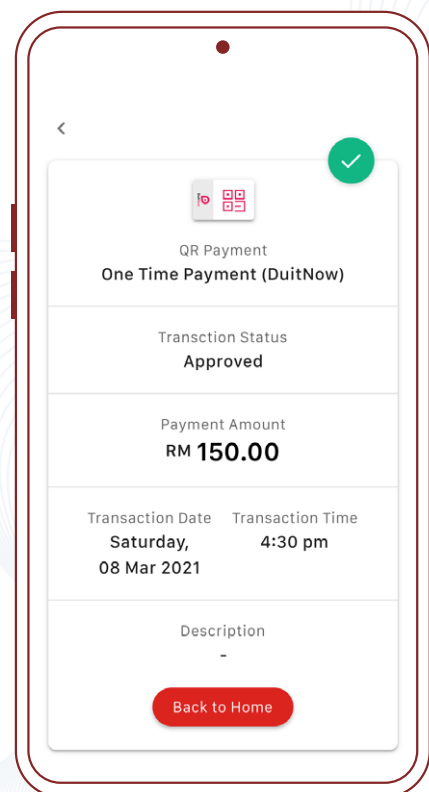
### Alternative:

Enter the RPP ID/QR. Ref. barcode of the transaction.

### Important:

Users are only allowed to check status for unsettled transactions.

- 3 QR transaction details will be displayed.



# FAQ

## 1. Why is my login attempt unsuccessful?

- The User ID and/or User PIN could be incorrect.
- User account is suspended by acquirer or has been inactive.
- There could be an error on the connection.

## 2. What if I forgot my User PIN?

- Select “**Forgot User PIN**” on the login page. Enter the User ID and registered email address with the Bank to receive instructions to reset your password.
- User PIN reset can be performed from the Merchant Portal.

## 3. Why can't my Tap n Pay application support payments exceeding RM250.00?

- It depends on the merchant application with the acquirer, as it might not include the PIN acceptance feature for payments exceeding RM250.00.

## 4. Why is my Tap n Pay application not detecting the customer's card?

- The card is most likely a non-contactless card. To verify if the card is contactless, please look for the contactless symbol on the card.

## 5. Is it possible to accept card payments with Tap n Pay if the card is not contactless?

- Tap n Pay only accepts contactless payments performed via contactless cards. Contact cards or chip payments are not supported.

## 6. Which Android smartphones supports Tap n Pay?

- The smartphone needs to be Android 8.0 and above, and NFC (near-field communication) equipped.
- The Android smartphone must be supported by Google Play Service.



# FAQ

- 7. When will PIN verification be prompted during a transaction?**
  - Should the sales amount be RM250.00 and below, customer can swiftly pay by tapping their contactless card on the back of the Android smartphone.
  - Whereas, sales amount exceeding RM250.00 will prompt customer to enter their PIN number on the Tap n Pay application to verify the transaction.
- 8. How do I identify if the customer's debit/credit card is genuine?**
  - The Merchant Agreement has a set of guidelines to identify the legitimacy of Visa and Mastercard branded cards.
- 9. What if a customer decides to cancel/void their payment after settlement?**
  - Since daily credit settlements are automatically performed every day, merchants are required to submit a request for reversal or refund to the acquiring bank.
- 10. What if my transaction was interrupted or there is a doubt on the completion of transaction?**
  - Before performing another transaction, navigate to "**Sales History**" to search for the transaction.
  - All transactions displayed in "**Sales History**" are approved and successful transaction. Voided transactions will be displayed as well.
- 11. What if my transactions are not found in "Sales History?"**
  - All transactions displayed in "**Sales History**" are approved transactions (not settled), and voided transactions.
  - If the transaction is not displayed, this means the transaction has not gone through.
- 12. How can I access transactions performed up to 3 months ago?**
  - Transactions made up to 3 months ago can be traced back from the Merchant Portal.

# Error Codes

Error Code	Display Message	Description
2002	Session is expired.	Error session timeout.
3011	<p>You have exceeded a maximum number of attempts.</p> <p>Please contact your Merchant System Administrator.</p>	<p>Mobile user account is blocked/suspended.</p> <p>User needs to reinstate the account via bank portal or merchant portal.</p>
5010	Mobile user account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal.	Mobile user invalid login/does not exist.
5120	Unable to process payment. Please try again later. If the problem persists, please contact our Support Hotline.	The batch has failed, or is unsuccessful.
7005	An error has occurred. Please remove the card and try again.	Card cannot be detected.
7056	Transaction failed.	Transaction amount exceeded limit.

# Error Codes

Error Code	Display Message	Description
9001	Error detected while processing card.	Invalid card (ie. ATM, MyKad, and other chip-based Smart Card)
9004	Unsupported card type.	Payment card type not supported.

# Security



CIMB Bank deals with payments and transactions every day, hence security risk management and data protection require high level of security and regulatory compliance – we want to build a foundation of trust with our clients.

Our platforms and products adhere to the highest level of global security standards. Our solutions has been through numerous penetration tests, strict scrutiny compliance and meticulous procedures before being adopted by financial institutions all over Asia.

We are certified by major card schemes, making our payment solution is secured and recognised globally.

As such, merchants need to comply to security responsibilities such as refraining from any attempts to debug or alter the smartphone's operating system in any way including rooting.

**For enquiry, please contact:**

CIMB Helpdesk: **+603 6204 7733**

Email: **[emerchant@cimb.com](mailto:emerchant@cimb.com)**