Tap on Mobile Apple guide.

Accept contactless payments directly on your mobile device

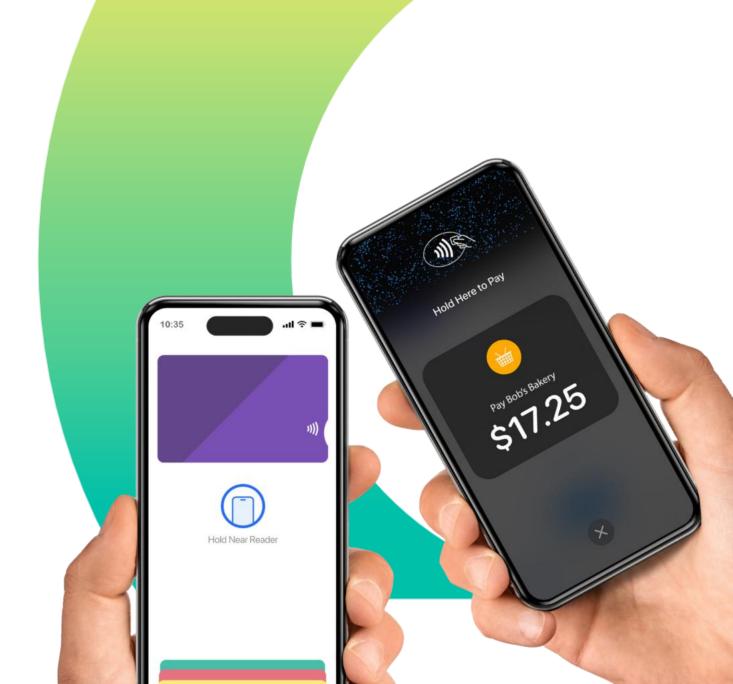


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1. Welcome

Thank you for choosing Worldline Tap on Mobile. We're excited to get you set up, so you can start taking contactless payments as soon as possible.

1.1. Let's get started.

What you can expect on day one using Tap on Mobile.

1.2. Merchant Portal – Activation

Upon successful onboarding, a first-time activation email will be sent to your registered email address.

NB: All emails will be sent from noreply@fasspay.com

WORLDLINE NW.

Thank you for choosing the Worldline NZ Tap on Mobile solution.

We're excited to get you set up, so you can start taking contactless payments as soon as possible.

To start accepting contactless payments, you'll need to set up your Worldline NZ Tap on Mobile portal. This is where you can see your transaction history, add new users and update your settings

To set up your Worldline NZ Tap on Mobile portal:

- 1. Download the Worldline NZ Tap on Mobile app from the App Store or Google Play
- 2. Open the app and tap Set Password
- 3. On the Verification screen, enter your User ID and verification code and tap **Submit**
 - o User ID: <user ID>
 - o Verification code: <xxxx>
- 4. Create your new password and tap Submit
- 5. You'll then be directed to the portal website to log in using your User ID and new password

To set up mobile users in the Worldline NZ Tap on Mobile portal:

- 1. Scroll to Manage Mobile Users and tap Add a Mobile User
- 2. Complete the required fields, then review and confirm the mobile user's details. Your mobile users will get an email about how to activate their mobile account.

For more information

If you are experiencing any problems logging into the portal, including your Merchant ID and activation code, please contact us on $0800\,729\,627$ or email support@paymark.co.nz

Kind regards,

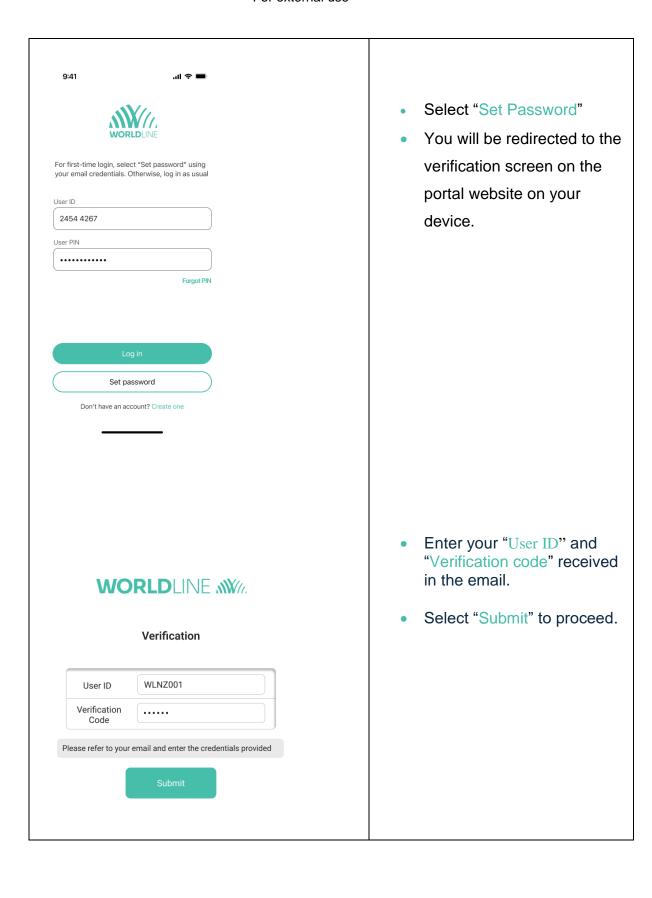
Worldline NZ

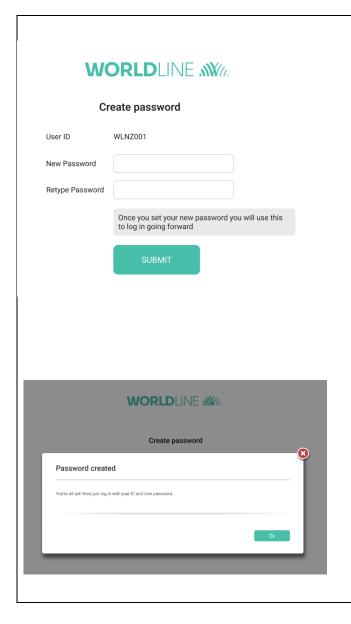
(This is a computer generated email. Please do not reply.)

Follow the instructions on the email.

- 1. Go to the App Store
- 2. Search for Worldline NZ Tap on Mobile
- 3. Download and install the App







 Create your new password for the portal

NB: Your password must comply with the following:

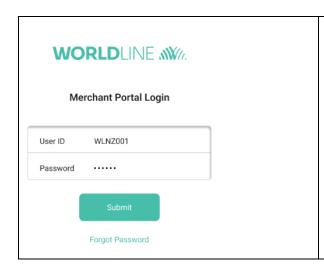
- 12 characters in length
- At least one uppercase
- o And one numeric
- Select "Submit" to proceed

- Successful creation of your new password
- Select "Ok", his will take you the log in screen.

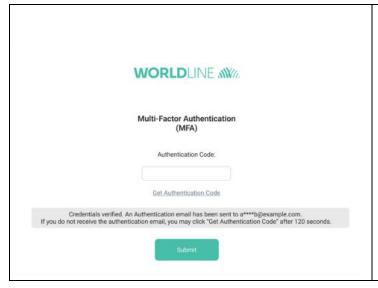
- You are all set to log into the portal and create your mobile user.
- URL to access the portal page: https://tap.worldline.co.nz/wlnz/auth/login

1.3. Merchant Portal – Multi-Factor Authentication

To enhance the security of Worldline's portal by providing a second level layer of verification Worldline has introduced Multi Factor Authentication (MFA).



- Enter your user ID and password and select "submit".
- On successful validation an authentication email will be sent to the registered user. (email below)



- Enter in the "Authentication code"
- Select "Ok", this will take you to the log in screen

WORLDLINE .W//.

Hi,

A verification code has been requested for your Worldline Tap on Mobile portal account.

Please use this code to verify your login. It's valid for two minutes.

User ID: <email address>
Authentication Code: <code>

If you take longer than two minutes to log in, you'll need to generate a new code by clicking Get **Authentication Code** on the portal login screen.

If you didn't request this code, please go to the portal login page and reset our password.

For more Information

If you need help with your verification code, please contact us on <HQ partner number> or email <HQ partner email>

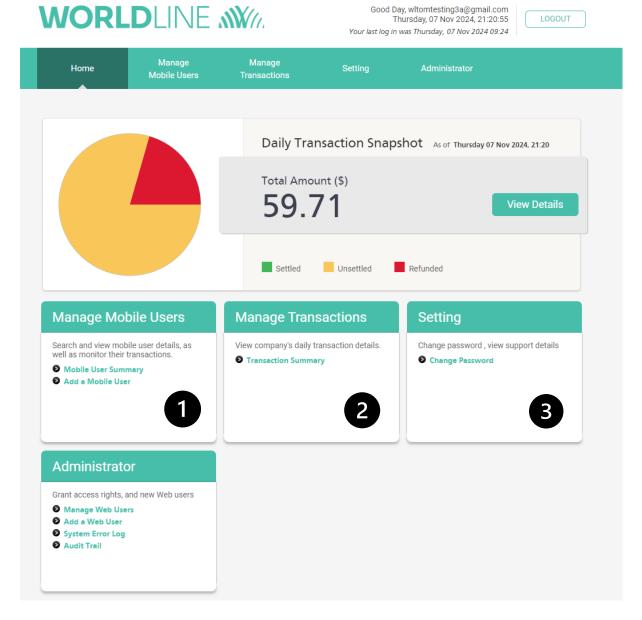
Kind regards

Worldline NZ and <HQ Partner>

(This is a computer generated email. Please do not reply)

• Use the Authentication code in the above email and enter this into the screen on the portal.

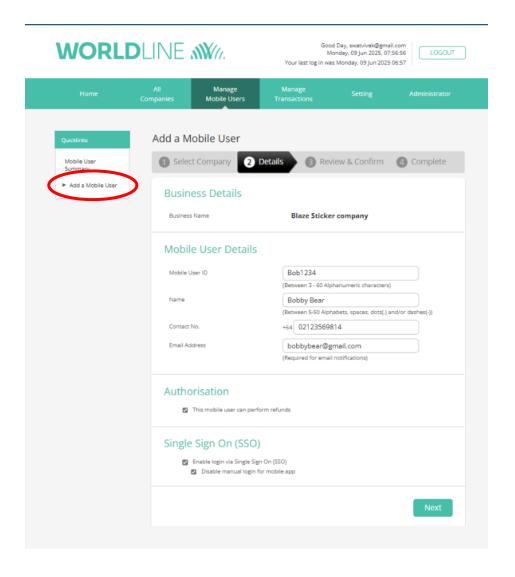
1.4. Merchant Portal – Home page

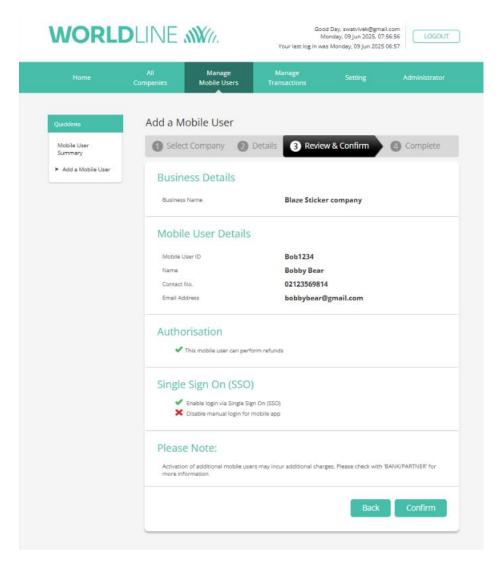


- 1. Add a mobile user
- 2. Look at your transactions
- 3. Change Password

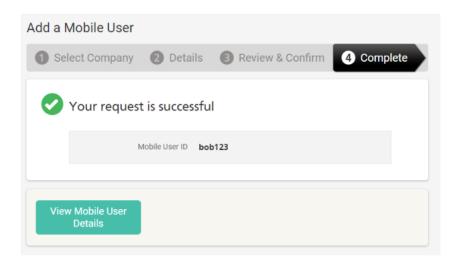
1.5. Merchant Portal - Create Mobile User

- Manage Mobile users Add a Mobile user.
 - The business name will default if in the merchant portal.
 - Create a mobile user ID (Between 3 256 Alphanumeric characters no special characters)
 - Name of the mobile user
 - Contact no.
 - Email address (This is used to send the user their temporary pin)
 - Tick for this mobile user to perform refunds
 - o Single sign on is for App2App and SDK mobile users.
- Select next to confirm to create mobile user.





Review and select the confirm button



1.6. Mobile App – Activation

You'll then receive a second email with your user ID and temporary PIN to activate the Tap on Mobile app. Search for "Worldline Tap on Mobile" in the Apple App store to download the app and enter your user ID and temporary PIN.

WORLDLINE MY

You're all set up as a mobile user for Worldline NZ Tap on Mobile. To start accepting contactless payments, just activate your mobile user account.

To activate your account:

- Download the Worldline NZ Tap on Mobile app from the App Store or Google Play (if you've already done this, you
 don't need to do it again)
- 2. Open the app and enter your User ID and Temporary PIN
 - o User ID: <user ID>
 - o Temporary PIN: <PIN>
- 3. Create your new PIN

That's it! You're ready to accept contactless payments.

For more information

If you are experiencing any problems logging into the portal, including your Merchant ID and activation code, please contact us on 0800 729 627 or email support@paymark.co.nz

Kind regards,

Worldline NZ

(This is a computer generated email. Please do not reply.)

9:41	ul 🗢 🔳
WOR	V //, RLD LINE
For first-time login, sele your email credentials.	ect "Set password" using Otherwise, log in as usual
User ID	
2454 4267	
User PIN	
•••••	
	Forgot PIN
Lo	og in
Set pa	assword
Don't have an ac	ccount? Create one
0.44	
9:41	.il 후 🖿
<	
Update PI	
Enter your new 6-digit P	IN
User PIN	
Confirm user PIN	
Up	date

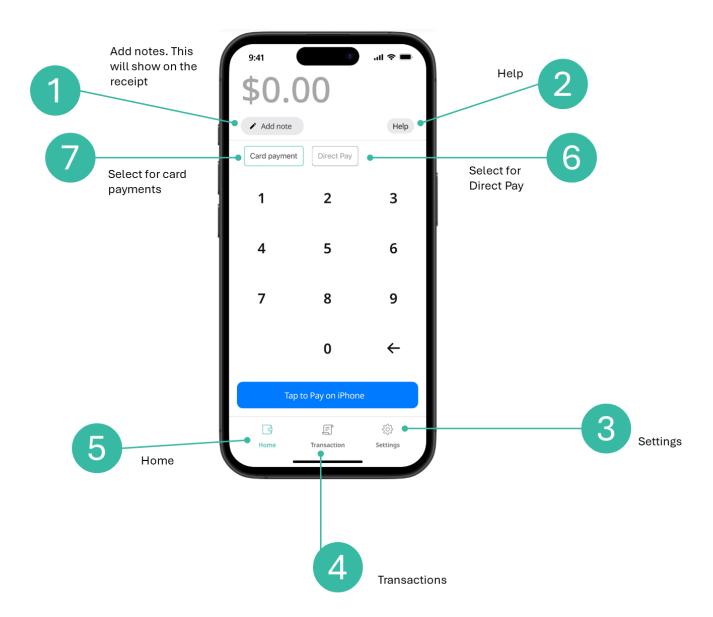
- Enter your User ID and Temporary PIN received in the email.
- Select "Log in" to proceed.

- You'll be prompted to update PIN.
- Set up a 6-digit user PIN. This user PIN will be used for the next login.
- Confirm by re-entering the 6digit PIN.
- Select "Confirm" to proceed.
- You can now start taking payments

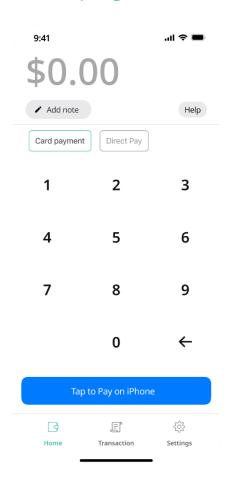
Getting Started with Worldline Tap on Mobile App

Worldline Tap on Mobile is a fully featured mobile payment application that leverages NFC enabled Apple smart devices to accept contactless card payments.

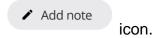
2.1. Home Page



2.2. Accepting Contactless Card Payments



- Select "Home" at the Bottom to enter the Payment page
- Enter the sales amount. Select
 "Confirm" to proceed.
- Optional: Insert transaction description by selecting the



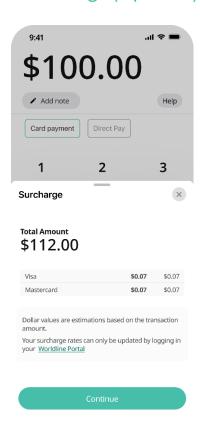
 After entering your sales amount, select "Tap to Pay on iPhone".

2.3. Tipping (Optional)



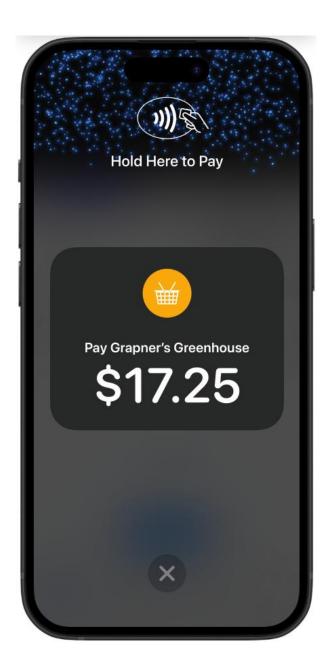
- App prompts the user to enter a tip if tipping is enabled.
- This can be either a %
 percentage or a \$ amount
 (Tipping settings are normally
 setup as party of the merchant
 profile during onboarding,
 however these can be added at
 any time by contacting your Tap
 on Mobile Provider)

2.4. Surcharge (Optional)



- Surcharge is calculated based on your setup. (Percentage or amount) and added to the purchase amount.
- Customer will confirm acceptance by selecting "Continue" button
- Surcharge settings are setup as part of the merchant profile during onboarding however these can be changed/added or removed at any time by contacting your Tap on Mobile provider.

 Allow the customer to tap their contactless card at the NFC detection area of the Apple smart device, it is usually found at the top of the iPhone.
 See example below.

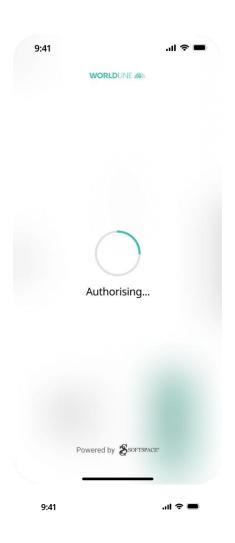


If the amount exceeds NZD\$200, customers are required to verify the transaction with their PIN.

Important:

- Remind customers that the PIN pad maybe randomised.
- Provide an appropriate amount of private space and remind the customers to cover the screen during PIN entry to protect their confidentiality.





 Once the card is tapped on the Apple device, the payment will be processed



Payment approved is confirmed



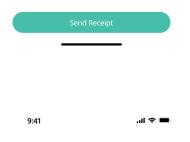
2.5. E-receipt Issuance



- Upon successful authorisation, the e-receipt page will be prompted Select "Log in" to proceed.
- Allow the customer to enter their email address to issue an e-receipt

Proceed by selecting "Send Receipt"

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



Payment transaction is completed



Nicely done!



Sale

Nick B 7 Central Avenue, Redfern, Sydney, 2015, New South Wales

CUSTOMER COPY

Date Time : 03/10/2024 20:09 TID : SS00DS00

AUTH 358296 STAN 000031 RRN 000000029587 540041*****3011 Card Number PAN Seq 01 Card Expiry Date : XX / XX Transaction Type: CREDIT(T) Card Type MASTERCARD Application Label: Mastercard AID A0000000041010 **TVR** 0000008001 **ATC** 0212 63dc820b7374055b ARQC

Description :

Receipt No SS00DS00031024000036 Purchase NZD 1.00 NZD 0.00 Πp NZD 0.00 Surcharge NZD Total 1.00 APPROVED 00

THANK YOU

NO SIGNATURE REQUIRED

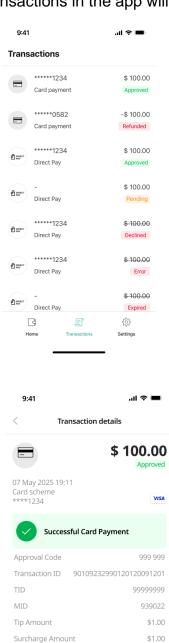
I agree to pay above total amount according to Card Issuer Agreement

v3.7.1

 If you wish to amend the details on your receipt, please contact Worldline

2.6 Sales History

For Sales history, the merchant can view up to 12 months in the portal and in the app the transactions can be searched for up to 12 months. The number of transactions in the app will be a limited amount, but all searchable.



- At the Payment page, navigate to "Transactions".
- Select "Transactions".
- Select the designated transaction to view complete details of the payment.
- Transactions processed will be displayed with the following information:
 - Date and Time of Payment
 - Approval Code
 - Total unsettled Amount

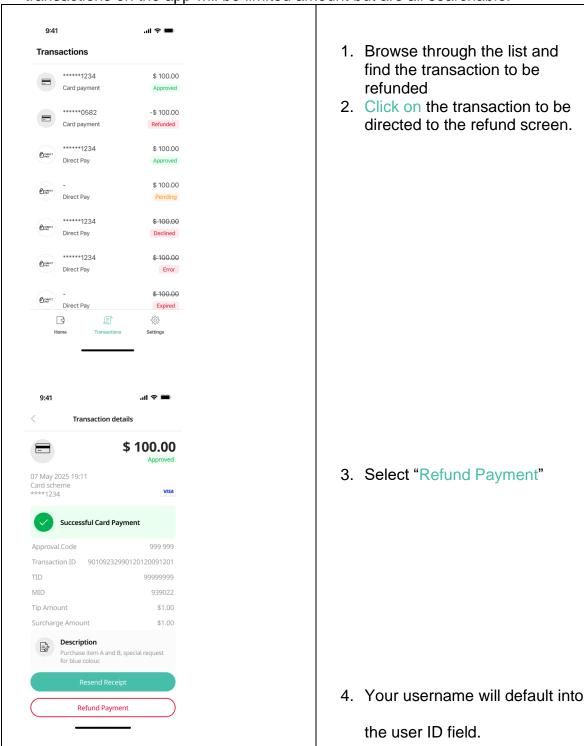
 Payment transaction is completed

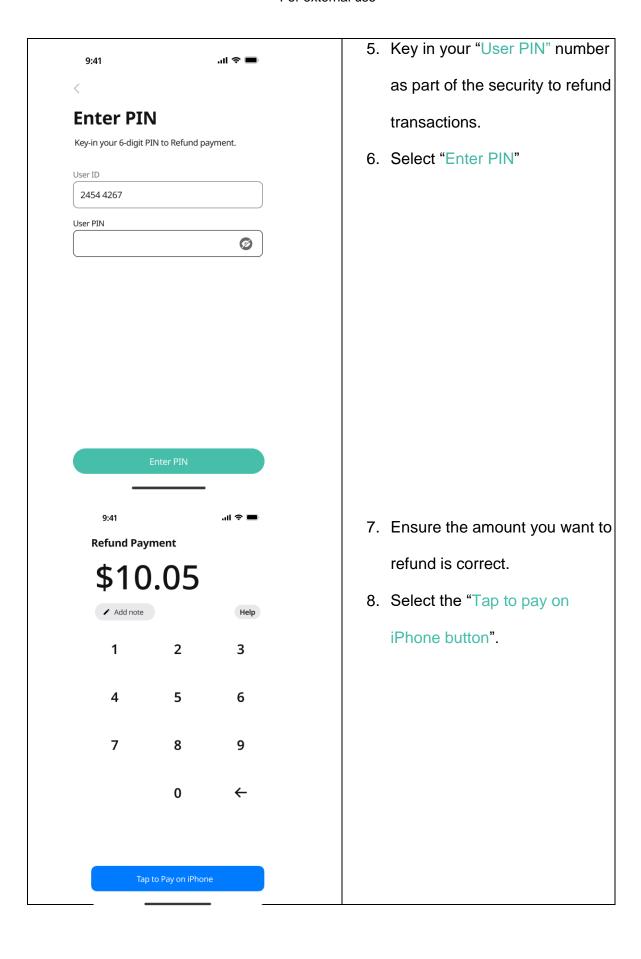
Description

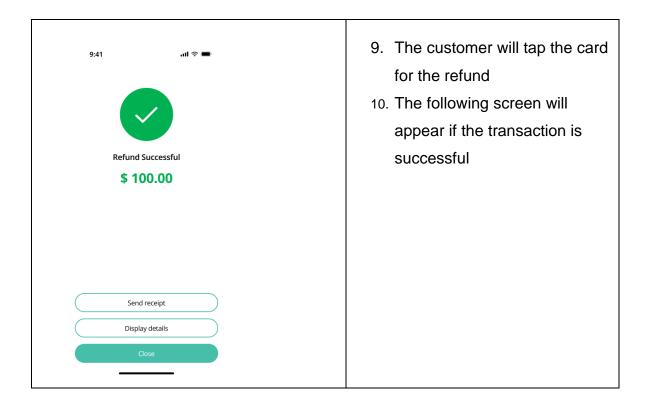
Purchase item A and B, special request

2.7 Refund Payment

For refunds the default limit is \$500 per day, to increase you need to contact Worldline. The merchant can view up to 12 months in the portal and in the app the transactions and be searched for up to 12 months. The number of transactions on the app will be limited amount but are all searchable.





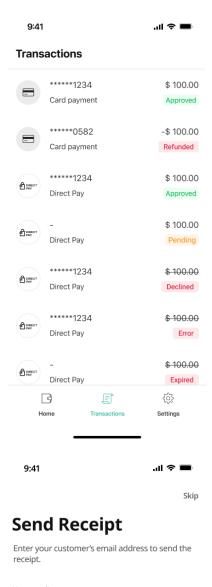


Note: If the transaction if not present on the screen use the search function in the transaction screen. Transactions are available to search for the last 12 months. Refunds cannot be performed in the portal.

You can search by Approval Code / Amount / Receipt No/ Last 4 digits of a card no / Payer ID.



2.8 Resend E-Receipt



 Browse through the list to select the transaction.

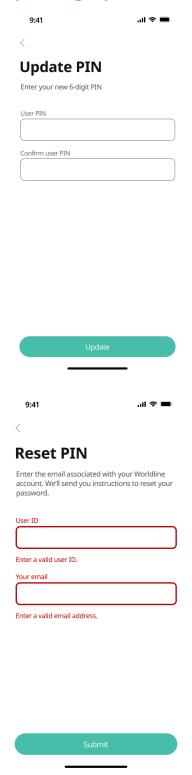
,	our email	
1)
-		

Select "Send Receipt"

Enter customer's email address

Confirm by selecting "Send Receipt"

2.9 If you forget your user PIN

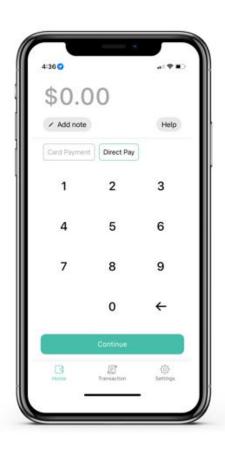


- Select "Forgot user PIN"
 below the "User PIN" field.
- Enter the User ID and the email address you registered with.
- 3. Select "Log in" to proceed
- A set of User PIN reset instructions will be sent to the registered email address.

Please note that if you forget your User ID, please contact your Merchant administrator or Tap on Mobile provider.

3. Direct Pay





- Select the payment type "Direct Pay" button.
- Enter the sales amount and select "Continue" button.

Optional:

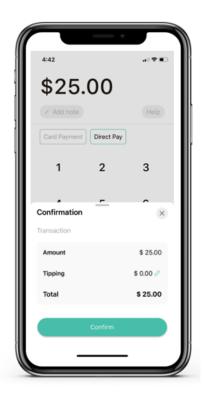
Insert transaction description by selecting the Add note icon.

a. Tipping (Optional)



- App prompts the user to enter a tip.
- This can be either a %
 percentage or a \$ amount
 (Tipping settings are setup as
 part of the merchant profile
 during onboarding); select
 Submit

b. Payment Confirmation



7. Check the amount and select "Continue" button.

a. Scan QR Code



- Present the QR to customer to scan.
- Customer scans the QR to begin the payment process on their phone.
- Customer will then select their bank and input their phone number.
- Customer will go to their banking app to approve the payment request.
- The app will wait for 40 seconds for payment acknowledgement. If the countdown completes, then the button changes to a check status button.
- The check status allows the merchant to go to the transaction and check the status.
- Once the QR code has been generated and rendered on screen the customer has 3 minutes to scan the QR code to initiate the payment process

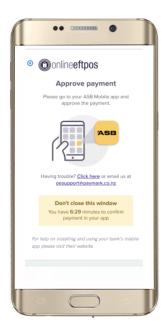
b. Customer Journey

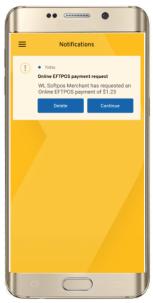


 Customer scans the QR code on their phone.

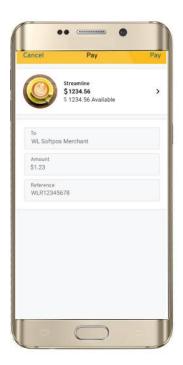


- Upon successful scanning, customer will be presented with their transaction details (merchant, amount, reference)
- Customer selects their bank and inputs their phone number
- Then selects "Next"

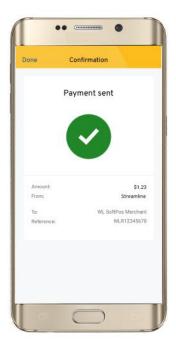




- Customer is directed to open their bank app to approve the payment request.
- Customer has up to 7 minutes to complete an action.
- If customer does not act within the time limit, the transaction will expire and need to start again from merchant generating the QR code.
- Customer login their banking app.
- Depending on the bank, the payment request may be in a notification bell or need to locate through the menu.
- Customer approves the payment request within their bank app and get confirmation of their action.



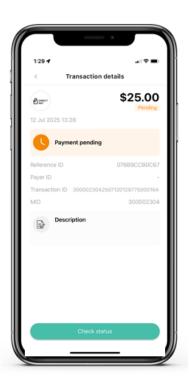
- This example is for an ASB customer.
- Customer will be presented their default bank account or select another account then click on "Pay" button.



- Payment confirmation acknowledgement is displayed.
- End of customer journey.

c. Check Status of QR Payment



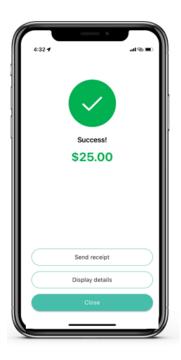


 If no response received from the customer's bank, select the "Check Status" button.

Note: If the transaction status is not able to be verified within the usual expected timeframe, as a merchant you are able to manually check the payment confirmation. Once the "Check Status" button has been selected, this will manually request an update on the payment status. You only need to push the button once.

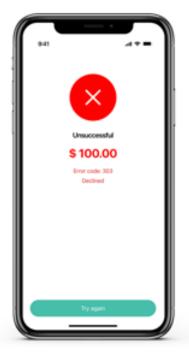
- Select "Check Status"
- Each click on the "check status" will trigger a 60 second countdown before the next attempt can be made.

d. Acknowledgement of payment

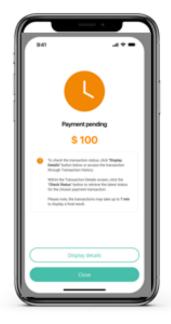


- Upon successful payment, the e-receipt page will be prompted.
- If the customer does not need a receipt then select "Next payment" button.

See section 2.5 for details on receipts.



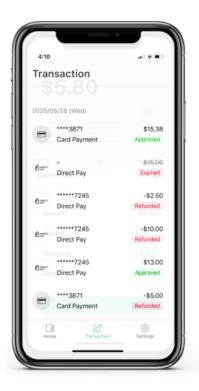
 If no response received from the customers bank within the accepted time frame the transaction will fail.



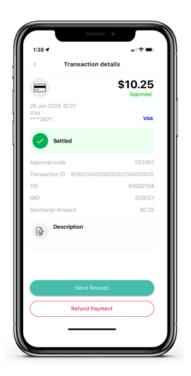


- Whilst the customers' bank payment processing is in flight, the transaction may sit in an interim state of Pending.
- Select "Display details" button and it will navigate you to the transaction detail whereby you can manually click on "Check Status" button.
- If no response is received from the bank within the allowable timeframe, the transaction will fail

e. Refund a Payment



- Browse through the list and select the transaction to be refunded
- The process for both Card payments and direct pay is the same.



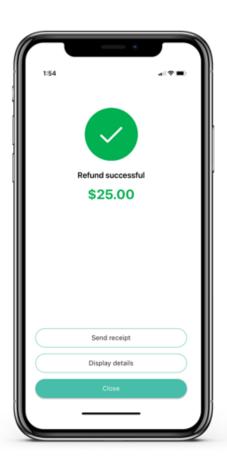
- 10. Select "Refund Payment".
- 11. Confirm by selecting "Continue".



• Enter your 6-digit user pin to "Refund payment".



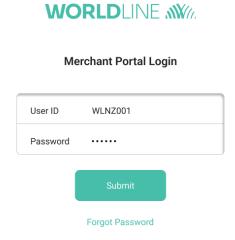
- Key in the refund amount. This can be a partial refund or the full amount.
- Select "Continue"



- Refund confirmed
- The refund amount may not be available in the customer's account until the next day.
- The card payment refund will depend on the issuing bank.

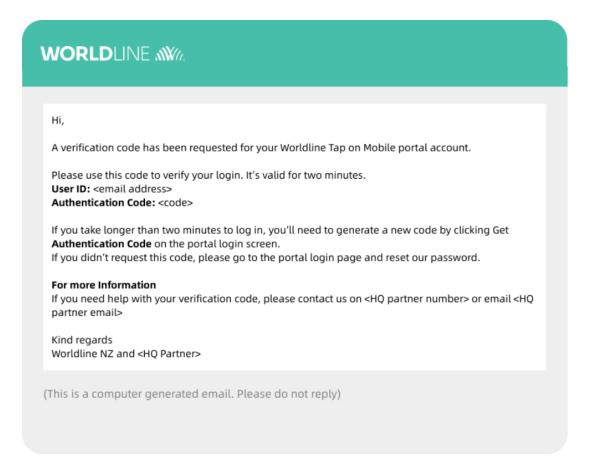
4. Getting Started with Worldline Tap on Mobile Portal

Login to the Worldline Tap on Mobile portal using the login details from the first email with the new password you created.



4.1 Merchant Portal – Multi-Factor Authentication

Each time you login to the portal you will be asked to authenticate your details. On successful validation an authentication email will be sent to the registered user. (example of email below). The email will expire after 2 minutes.

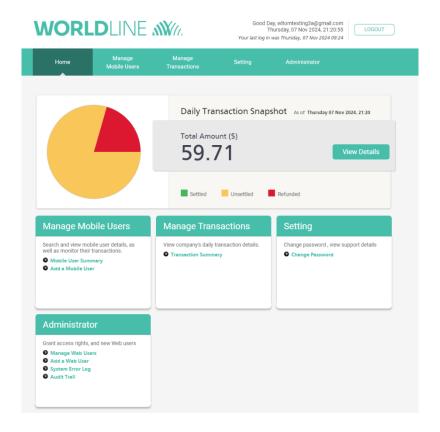




- Enter in the "Authentication code"
- Select "Ok", this will take you to the log in screen

4.2 Dashboard view - Home Page

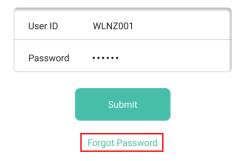
The home page allows you to view and access all the Tap on Mobile information.



4.3 Forgot Password

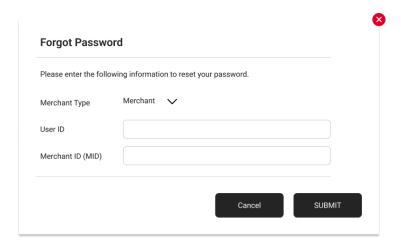


Merchant Portal Login



Select "Forgot Password"

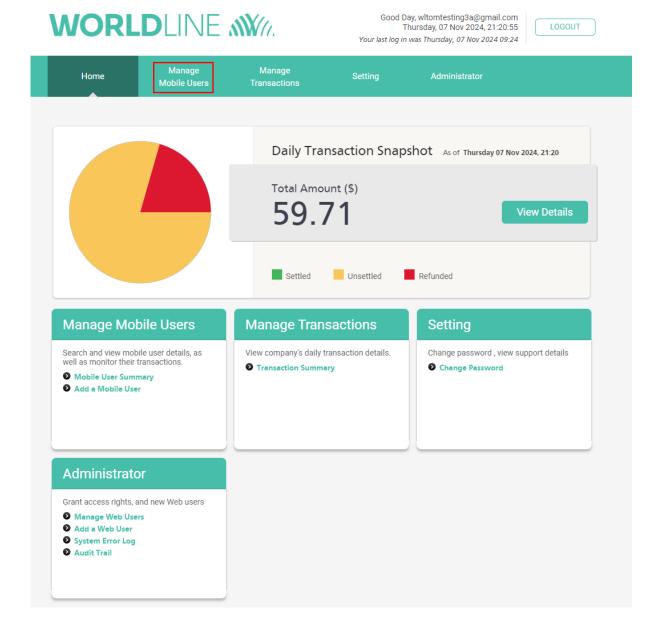
For external use



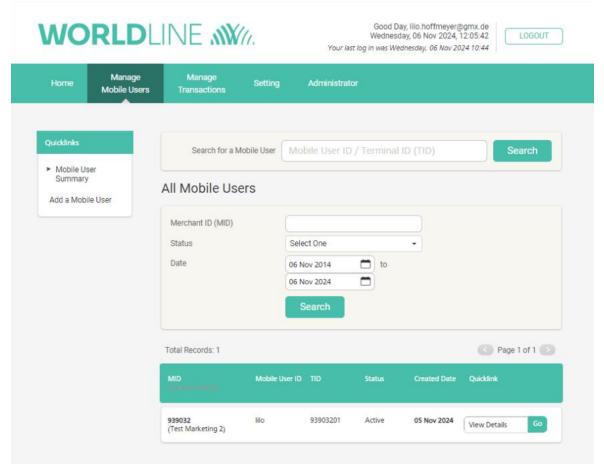
- Enter your "User ID" and "Merchant ID"
- An email will be sent to the email associate with the User ID
- Go to the mobile app and select "set password".
- Follow the instructions on the app

4.4 Manage and add new mobile users

> Manage Mobile users - Mobile user summary- view Mobile user



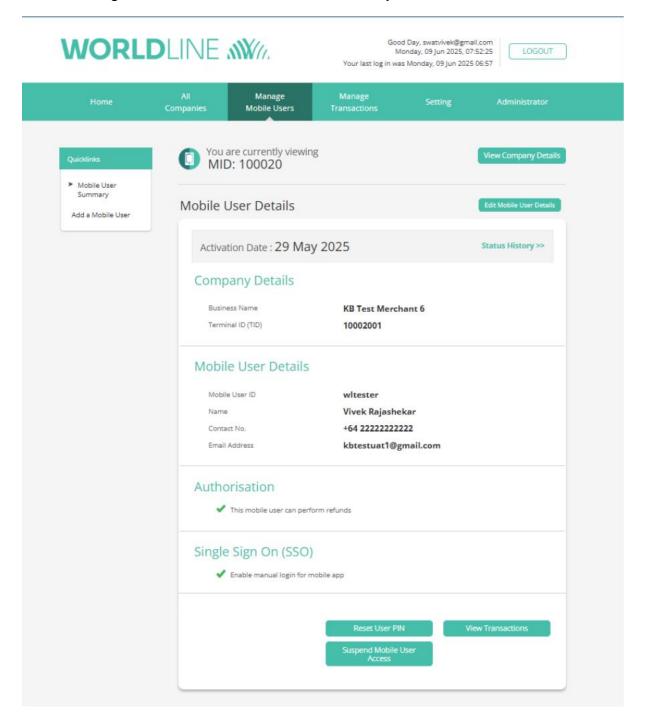
For external use



- Click on Manage mobile users (Note: All mobile User accounts associated with the Partner will be displayed in Mobile user listing if Mobile User is created successfully)
- Search/Filter based on mobile users...
 - Mobile user/Terminal ID
 - Merchant ID
 - Status or
 - Created Date
- Click on View details to view selected Mobile user details.

4.5 View mobile Users Details

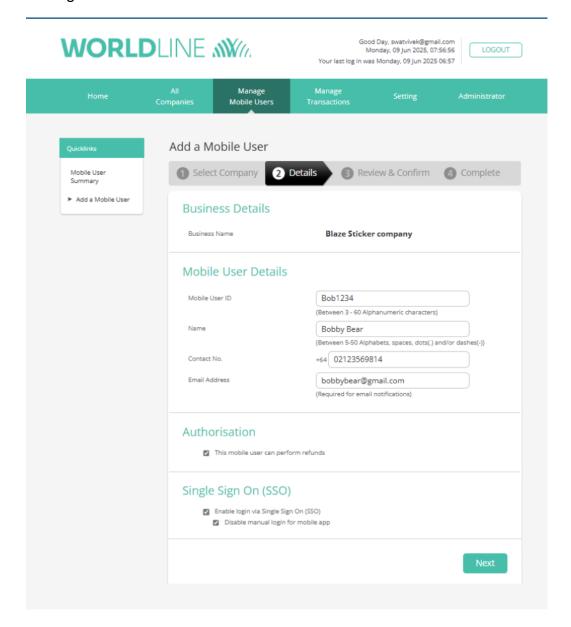
Manage Mobile users – Mobile user summary- View Mobile User Details



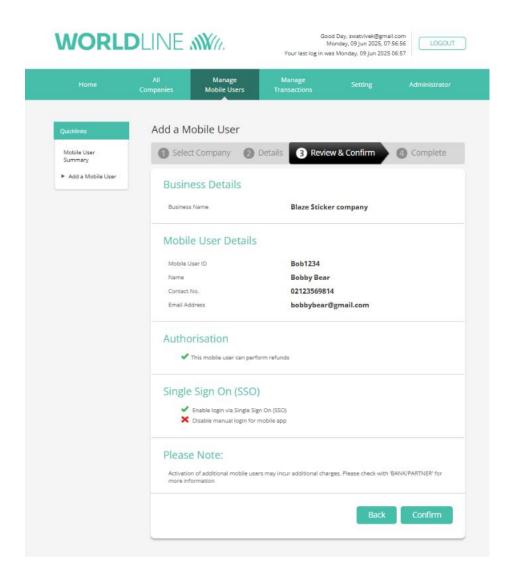
- Edit Mobile Users Details (Note: User ID and MID Settings are not editable)
- Merchant Admin User is able to control Mobile User's access of any merchant.
- View past transactions performed by selected Mobile User

4.6 Create Mobile User

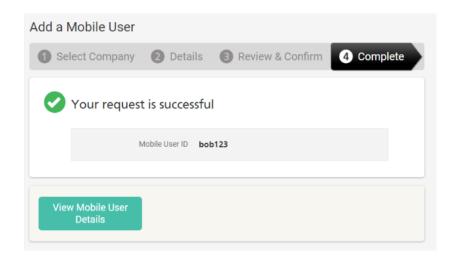
Manage Mobile users – Add a Mobile user.



- Add a mobile user ID (Between 3 256 Alphanumeric characters)
- Mobile username.
- Contact number.
- Email address (required for email notifications).
- If this mobile user can perform refunds, select the box.
- Single sign on is only selected if the merchant is using App2App or SDK.

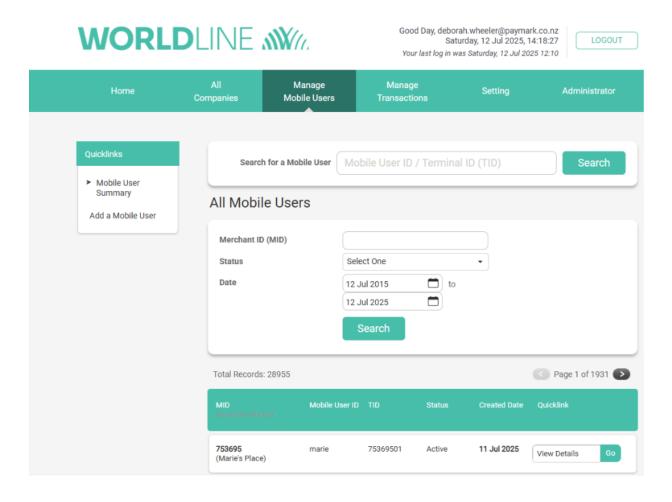


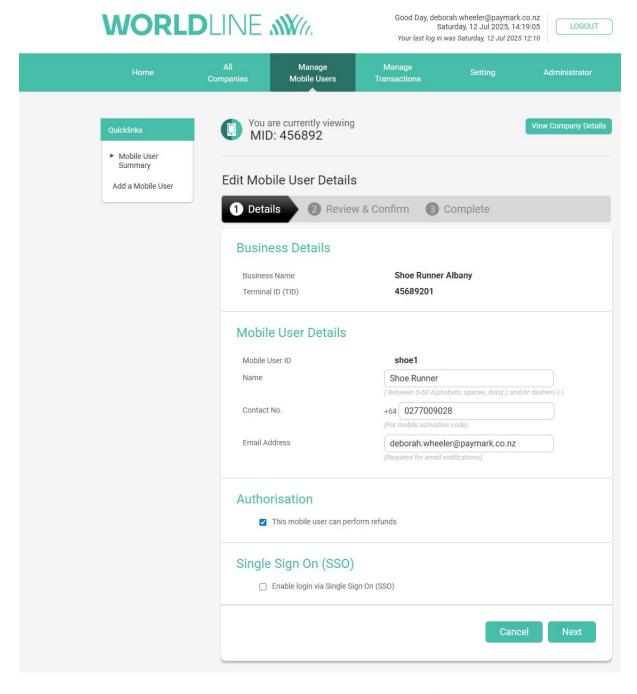
Review and select the confirm button.



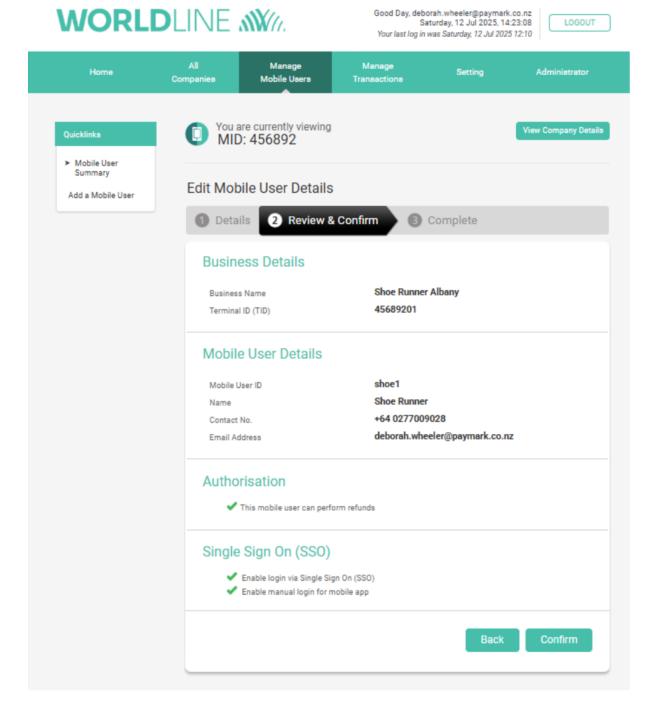
4.7 Edit Mobile User

- Manage Mobile users
- Select the mobile user you wish to edit.
- o Click on the "Go" button



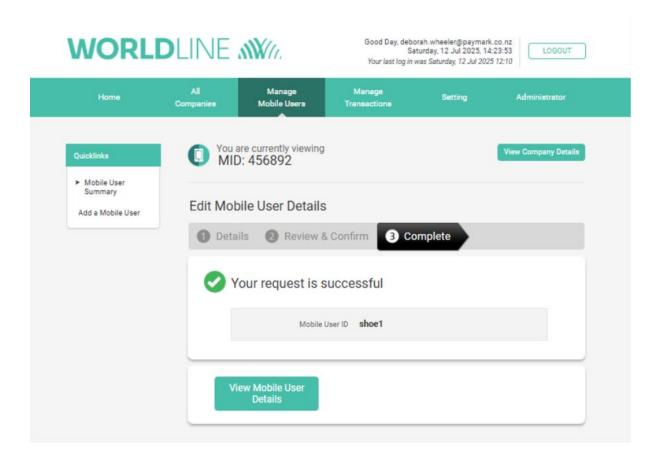


Edit the details that you need to Edit and select the "Next" button



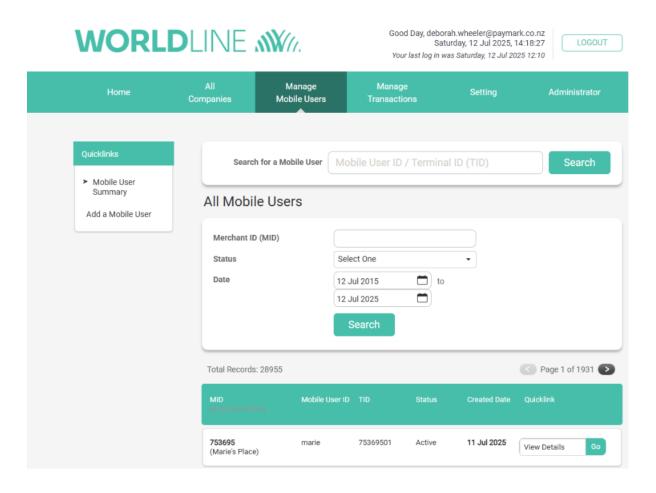
- Review your changes and select "Confirm"
- If successful, the following screen will be presented

For external use

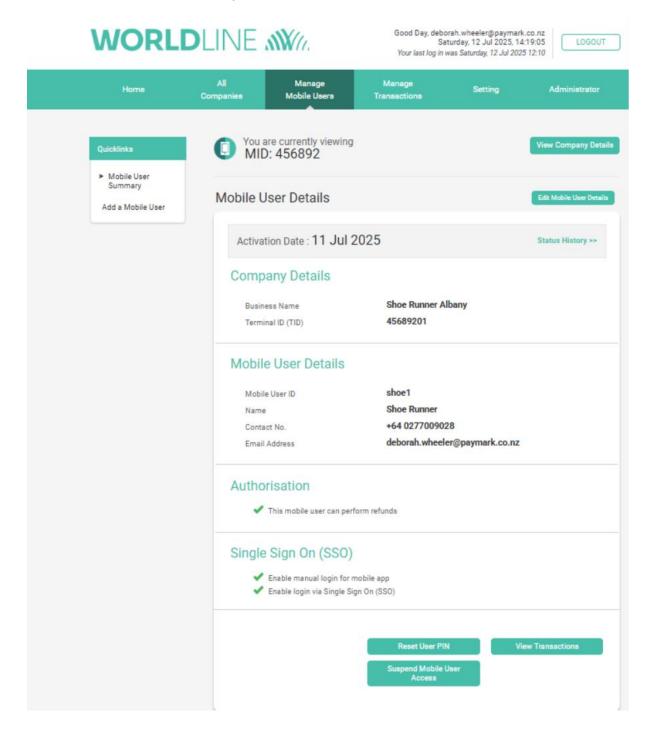


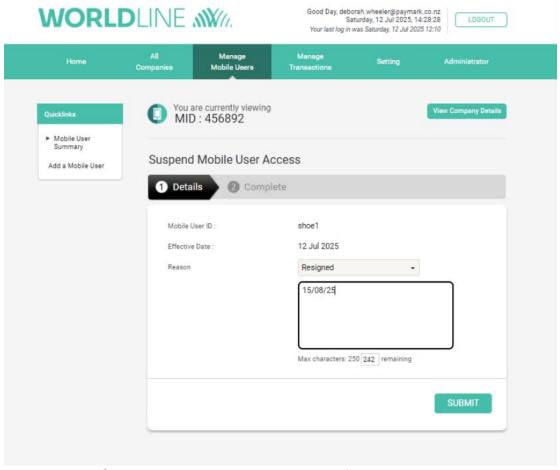
4.8 Suspend Mobile User

- Manage Mobile users
- > Select the mobile user you wish to suspend and hit the "Go" button

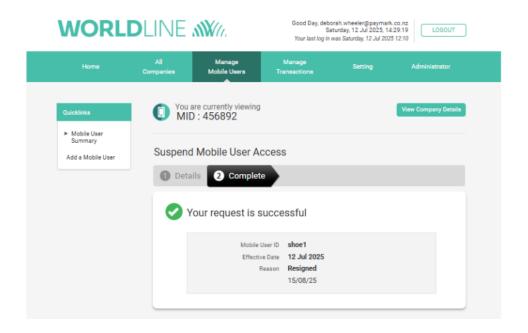


Select the "Suspend Mobile User Access" button





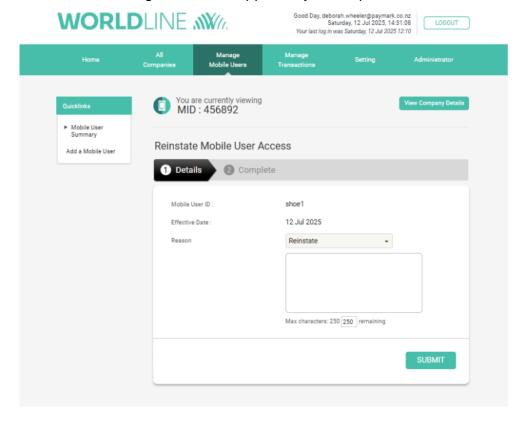
- Select the reason and add a note if required.
- Then click on the "SUBMIT" button
- The following screen will appear if your request is successful.

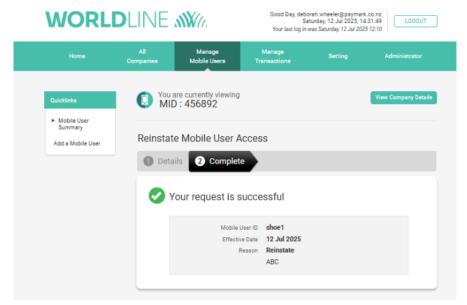


4.9 Reinstate Mobile User

Should you wish to reinstate a suspended mobile user, follow the same process for suspending the user.

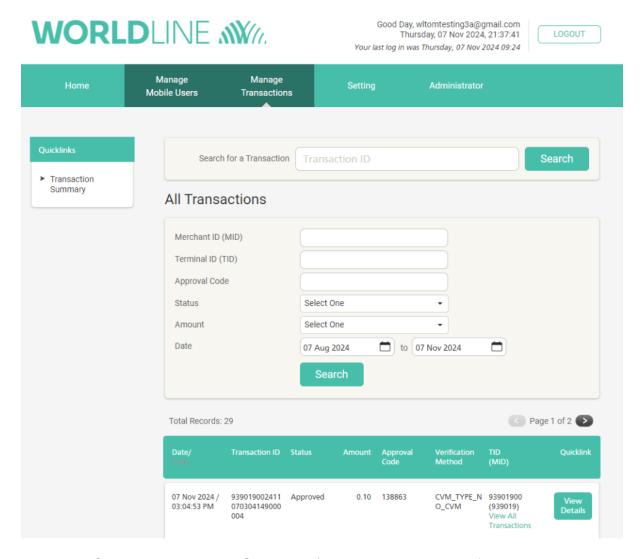
- Select the "Reinstate Mobile User Access" button
- Add note is required and select the "Submit" button
- The following screen will appear if your request is successful.





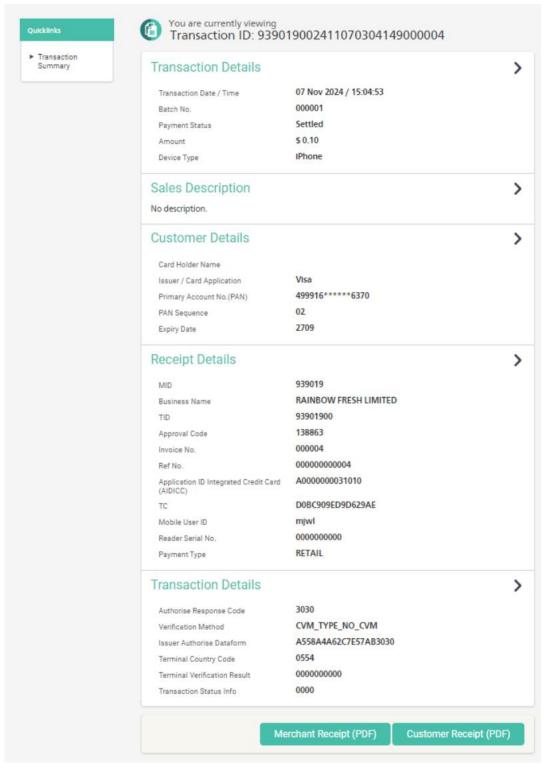
4.10 Manage Transactions

Manage Transactions > Transaction Summary > View Transactions



- Click on Transaction Summary (Note All approved, Refunded and reversed will be displayed in transaction listing.
- Search filter by:
 - TransactionID /Merchant ID
 - Terminal ID
 - Approval Code
 - Amount or
 - Status/Date
- Click on View details to view selected Transaction details. (see below)

For external use



 To resend a customer receipt or print out a merchant receipt, select the button, this will download a PDF file to be sent or printed. (see below for example)



Sale

Nick B

7 Central Avenue, Redfern, Sydney, 2015, New South Wales

CUSTOMER COPY

Date Time : 03/10/2024 20:09 TID : SS00DS00

AUTH 358296 STAN 000031 RRN 000000029587 Card Number : 540041*****3011 PAN Seq 01 Card Expiry Date : XX / XX Transaction Type : CREDIT(T) Card Type MASTERCARD Application Label: Mastercard AID A0000000041010 **TVR** 0000008001 ATC 0212

Description :

ARQC

Receipt No SS00DS00031024000036 Purchase 1.00 NZD NZD Πp 0.00 NZD Surcharge 0.00 NZD Total 1.00 APPROVED 00

63dc820b7374055b

THANK YOU

NO SIGNATURE REQUIRED

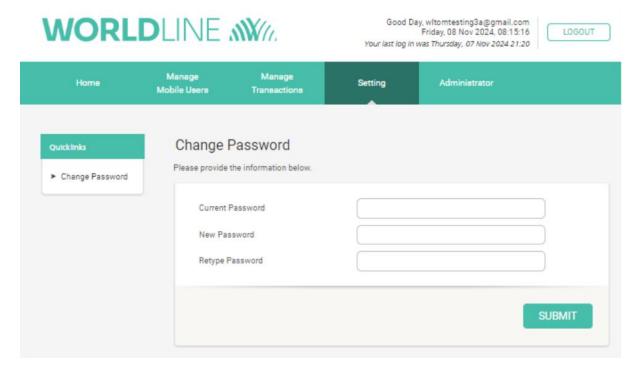
I agree to pay above total amount according to Card Issuer Agreement

v3.7.1

5 Settings

5.3 Change Password

Settings > Change password



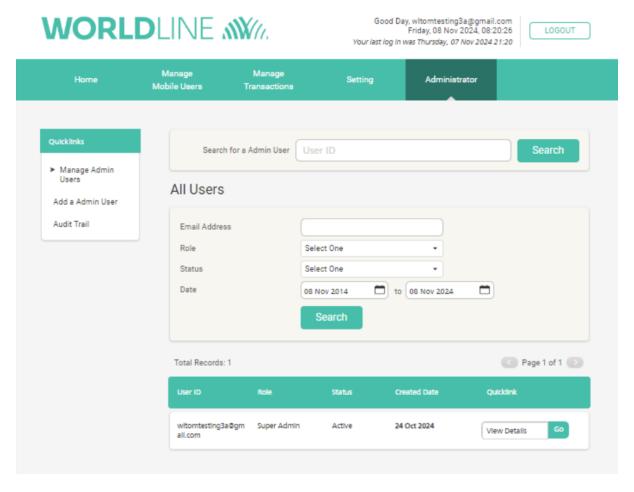
- Enter in your current password
- Create and enter your new password.
- Click "SUBMIT"

6 Administrator

This module allows you to create new users to access the portal.

6.1 Manage and add Admin Users

Choose "Manage Admin Users". Search for an Admin user by entering the User ID. Click on view details to see the Admin users details and switch the Admin user.

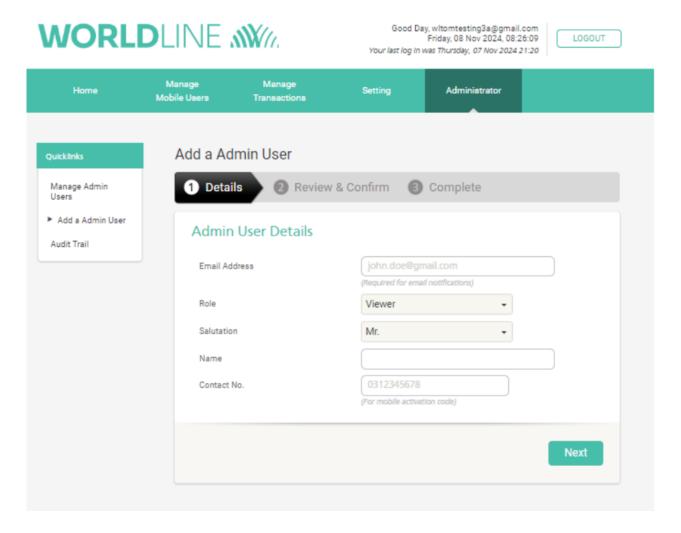


- Click on Manage admin user
- Filter based on Admin users
 - User ID
 - Role or
 - Status/Date
- Click on View Details to view selected user details.

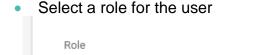
6.2 Add Portal User

To create an Admin or User that can view.

Administrator > Manage Admin User> Add an Admin user.

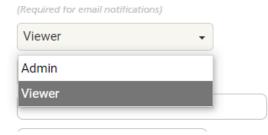


• Click on add an Admin user to create a Portal user (**Note:** Only merchant admin has access to this sub module).



Salutation

Name

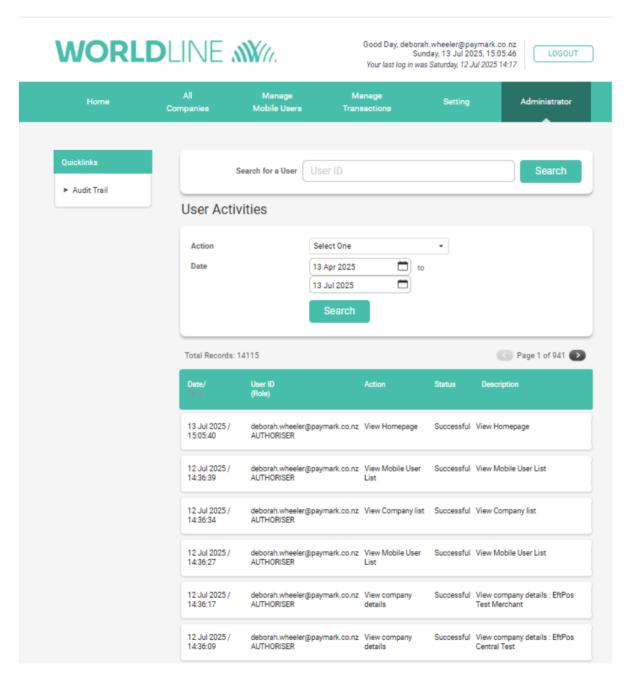


 Click submit to create user (Note: Activation Email will be triggered to registered email address)

6.3 Audit Trail

This is a detailed listing of what actions have been performed in the system.

Administrator > Manage Admin User> Audit Trail



- Click on Audit trail
- Filter based on:
 - o User ID
 - o Action or
 - Status / Bank