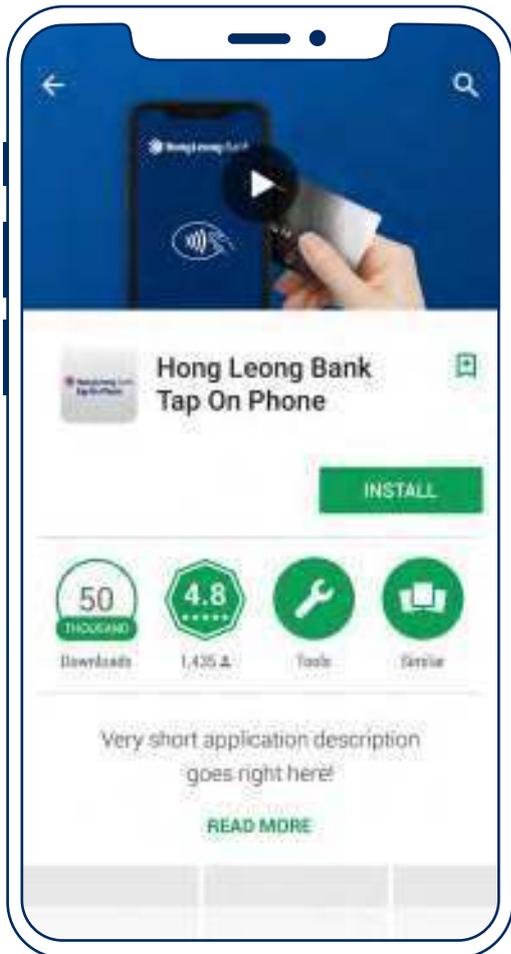


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Getting Started

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



To get started, download the Tap On Phone 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, contact Hong Leong Bank Helpdesk at **+603-2777 1297** to get the User ID and temporary User PIN.

Logging In

- 1 Enter the Mobile User ID and the temporary User PIN.



Illustration of a login form with two input fields: "User ID: JohnDoe" and "User PIN: 123456".

- 2 Select "**Login**" to proceed.

Note:

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

To reactive the account, kindly contact the bank.



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

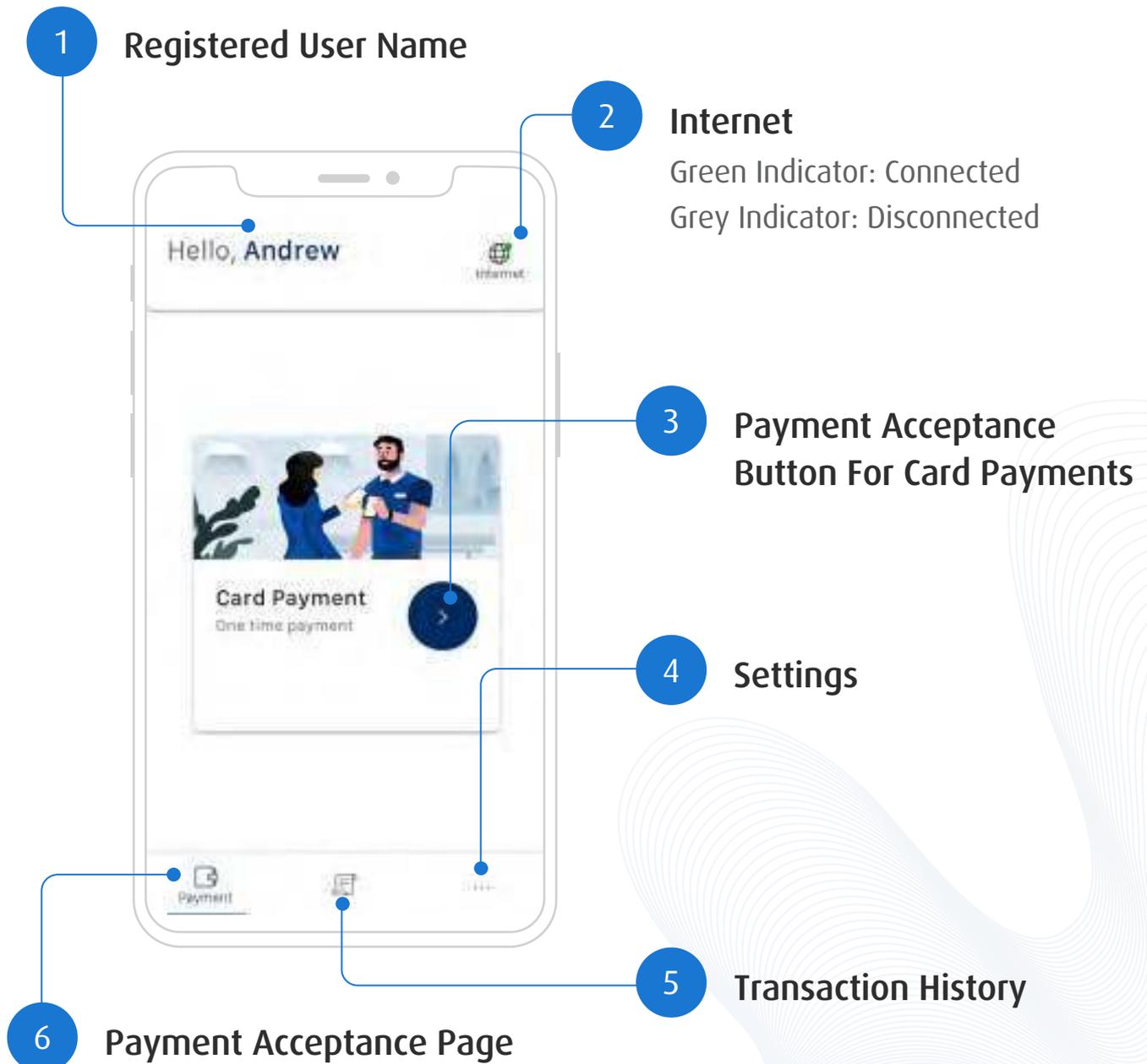
- 1 Select "**Forgot user PIN**" below the "**User PIN**" field.
- 2 Enter the mobile User ID and email address.
- 3 Select "**Submit**" to proceed.
- 4 A set of password reset instruction will be sent to the email address.



Getting To Know Tap On Phone

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

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

This indicates payment is in processing and authorising.



*Sensory branding varies for different card schemes.

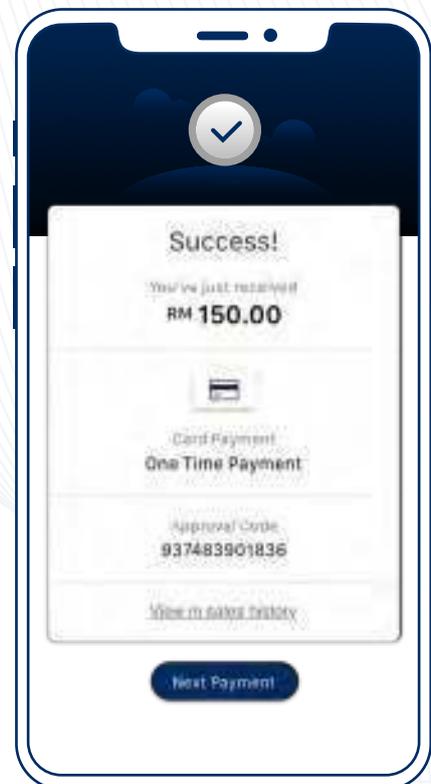
E-Receipt Issuance

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

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

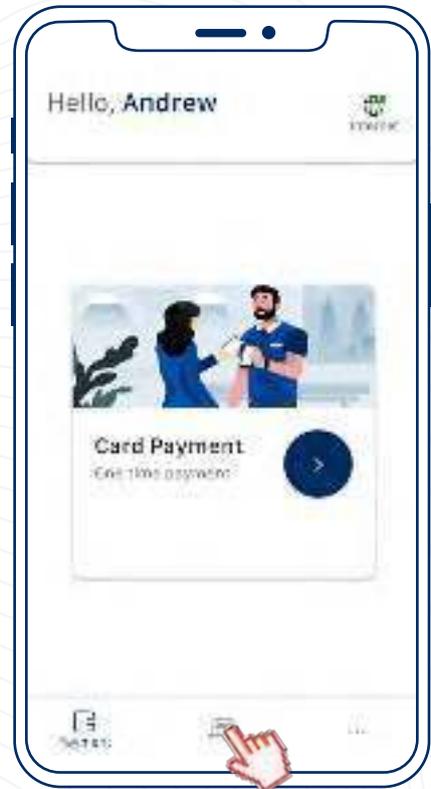
Proceed by selecting "**Send Receipt**".

7 Payment transaction is completed.



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 Enter the User PIN.



4

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



5

Transactions processed will be displayed with the following information:

- Date and Time of Payment
- Approval Code
- Total Unsettled Amount



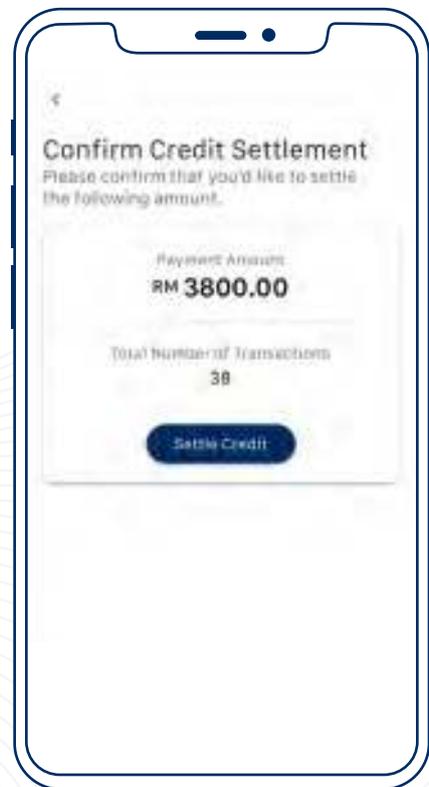
Credit Settlement

- 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.



Void Payment

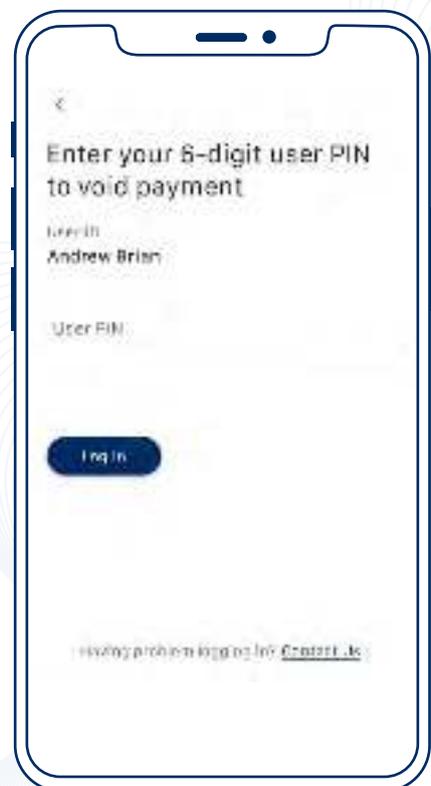
1 Browse through the list and select the transaction to be voided.

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 and 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".



FAQ

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.

What if I forgot my User PIN?

- Select “**Forgot User PIN**” on the login page. Enter the User ID and email address to receive instructions to reset your password.
- Kindly contact Hong Leong Bank Helpdesk at **+603-2777 1297** to get the activation code to reset your User PIN.

Why is my Tap On Phone 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.

Is it possible to accept card payments with Tap On Phone if the card is not contactless?

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

Which Android smartphones supports Tap On Phone?

- The smartphone needs to be Android 7.0 and above, and NFC (near-field communication) equipped.
- The Android smartphone must be supported by Google Play Service.

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.

FAQ

What if a customer decides to cancel/void their payment after settlement?

- Since daily credit settlements are automatically performed by 11pm every day, merchants are required to submit a request for reversal or refund to the acquiring bank.

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.

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.

How can I access transactions performed up to 3 months ago?

- Kindly contact Hong Leong Bank Helpdesk at **+603-2777 1297** to access transactions made up to 3 months ago.

Error Codes

Error Code	Display Message	Description
2002	Session is expired.	Error session timeout.
3011	You have exceeded a maximum number of attempts. Please contact your Merchant System Administrator.	Mobile user account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal.
3020	Please activate account using another phone/device.	Merchant's phone/device does not match.
5010	Mobile user account is blocked/ suspended. User needs to reinstate the account via bank portal or merchant portal.	Merchant's phone/ device does not match.
5110	Unable to continue transaction. Please try again.	Error during payment transaction. ID out of sync.
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.

Error Codes

Error Code	Display Message	Description
7005	An error has occurred. Please remove the card and try again.	Card cannot be detected.
7056	Transaction failed.	Transaction amount exceeded limit.
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.

For enquiry, please contact:

Hong Leong Bank Helpdesk: **+603 -2777 1297**