



Your guide to NatWest Tap to Pay

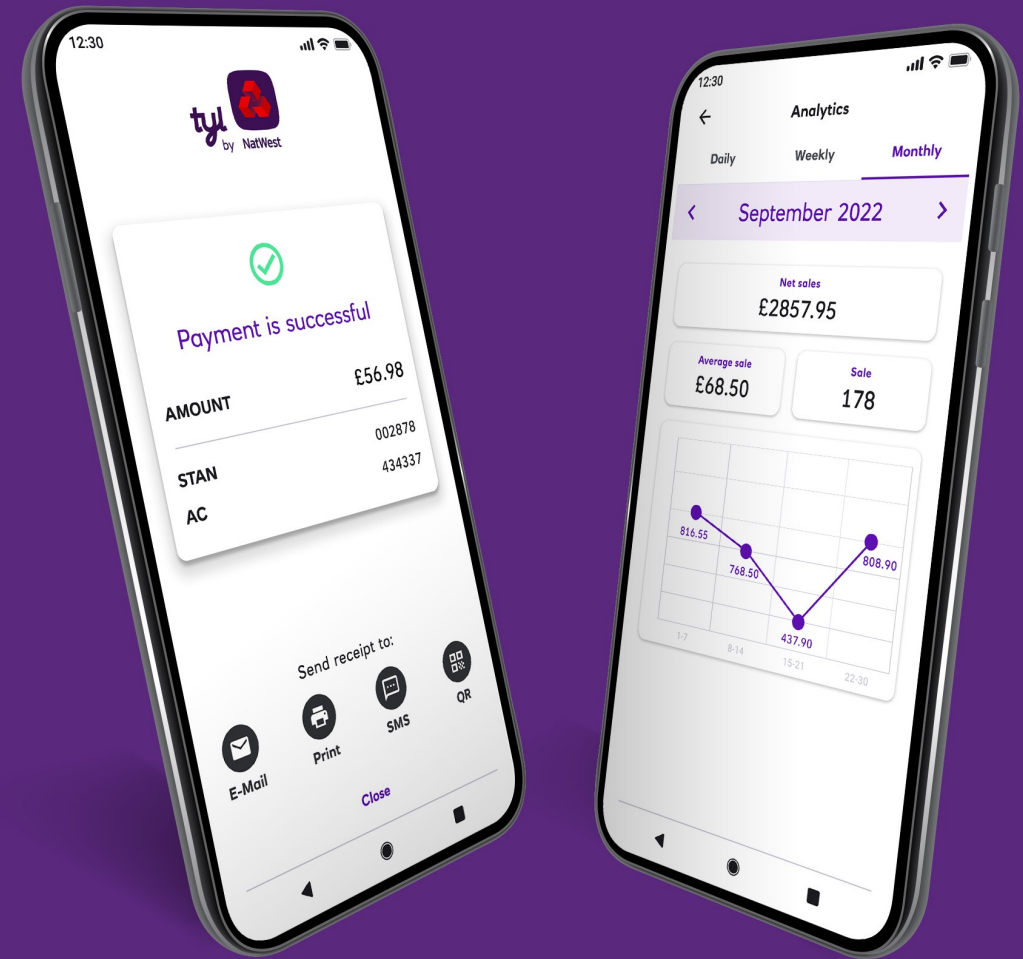
TOMORROW BEGINS TODAY

What is NatWest Tap to Pay?

Tap to Pay turns your smartphone into a Tyl-powered card reader, so you can take contactless payments (Visa and Mastercard) in all kinds of places, with no extra hardware.

NatWest Tap to Pay is a mobile app available on the Google Play store.

Compatible with NFC-enabled Android smartphones manufactured with OS Android 8.1 or above and currently running OS Android 10 or above



How does it work?



Join Tyl and/or request NatWest Tap to Pay via a simple onboarding process*.

*within one business day



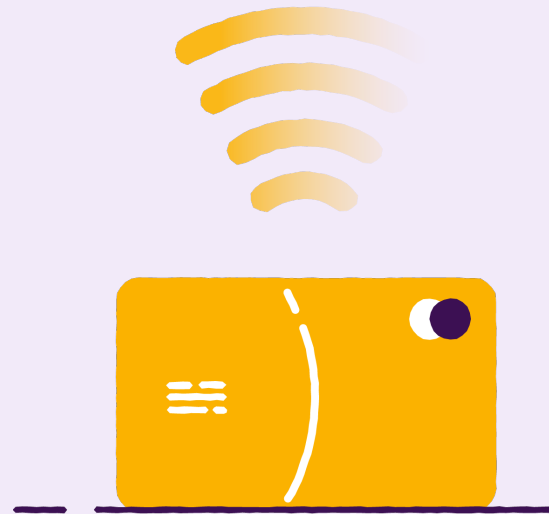
Download NatWest Tap to Pay from Google Play store, log in and start accepting contactless payments on your smartphone.



Cash from your transactions will appear in your bank account the next business day.

How to get NatWest Tap to Pay application

NatWest Tap to Pay is available on Google Play store.



Is NFC (Near Field Connectivity) switched on?

Go to your phone's 'Settings' and find 'NFC'. Tap on the NFC switch to activate/deactivate it.

How to start accepting contactless payments

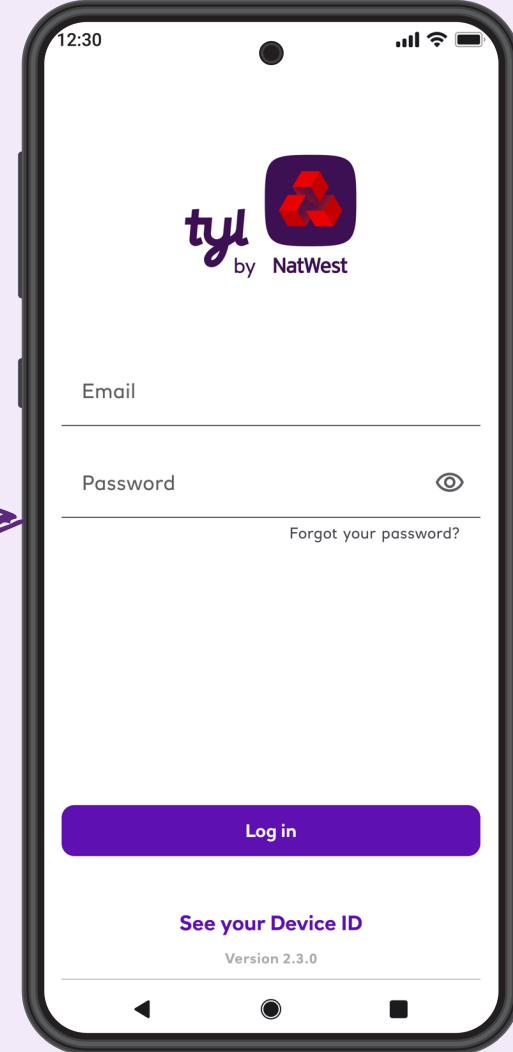
Once the NatWest Tap to Pay app is installed on your phone, tap on the app icon on screen to open. It'll go through a security check.

Once you're through security, enter your details into the login screen (you'll have got these during onboarding).

NatWest Tap to Pay doesn't need a separate PIN pad app, it's all part of Tap to Pay. This makes taking high-value contactless payments really straightforward and intuitive.



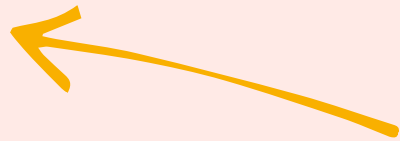
Once you're logged in, you'll be asked to grant permission for **location** (Android 10 or above), **phone calls** and **IMEI** (below Android 10).



Dashboard

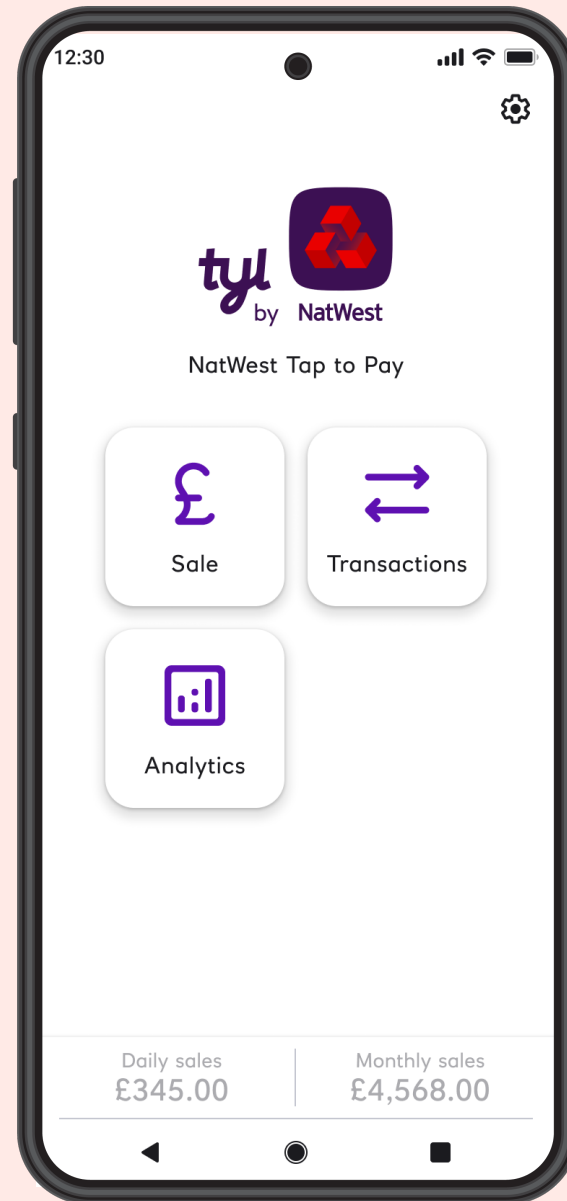
Sale

Take a contactless payment.



Analytics

A summary of all processed transactions by day, week or month.



Transactions

View all transactions, processed via NatWest Tap to Pay.

Settings

Merchant details

Name of the app user, merchant e-mail, merchant name, Merchant ID, Terminal ID and terminal currency.

Change password

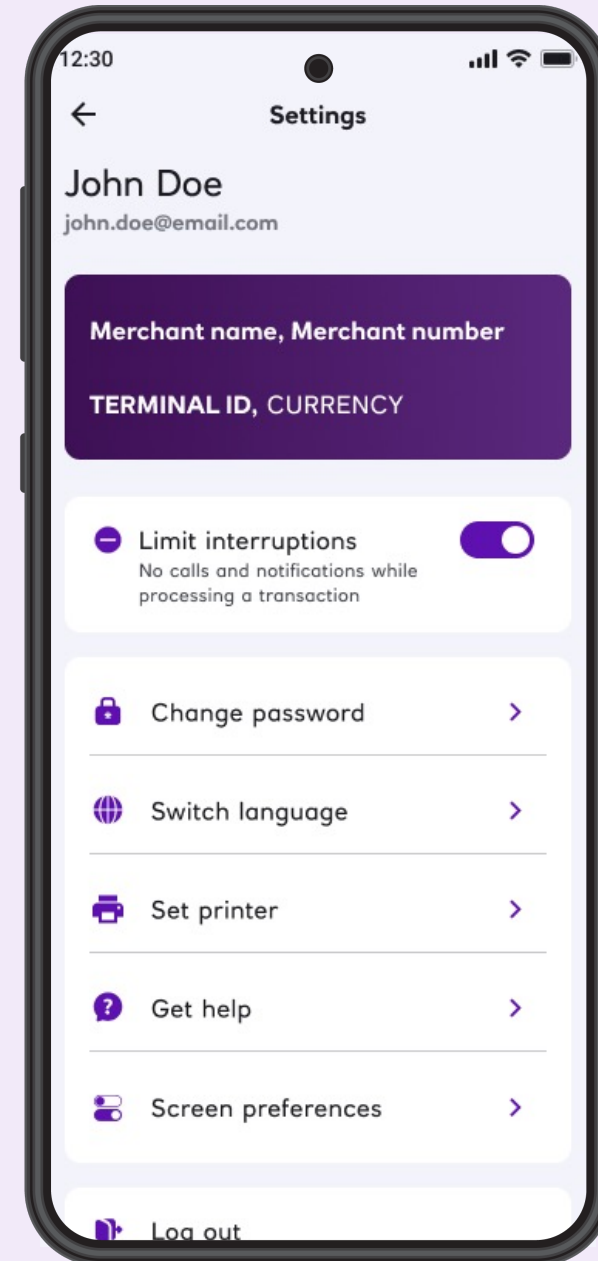
Change your password directly from the app.

Switch language

Change the language.

Set printer

You'll be asked to grant permission to NatWest Tap to Pay to use Bluetooth, then you can connect to the chosen printer.



Settings

Contact support

Get help via e-mail or phone.

Frequently asked questions

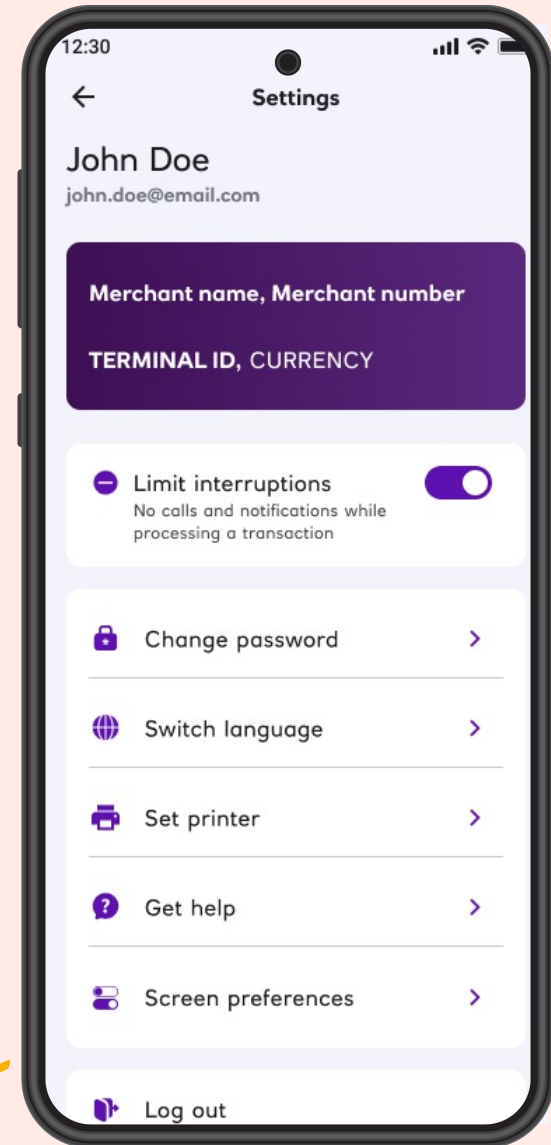
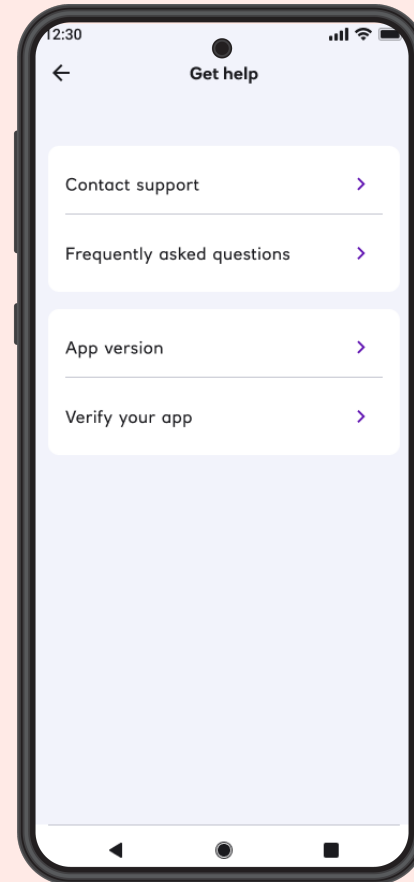
Find answers here.

App version/Verify

Check your app is up-to-date, healthy and secure.

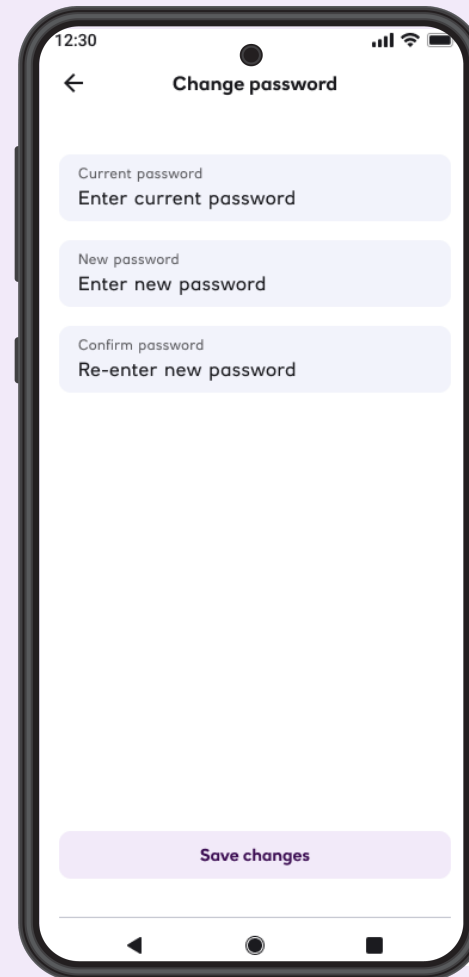
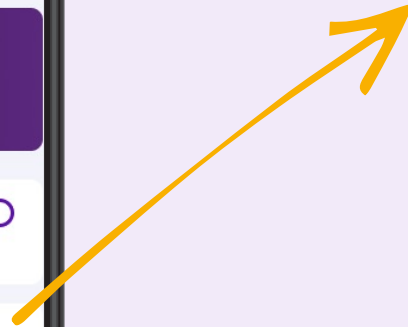
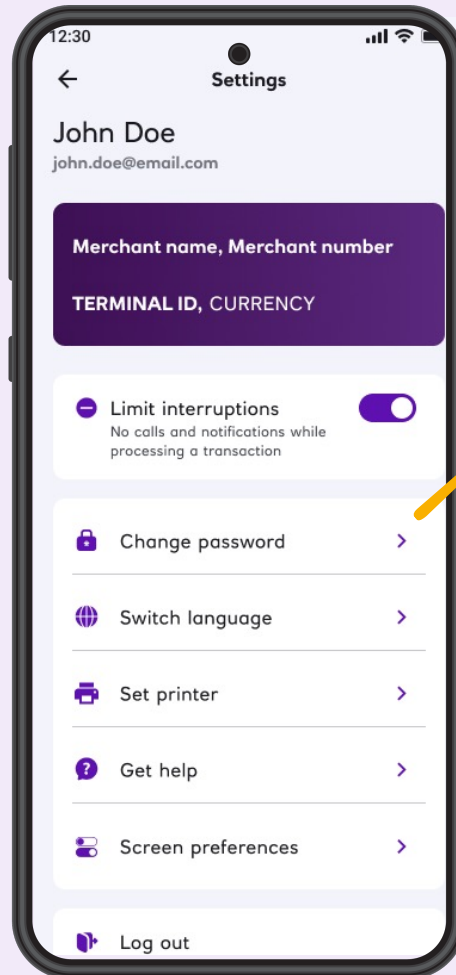
Screen preferences

Show/hide the optional screens for gratuity (tip) and order reference info. These screens only appear if requested when you joined Tyl or activated in the main user's phone/app.



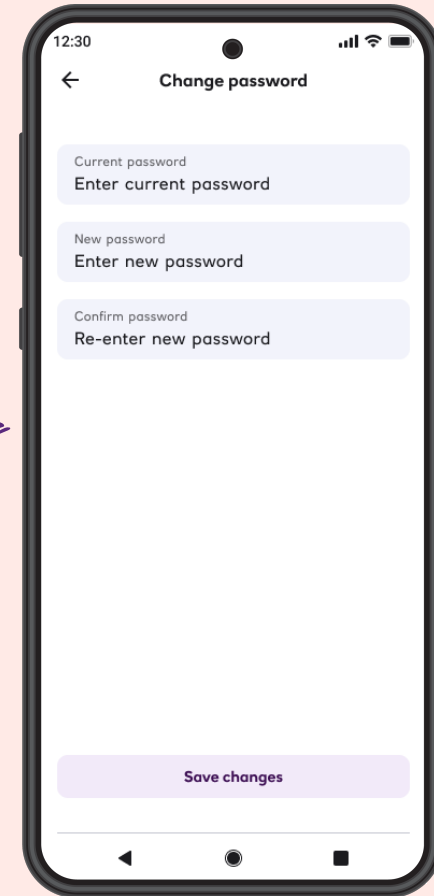
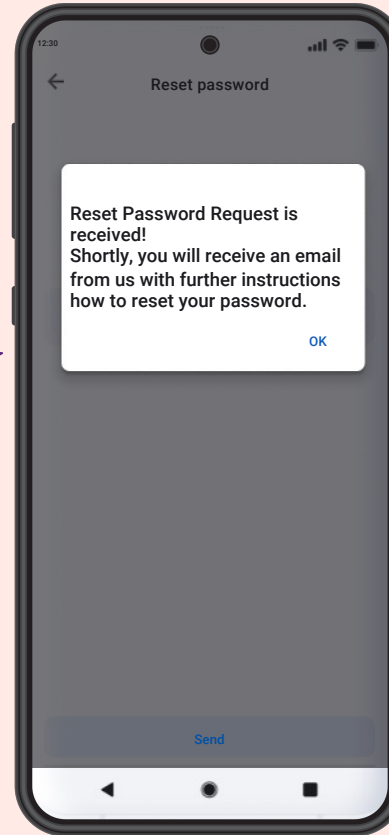
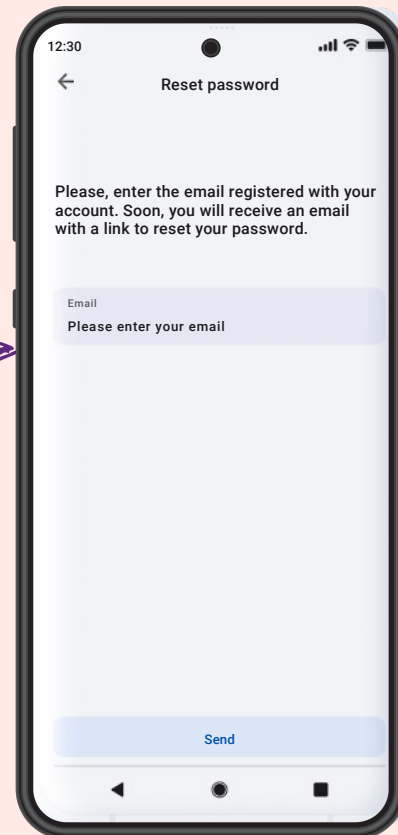
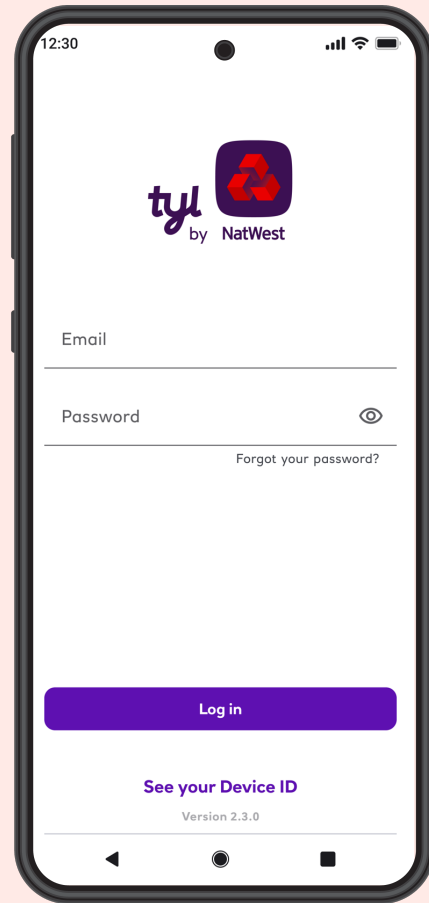
Change password

Create a new password right there in the app.



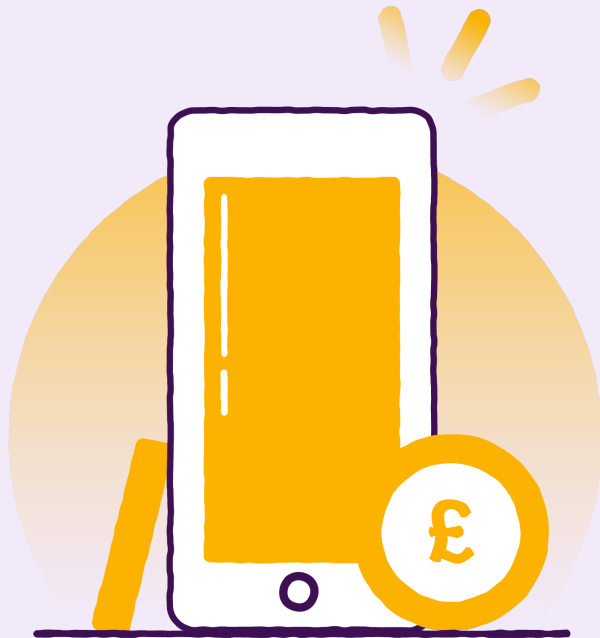
Reset password

Perfect, if you forget your password.

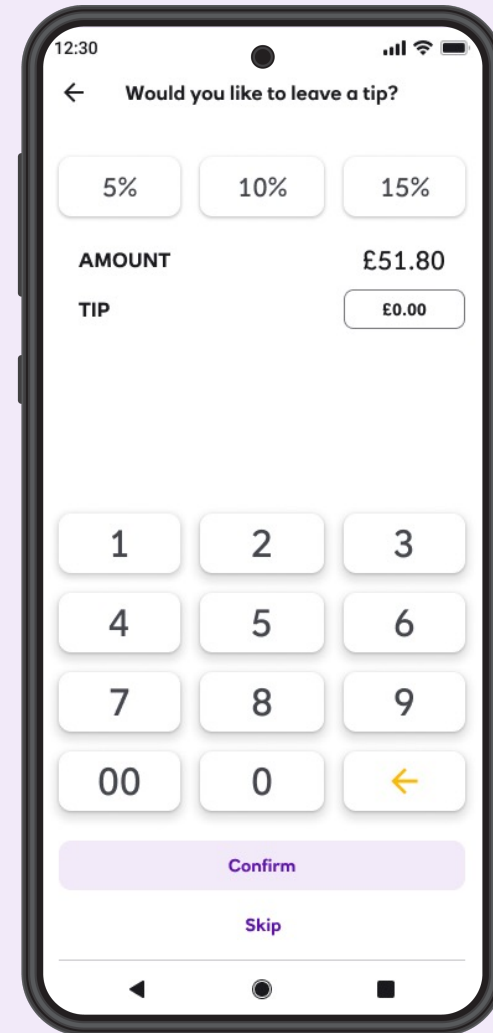


Optional screens

Requested when you join Tyl or activated in the main user's phone.



Optional gratuity screen – leave a 5/10/15% tip, or a custom amount.



Sale

Enter amount – tap – done.



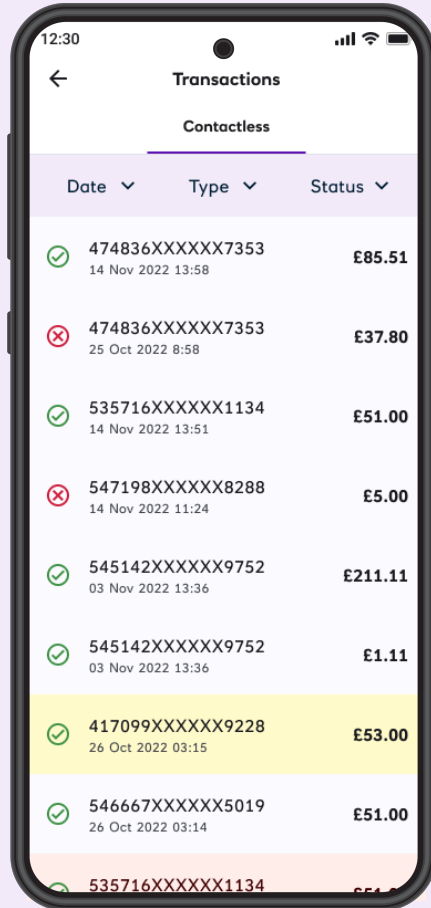
Create a receipt for the cardholder (even if the transaction is declined) via:

- Email
- Text/SMS
- QR code*
- Printed via Bluetooth-connected printer.

*the generated QR code can be read by the customer's phone camera, if QR reading functionality is available on that device.

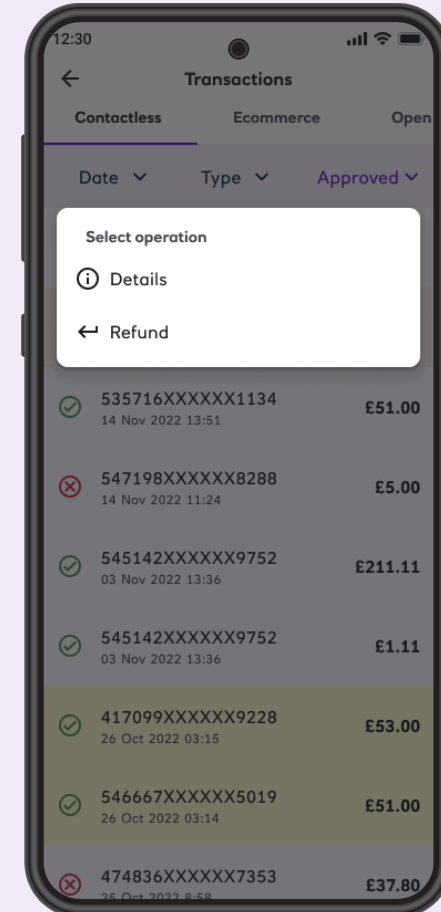
Transactions list

The history of all processed transactions.



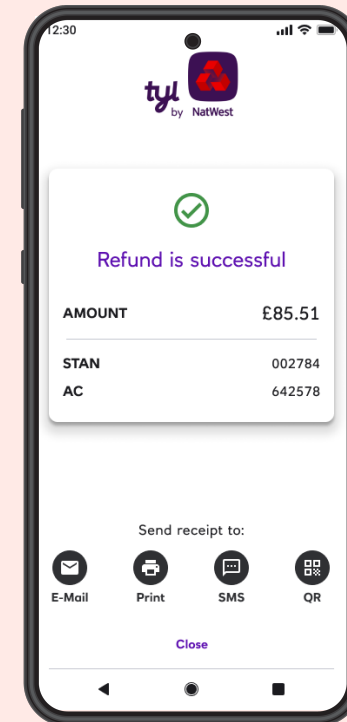
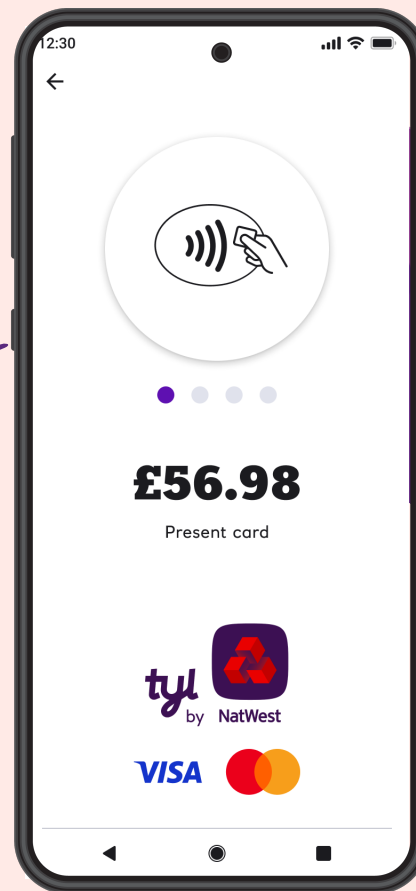
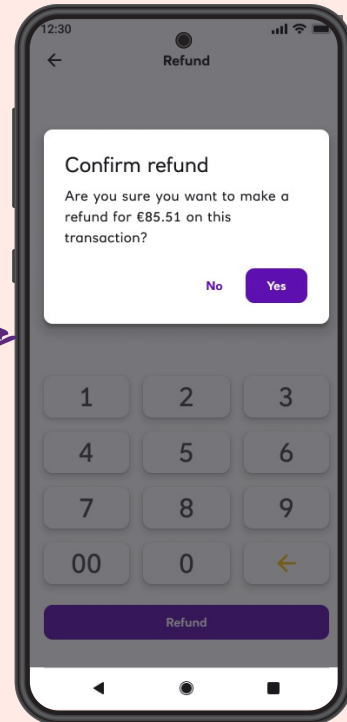
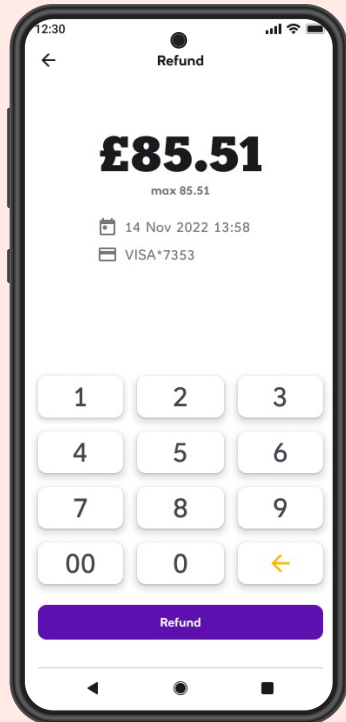
Filter by date, type or status

Click a transaction to check the details or issue a refund.



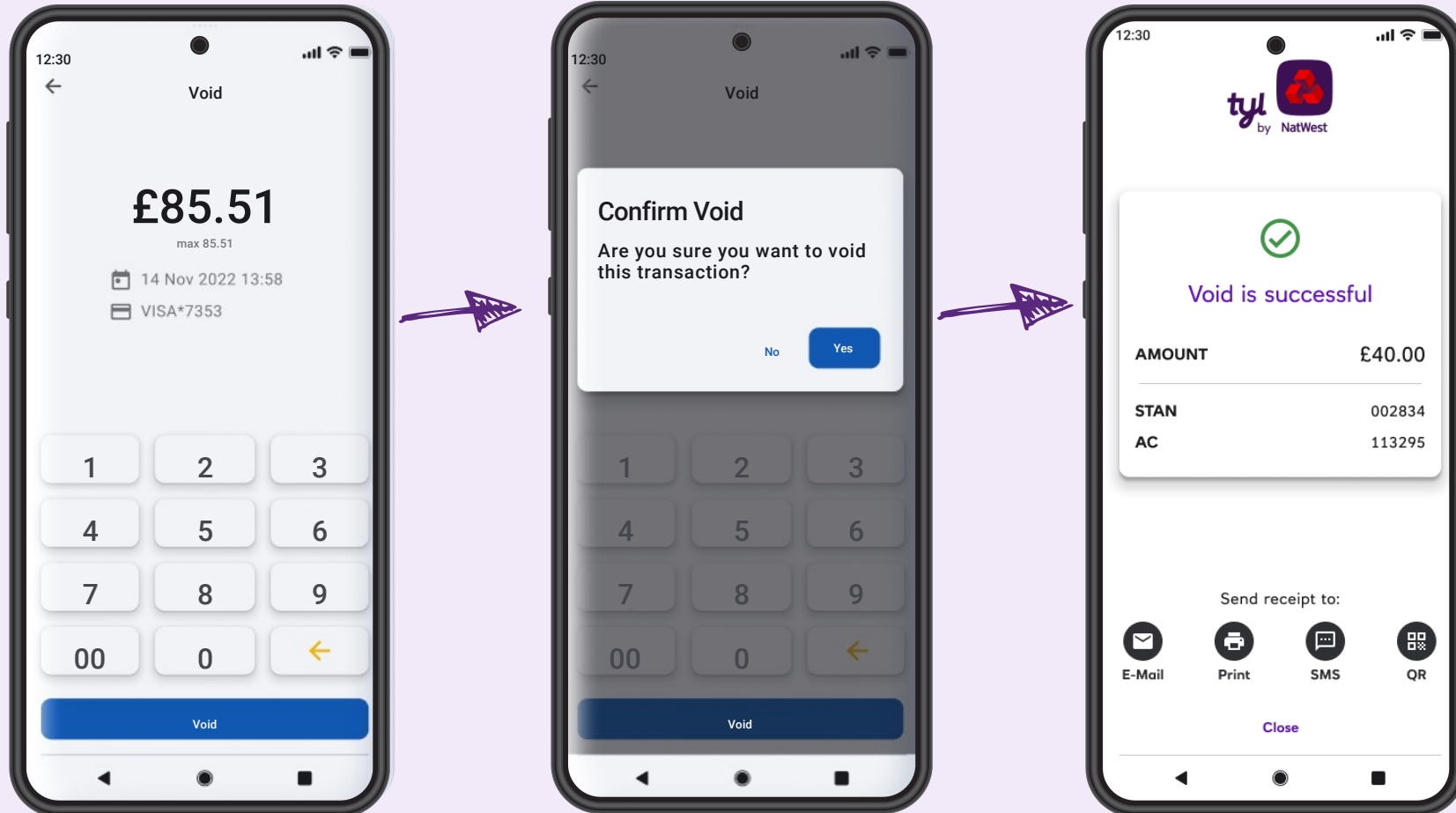
Refund

...if the original transaction is approved and hasn't been refunded already.



Void

Must be carried out the same business day.



Please note:

All payments are processed online. Your Android device with NatWest Tap to Pay should be connected to the internet every time a payment is processed.

NatWest Tap to Pay does not process payments offline.



What is CVM limit?

Traditional payments normally require some Cardholder Verification Method (CVM) such as PIN or signature.

Note that the contactless CVM limit varies from country to country (currently £100 in the UK).

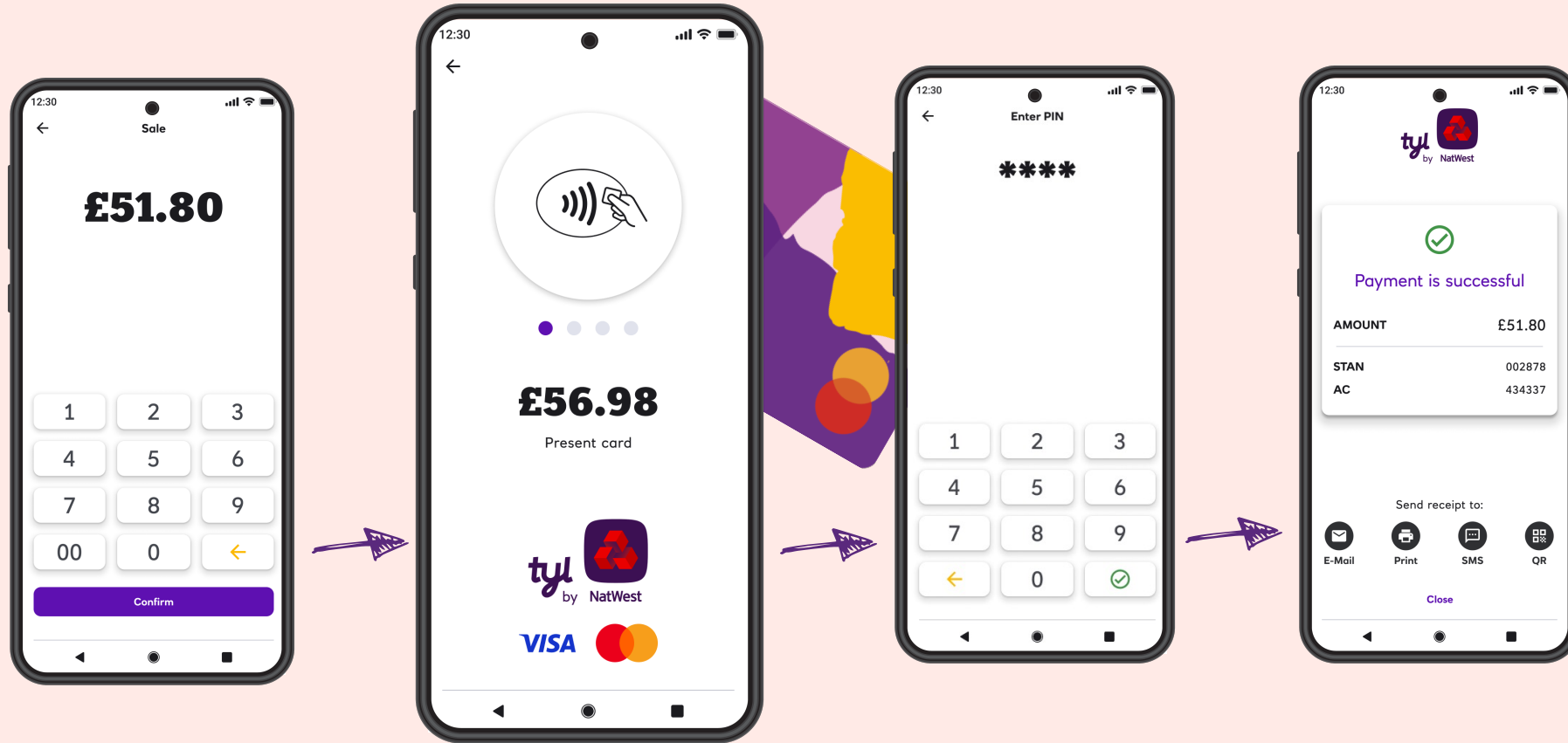


For **low-value contactless payments** below the Contactless CVM limit, no CVM is required – the customer can simply tap and go.



Cardholder verification (PIN) is required for contactless card transactions above the CVM limit. See the next page for the in-app PIN pad.

Take high-value payments with PIN in the app



If the customer's card issuer does not support online PIN entry, you can fall back to using a standalone Tyl card machine (Clover, Ingenico or PAX) to take the sale again.

We're working to allow NatWest Tap to Pay to send payment links, so the customer can pay on their own device.

Still got questions?

Visit our FAQ page to find out more:

www.tylbynatwest.com/tap-to-pay-on-android



Thank you



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