



Your guide to Tap to Pay on iPhone

TOMORROW BEGINS TODAY

What is Tap to Pay on iPhone?

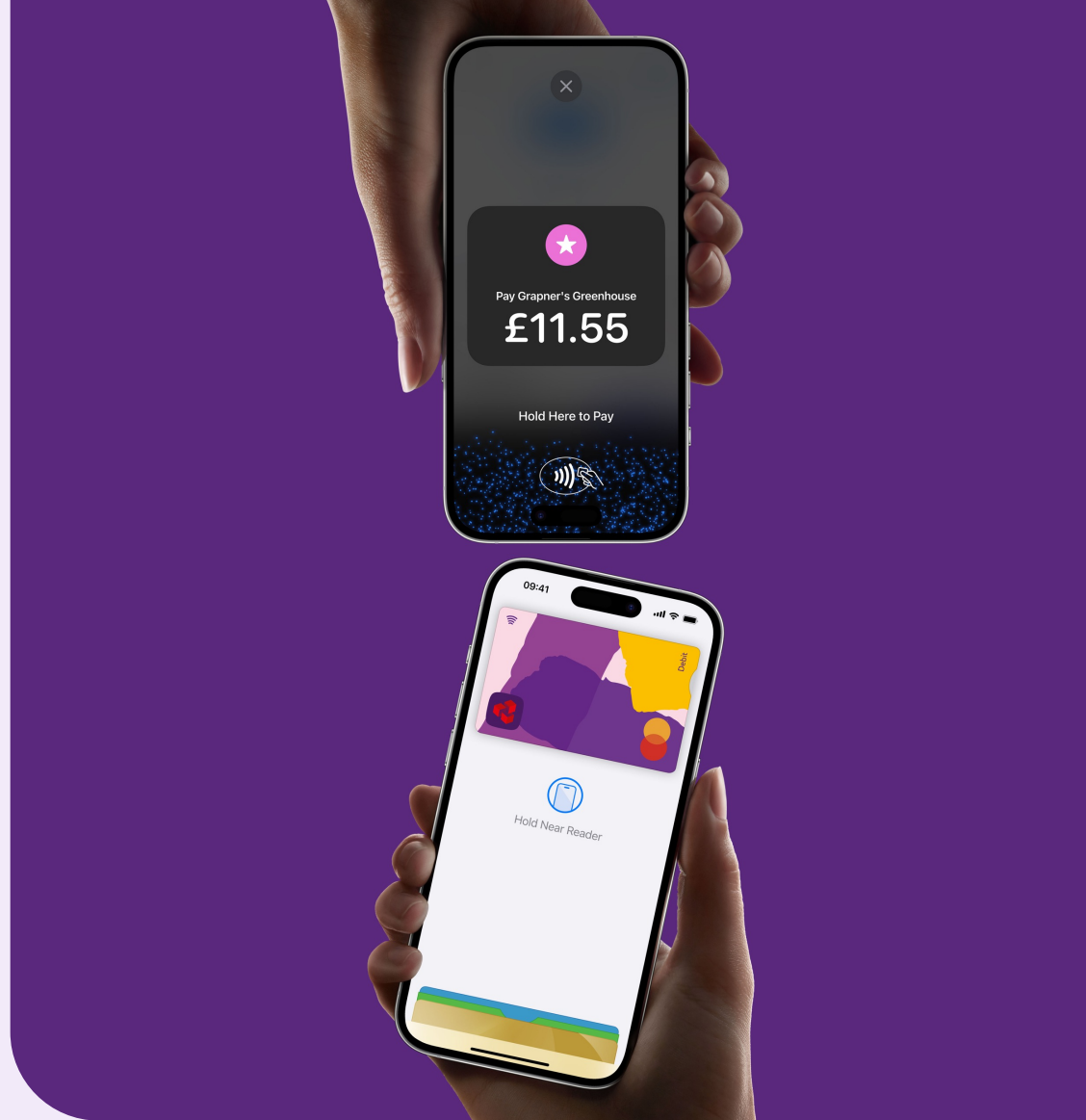
With Tap to Pay on iPhone, you can accept in-person, contactless payments on your iPhone. No extra card machines or hardware needed. It's easy, secure and private.

Tap to Pay on iPhone is available when you download the NatWest Tap to Pay app available on the App Store.

Compatible with iPhone XS or later with iOS 16.4 or later.



No monthly hire or PCI fees for Tap to Pay. Transaction fees and limits apply. Some contactless cards not accepted. Users may be charged for data usage by their network operator. Available on iPhone XS or later with iOS 16.4 or later. Subject to Tyl eligibility criteria and terms and conditions.



How does it work?



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



Download NatWest Tap to Pay from the App 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 start accepting contactless payments

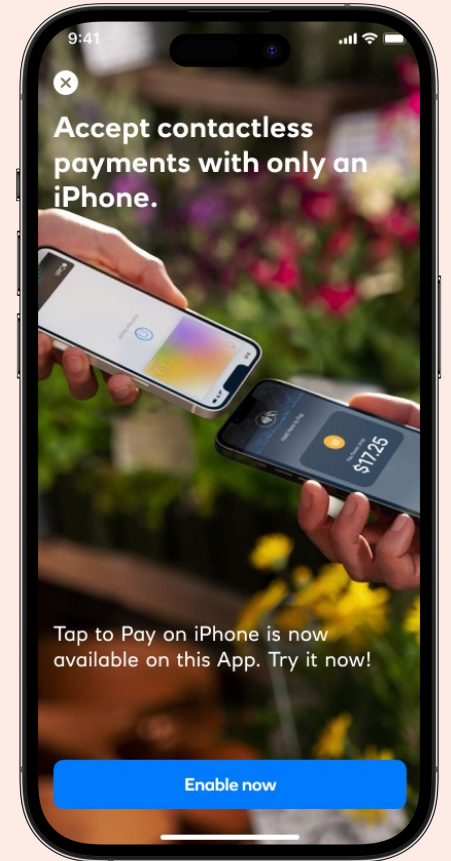
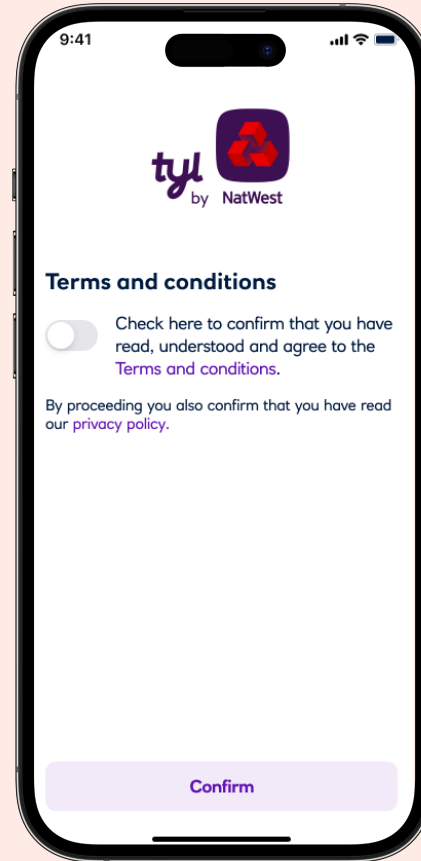
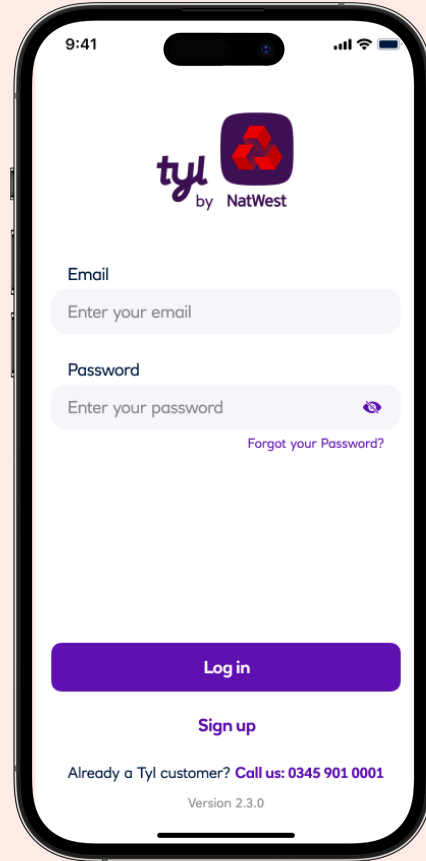
Once the NatWest Tap to Pay app is installed on your iPhone, tap on the app icon on screen to open. It'll go through a security check.

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

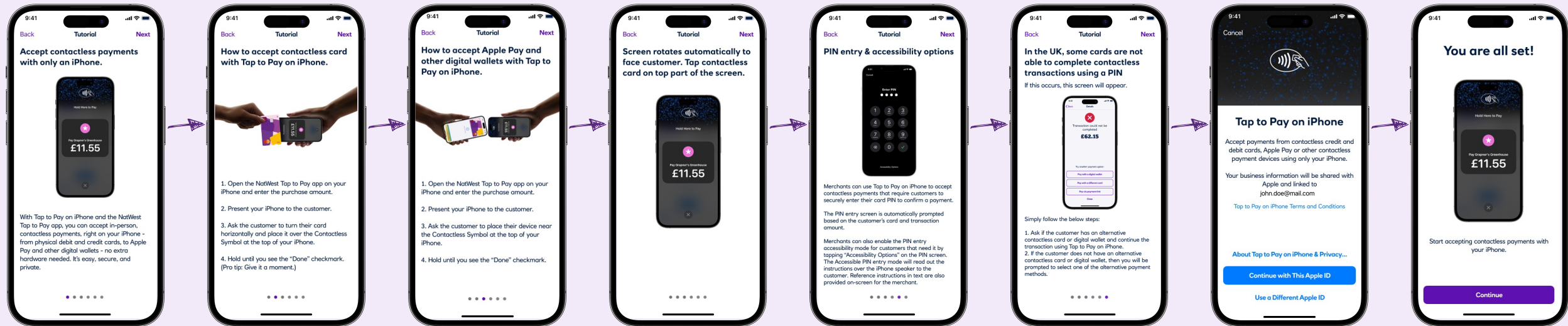
Tap to Pay on iPhone has PIN entry built in. This makes taking high-value contactless payments really straightforward and intuitive.



Getting set up



Getting set up



Once you're all set up, you'll be asked to grant permission for **location**.

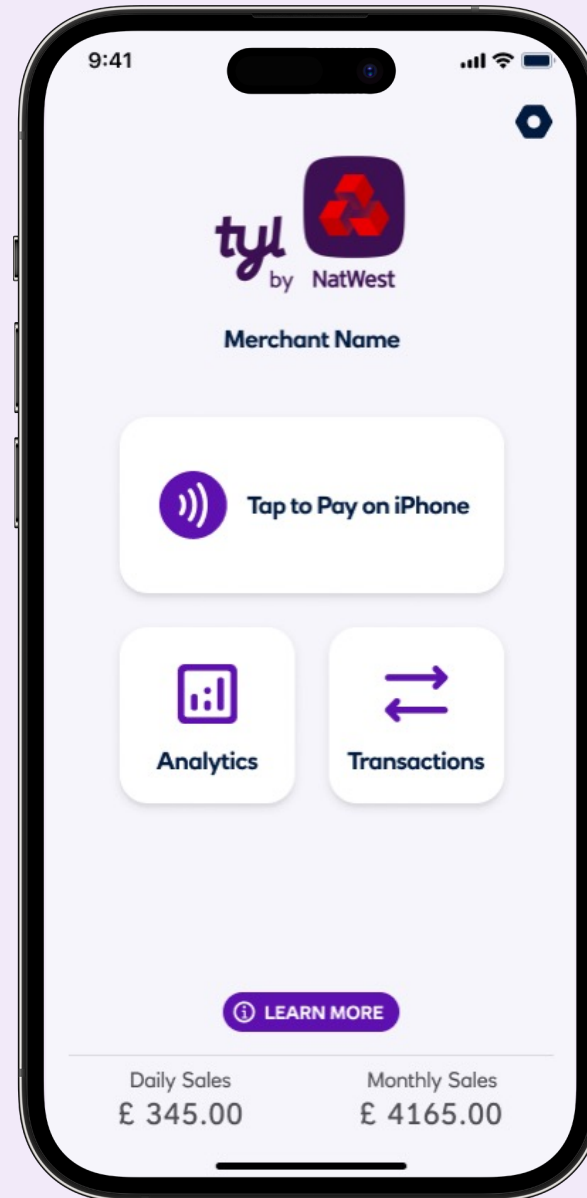
Dashboard

Tap to Pay on iPhone

Take a contactless payment using only your iPhone.

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.



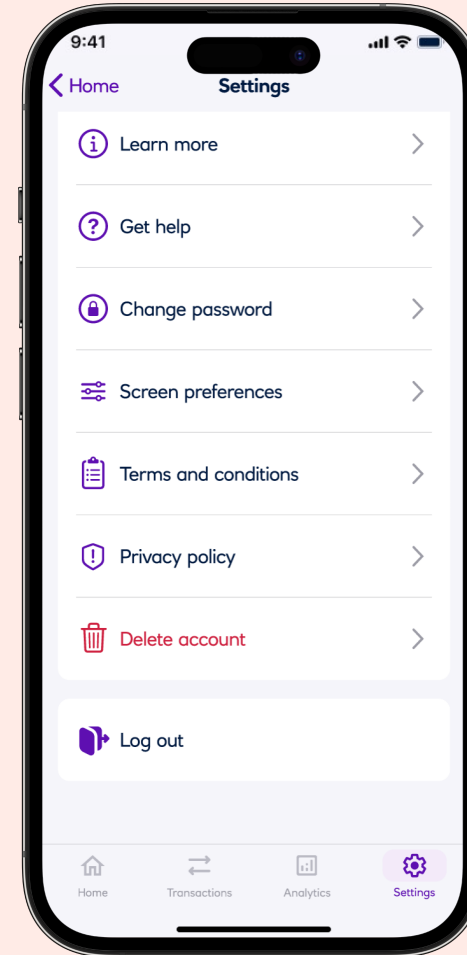
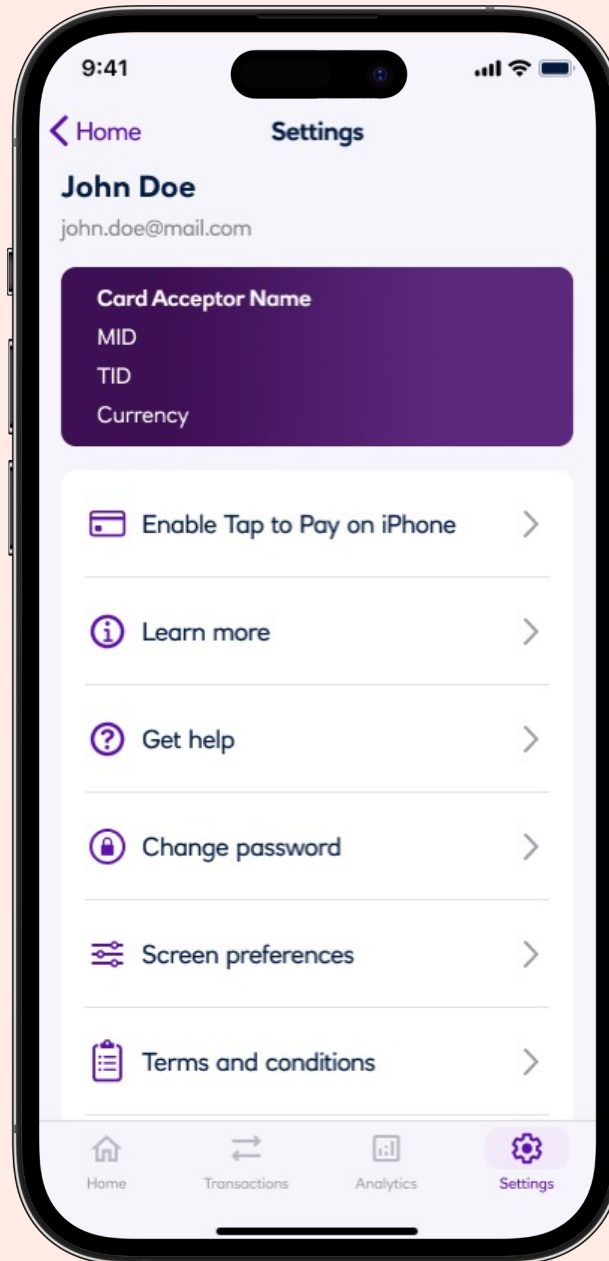
Change password

Change your password directly from the app.

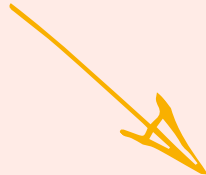


Screen preferences

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.

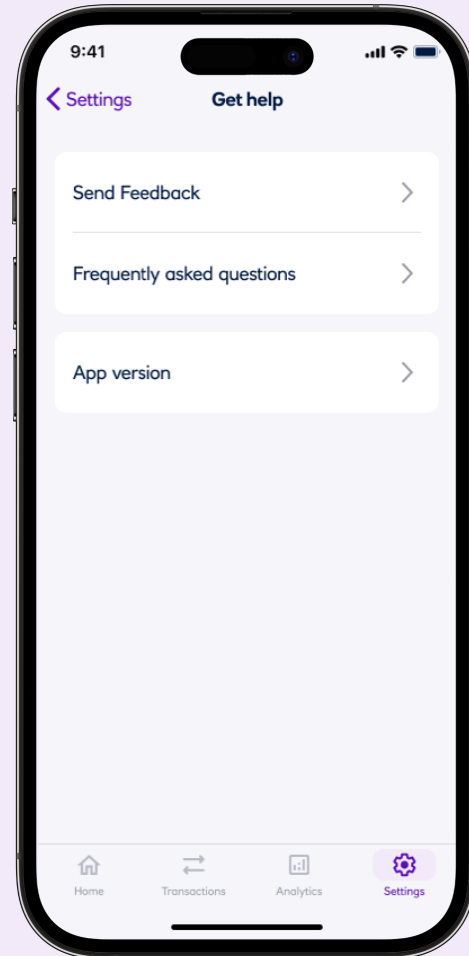


Learn more
Access educational pages for you to use.



Delete account
Close your account with us.

Settings



Send feedback

Get help via e-mail or phone.

Frequently asked questions

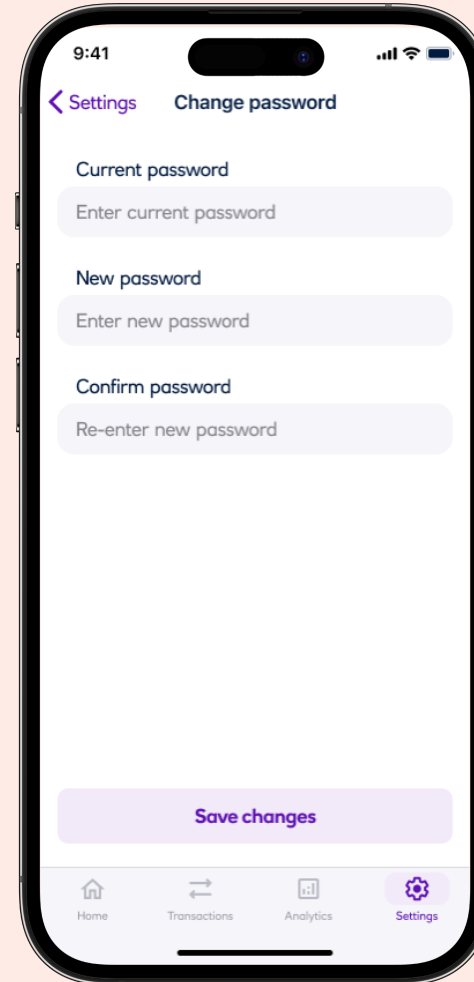
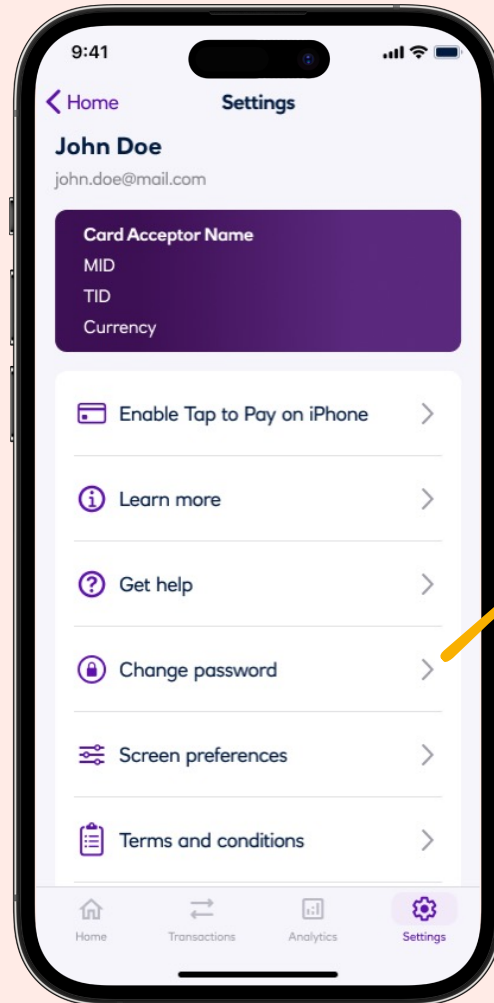
Find answers here.

App version

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

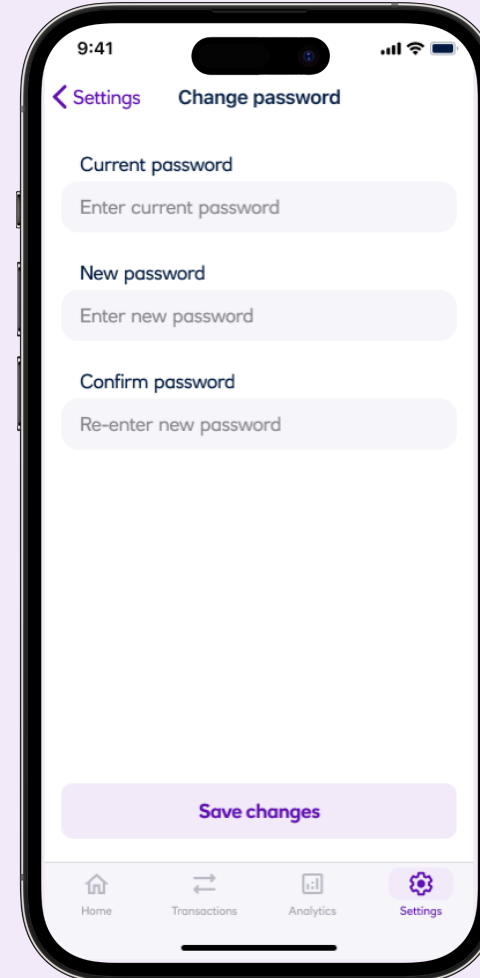
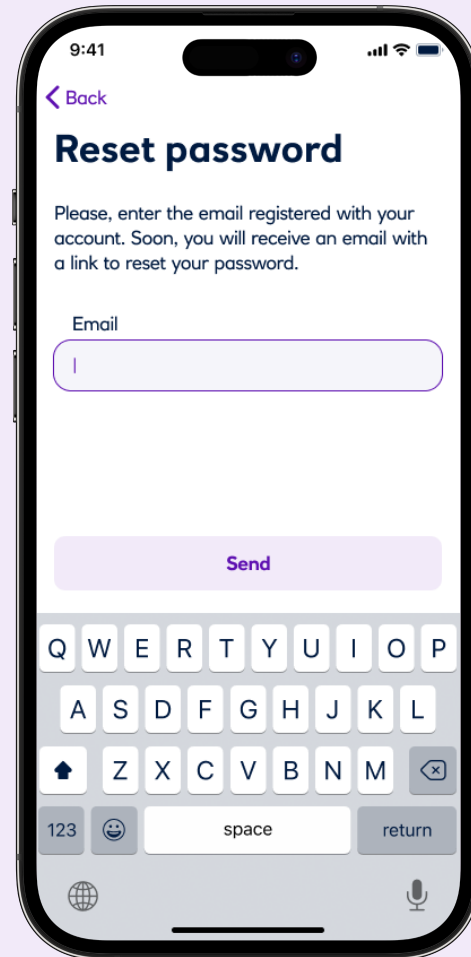
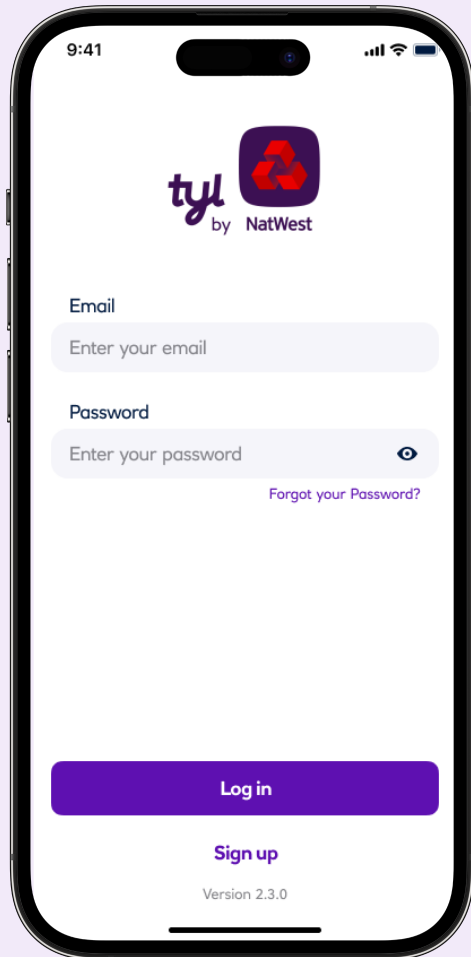
Change password

Create a new password right there in the app.



Reset password

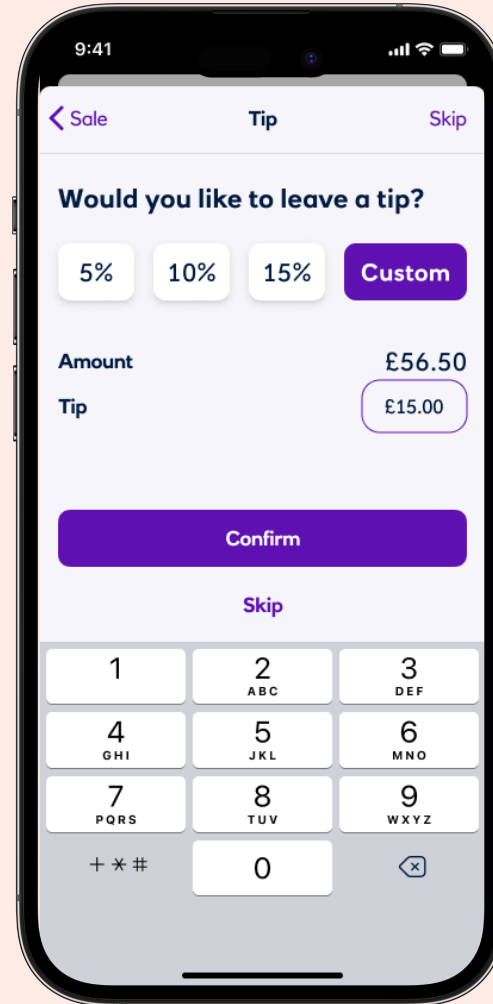
Perfect, if you forget your password.



Gratuity screen

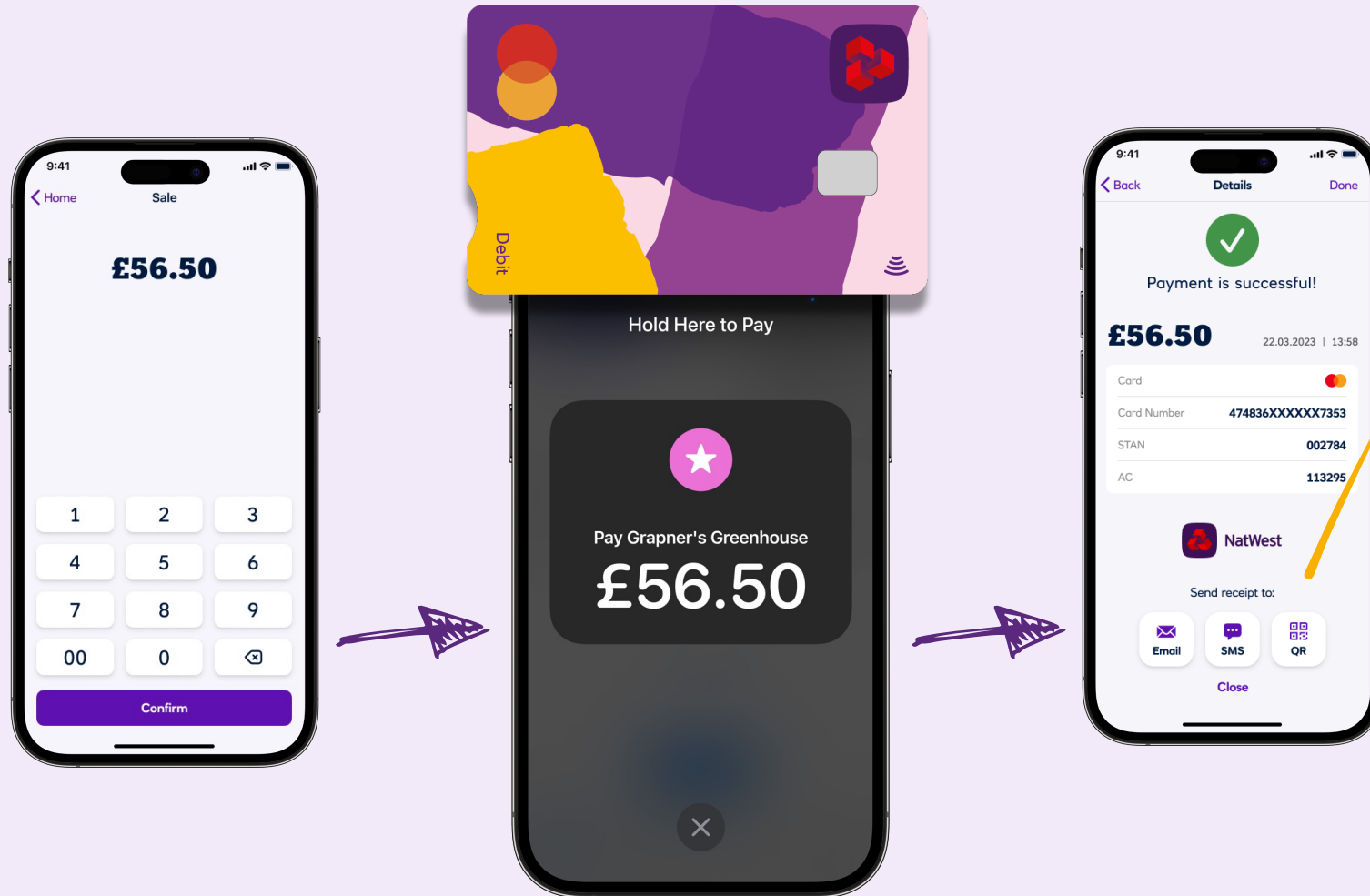
Requested when you join Tyl or activated in the main user's phone.

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



Sale

Enter amount – tap – done.



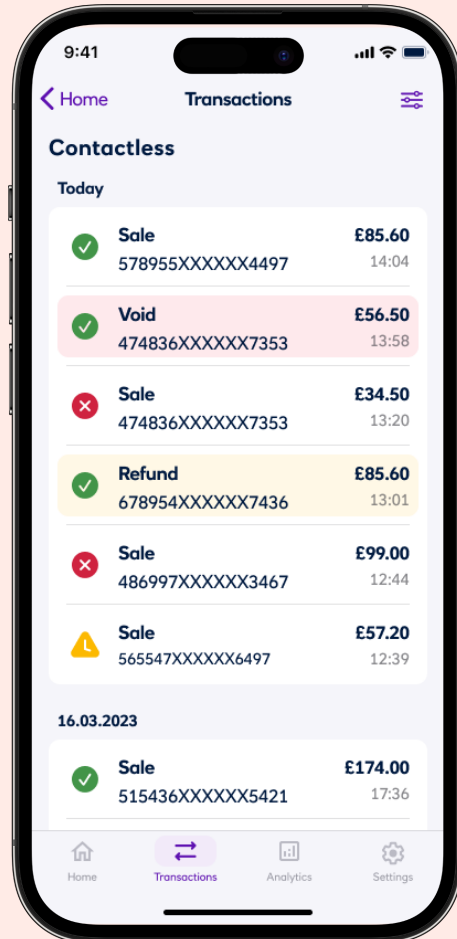
Create a receipt for the cardholder (even if the transaction is declined) via:

- Email
- Text/SMS
- QR code*

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

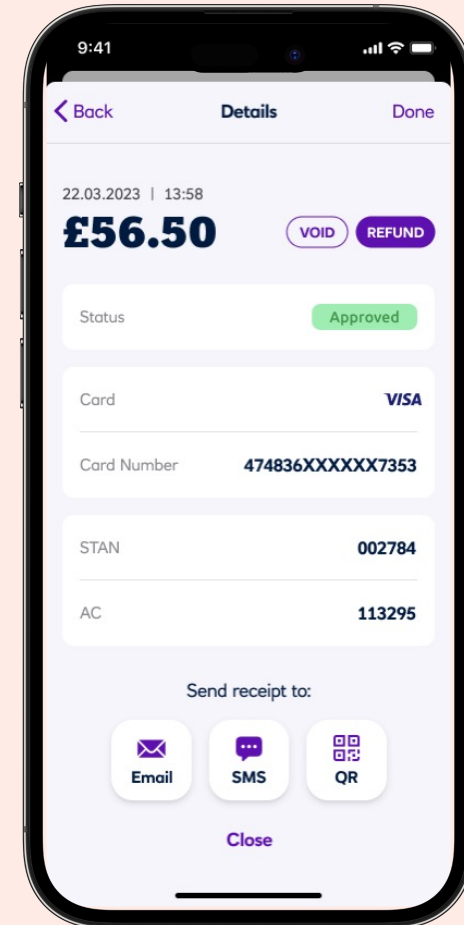
Transactions list

The history of all processed transactions.



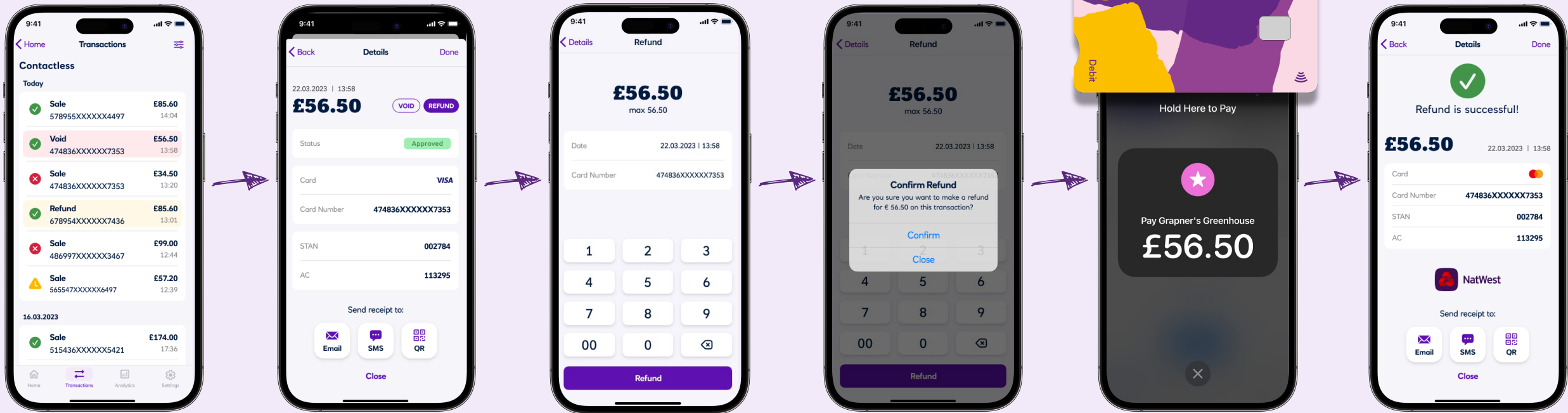
Filter by date, type or status

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



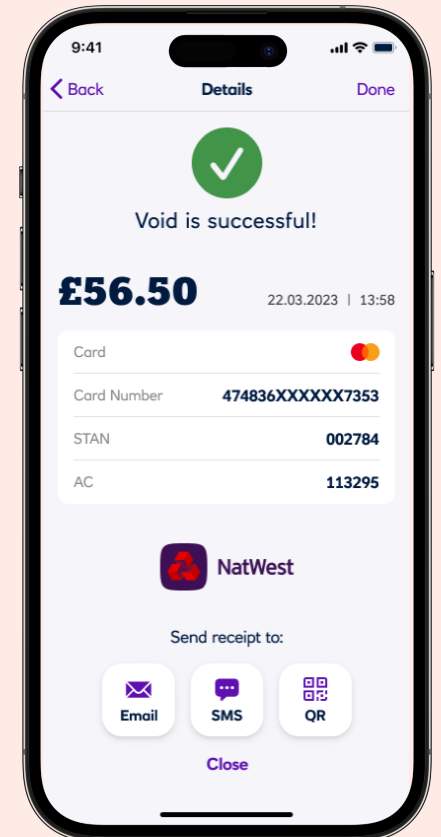
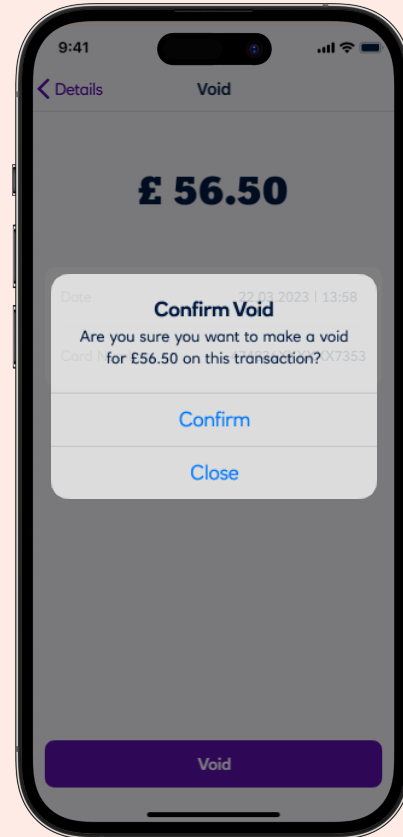
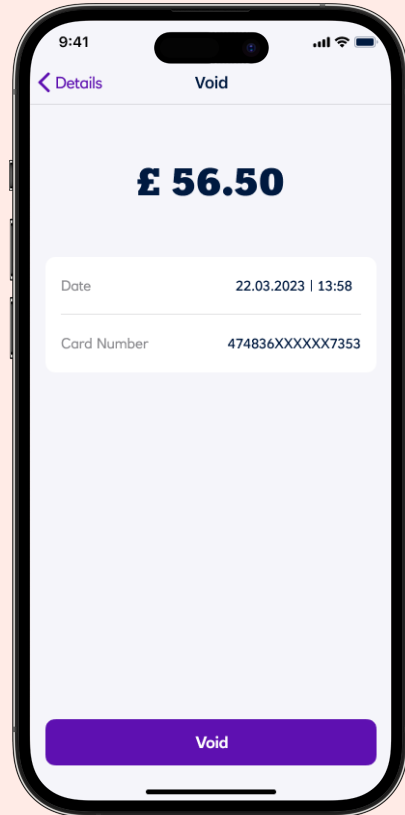
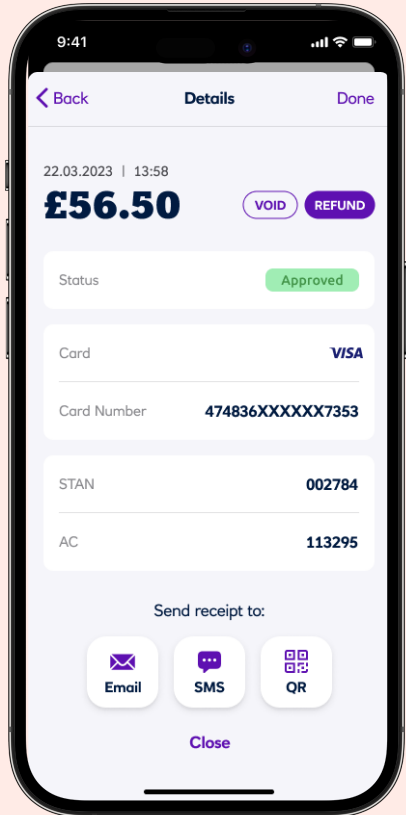
Refund

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



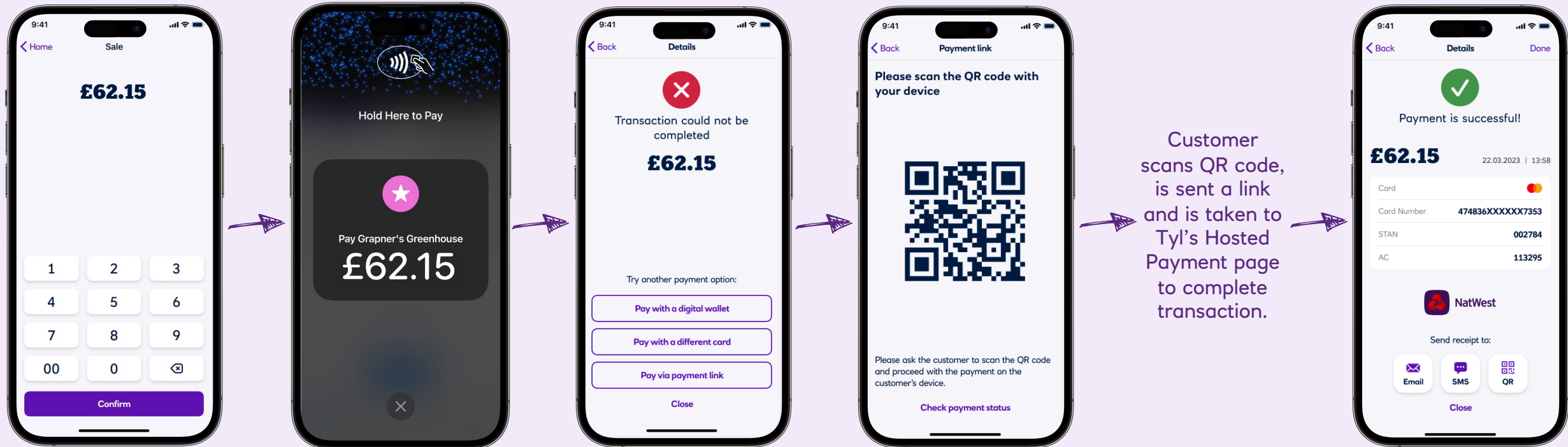
Void

Must be carried out the same business day.



Pin fallback

If a transaction could not be completed, Tap to Pay on iPhone offers alternative payment options. These include paying with a digital wallet, choosing a different card or paying via payment link.



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).



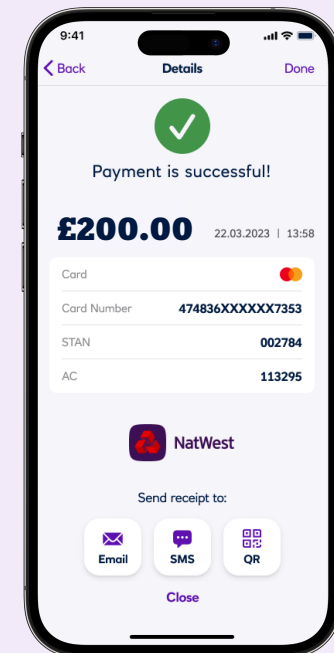
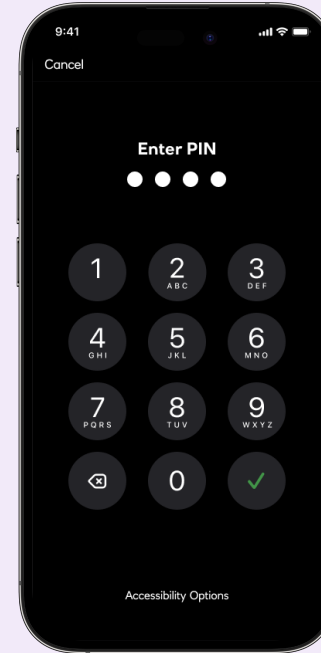
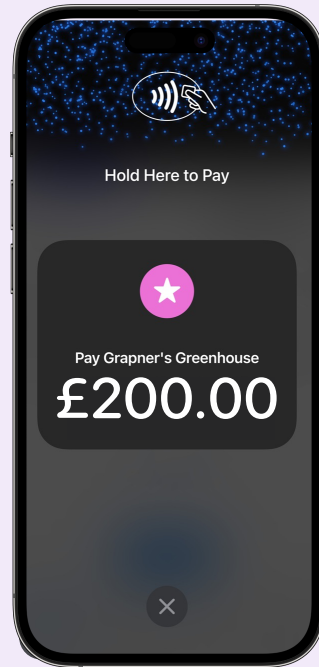
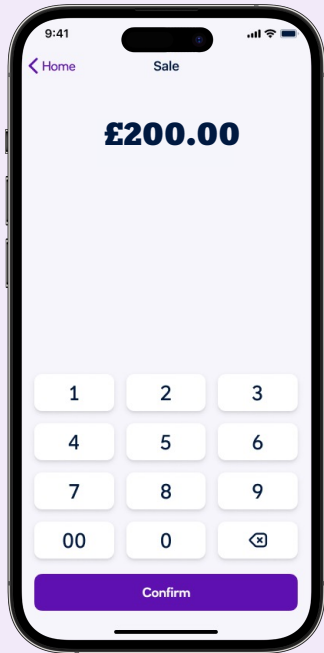
Cardholder verification (PIN) is required for contactless card transactions above the CVM limit.



A pin may also be required for certain scenarios such as:

- Cumulative transaction value counter or transaction number counter
- Card issuer detecting suspicious activity
- Random security checks

Taking payments with PIN in the app



If the customer's card issuer does not support online PIN entry, you can use alternative payment options. These include paying with a digital wallet, choosing a different card or paying via payment link.

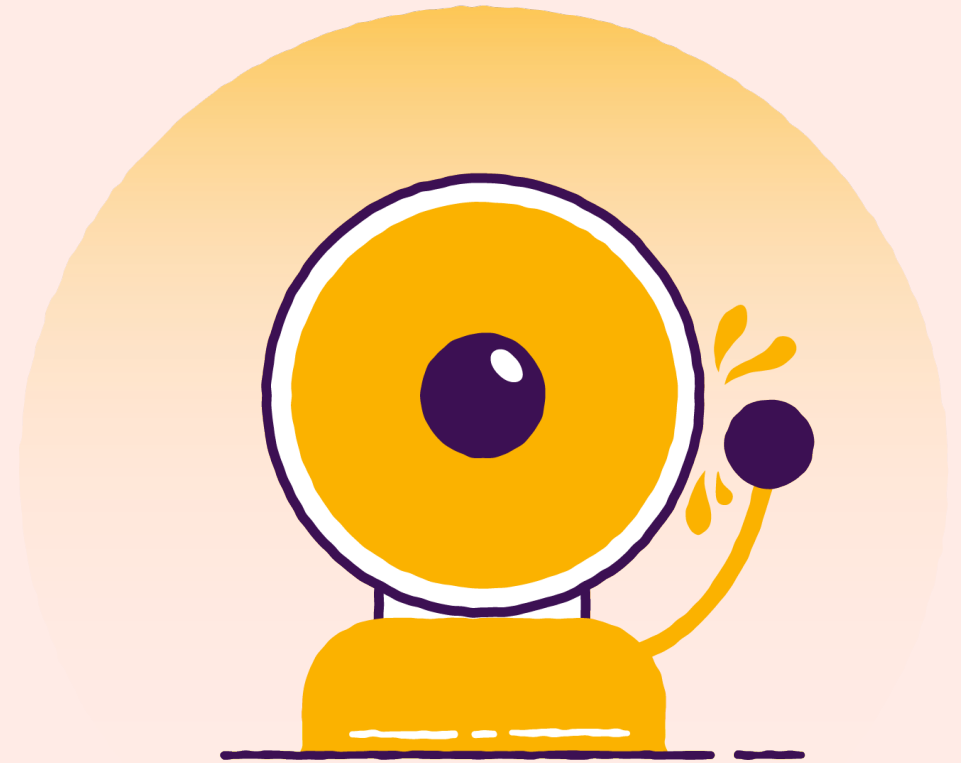
or

If you have one of our other devices, you can use a standalone Tyl card machine (Clover, Ingenico or PAX) to take the sale again.

Please note:

All payments are processed online.
Tap to Pay on iPhone on the NatWest Tap to Pay app should always be connected to the internet every time a payment is processed.

NatWest Tap to Pay does not process payments offline.



Still got questions?

Visit our FAQ page to find out more:

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



Thank you



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