

Tap on Mobile Android guide

Accept contactless payments
Directly

Table of Contents

D	ocum	ent Control	3
1.		Welcome	4
2	Ge	etting Started with Worldline Tap on Mobile App	14
	2.1	Home Page	14
	2.2	Accepting Contactless Card Payments	15
	2.3	Tipping (Optional)	15
	2.4	Surcharge	16
	2.5	Payment Process	18
	2.6	E-receipt Issuance	19
	2.7	Sales History – look at your transactions	20
	2.8	Refund a Payment	21
	2.9	Resend E-Receipt	24
	2.10	If you forget your user PIN	25
3	Dir	rect Pay – what is Direct Pay?	26
	3.1	Accepting Direct Pay payments	27
	3.2	Tipping (Optional)	29
	3.3	Payment Confirmation	30
	3.4	Scan QR Code	31
	3.5	Direct Pay - Customer Journey	32
	3.6	Status Key	35
	3.7	Check Status of QR Payment	35
	3.8	Acknowledgement of payment	36
	3.9	Refund a Payment	38
4	Ge	etting Started with Worldline Tap on Mobile Portal	41
	4.1	Dashboard view – Home Page	41
	4.2	Forgot Password	42
	4.3	Manage and add new mobile users	43
	4.4	View mobile users' details	44
	4.5	Create Mobile User	45
	4.6	Edit Mobile User	47
	4.7	Suspend Mobile User	51
	4.8	Reinstate Mobile User	54
	4.9	Manage Transactions	55
5	Se	ttings	58
	5.1	Change Password	58
6	Ad	ministrator	59
	6.1	Manage and add Admin Users	59
	6.2	Add Portal User	60
	6.3	Audit Trail	61

Document Control

Document Information	cument Information	
Product Owner Team	Instore Acceptance	
Contributing team (s)	PA / BA / OE	

Document History	Document History					
Author (s)	Date	Version	Comments			
Deborah Wheeler	27/02/2025	0.1	Initial Draft			
Deborah Wheeler	18/06/2025	1.0	Final			
Valerie Smith- Turcius	18/07/2025	1.1	Updates			
Nikki Vercoe	20/07/2025	1.2	Updates			
Deborah Wheeler	28/07/2025	1.3	Updates			
Deborah Wheeler	31/07/2025	2.0	Final			

1. Welcome

Thank you for choosing the 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.



Onboarding

Your supplier will arrange your onboarding on your behalf.

Merchant Activation

 Once onboarding completed you will receive an email to activate the Portal and to add in your mobile users.

Mobile Users

- Mobile users = the login to enable you to access your App and take payments.
- NOTE each mobile user will attract an additional monthly fee. Refer to your supplier for the fees.

1.2 Setting up your account for the Portal

- Once your account is created, you'll receive an email with your User ID and a temporary activation code.
- Follow the link in the email to activate your access to the Tap on Mobile portal
- Please ensure your bookmark this link or alternatively you can access it via here. https://tap.worldline.co.nz/wlnz/auth/login.
- Example email below



Hi John,

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.

First, we need you to create a log in for the Tap on Mobile portal. Once that is complete, you'll receive an email letting you know you can download the Tap on Mobile app.

USER ID: John.briggs@taponmobile.com ACTIVATION CODE: 123456

Please copy and paste the link below and use the details above to reset your password for the Tap on Mobile Portal.

Please copy paste: the link below to reset your password:

https://www.google.com/url?sa=t&source=web&rct=j&opi<89978449&url=https://
www.softspace.com.my/
&ved=2ahUKEwi4qd0P2P2GAxUmwzgGHIZfA44QFnoECFoQAQ&usg=AQvVaw2opusQxsZAb0xg8ZTrS
GGN

Once your password has been created, you'll be able to log in to the portal from the following link.

www.winz-xxx-xxx.com

For more information

If you're experiencing any problems logging into the portal, including your Merchant ID and activation code, please contact your software provider on +64 9 1234 567 or email Partner@xyz.com

Kind regards,

Worldline NZ & Partner Name

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

The link in the email will take you to the screen below.

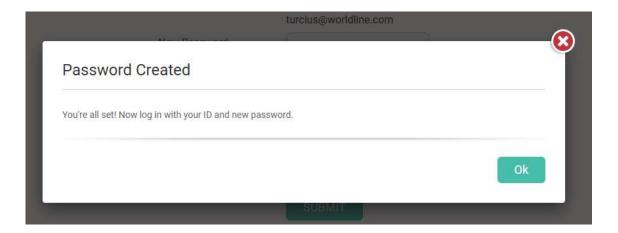


 Create your new password for the portal

NB: Your password must comply with the following:

- 12 characters in length
- At least one uppercase
- And one numeric
- Key in your activation code from the email you received

Select "Login" to proceed.

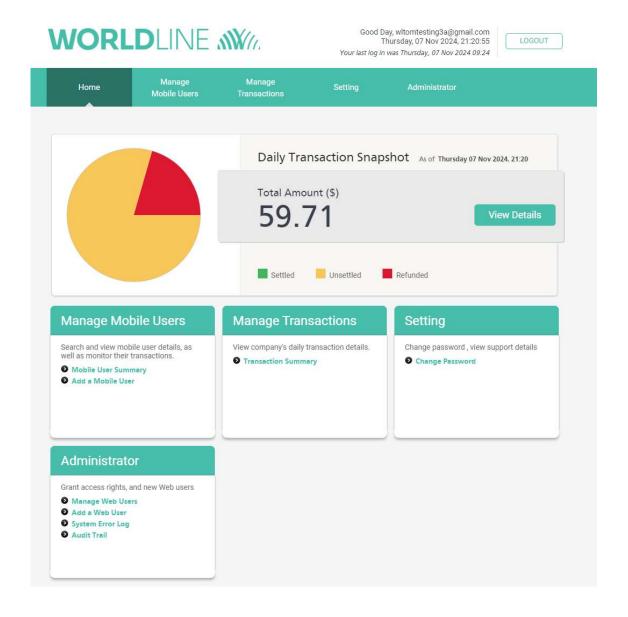


1.3 Merchant Portal – Home page

Once you have activated your portal account (step 1.2) you will be able to login to the Tap on Mobile Portal to create Mobile Users to enable you to login to the Tap on Mobile App.

The home page features a dashboard that offers a quick overview of your daily transactions, along with:

- 1. **Manage Mobile user** Add a mobile user (each additional mobile user = additional monthly fee).
- 2. Manage Transactions Look at your transactions
- 3. Settings Change Password
- 4. Administrator



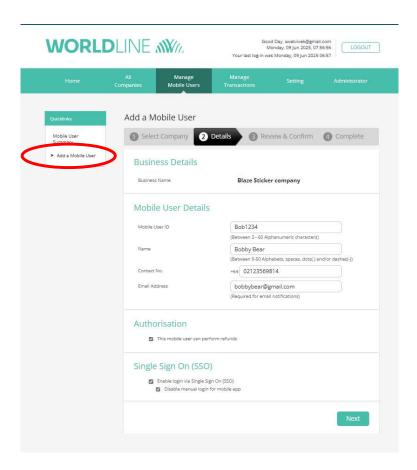
1.4 Merchant Portal – Create Mobile User

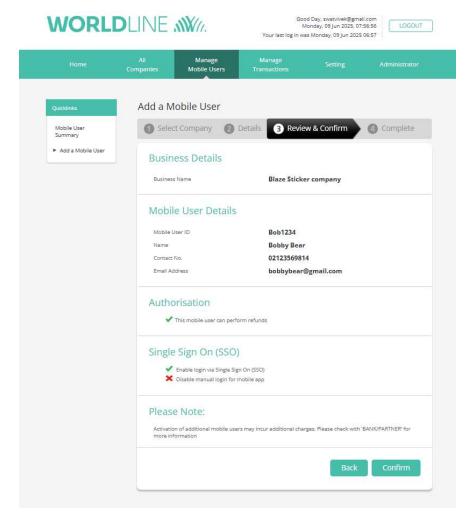
How to add a mobile user:

- Go to "Manage Mobile Users tab in the portal."
- Click "Add a Mobile User button."
- Enter the new user's ID (between 3 256 alphanumeric characters, no special characters),
- Enter name and contact number
- Enter an email address (this is used to send the user their temporary pin)_
- Under the Authorisation header on the page, choose if they can perform refunds (check the box). Refund limits are set to \$500 per day in total for the merchant.
- Click "Next" and "confirm"

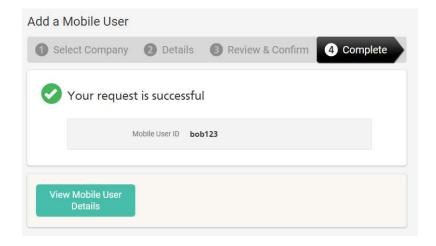
The new user will get an email with their login details. If they haven't received it, check your junk mails.

Below are screenshots to assist in navigating the portal





Review and select the confirm button



1.5 Mobile App – Activation

The new user will receive an email with the following information:

- User ID
- Temporary PIN

It enables the new user to activate the Tap on Mobile app.

Search for "Worldline NZ Tap on Mobile" in the Apple App store to download the app and enter your user ID and temporary PIN.

WORLDLINE ...W//.

Hi Ms. Deborah,

We're pleased to advise you can now download the Worldline Tap on Mobile app.

Please search for "Worldline Tap on Mobile" and follow the instructions to install the app from the Google Play Store or Apple App Store.

Please use the below credentials to activate your account.

User ID: test123 Temporary PIN: 123456

Once you have installed the app and activated your account, you will be ready to start taking contactless payments!

For more information

If you are experiencing any problems logging into the portal, including your Merchant ID and activation code, please contact your software provider on 0800 113 355 or email support@softspace.com.

Kind Regards,

Worldline NZ & Soft Space

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





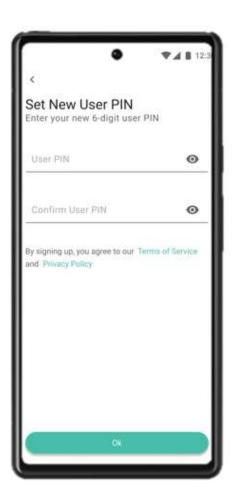
Follow the instructions on the email.

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





- 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 6-digit PIN.
- Select "Confirm" to proceed.



▼⊿ 12:30

Permission access

QuickPay+ app would like to access your location, camera and storage.

- For the payment app to be enabled you need to allow the app to access your location.
- Select "Allow access"







Fingerprint access
Use your fingerprint to login to your
QuickPay+ uat account and start accepting payments.

- For the payment app to be enabled you need to allow the app to access your location.
- Select "use Fingerprint"

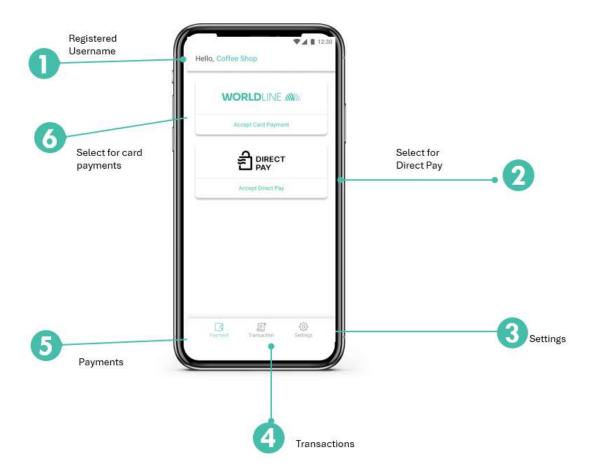


2 Getting Started with Worldline Tap on Mobile App

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

The payment types currently supported by Tap on Mobile are: Visa, Mastercard, Google Pay, Apple Pay and Direct Pay (a form of EFTPOS)

2.1 Home Page



2.2 Accepting Contactless Card Payments



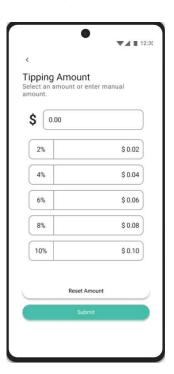
- At the payment page select "accept card payment" button.
- Enter the sales amount and select the "continue" Button

Optional:

Insert transaction description by selecting the icon.

The note will be present against the transaction in the app but not on the customer receipt.

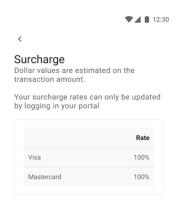
2.3 Tipping (Optional)

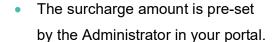


- App prompts the user to enter a tip.
- This can be either a % percentage or a \$ amount.

(Tipping settings are normally setup as part of the merchant profile during onboarding, however these can be added at any time by contacting your Partner)

2.4 Surcharge



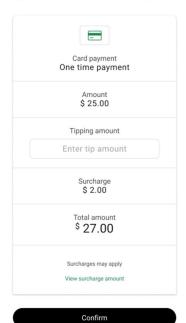


- To change the surcharge amount you need to request this to be done by your partner
- Surcharge is calculated based on your setup. (Percentage or amount) and added to the purchase amount.
- Customer will confirm acceptance by selecting "Continue" button.
- Verify and confirm the payment details



Payment confirmation

Please check the payment amount and payment method before proceeding.



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

Note: Every smartphone has a different NFC detection area.



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

Important:

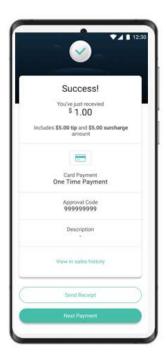
- Remind customers that the PIN pad is randomised.
- Provide an appropriate amount of private space and remind the customers to cover the screen during PIN entry to protect their confidentiality.



2.5 Payment Process

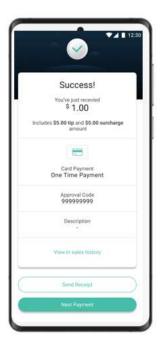


 Once the card is tapped on the Android device, the payment will be processed.



• Payment approved is confirmed.

2.6 E-receipt Issuance

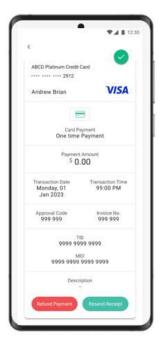


- Upon successful authorisation, the e-receipt page will be prompted.
- Allow the customer to enter their email address to issue an ereceipt.
- Proceed by selecting "send".
- Alternatively, select "Skip" if the customer does not wish to receive an e-receipt.

2.7 Sales History – look at your transactions



- At the payment page, navigate to "Transaction".
- Select Transaction.
- Select the designated transaction to view complete details of the payment.
- Transactions processed will be displayed with the following:
 - Date and time of payment.
 - o Approval code.
 - Total transaction amount



- Once you click on the transaction in the main screen above, the following screen presents.
- From here you can send a receipt or complete a refund. The refund must be for either the full amount of a partial. You can' refund more than the transacted amount. (refer following page for refunds)

2.8 Refund a Payment

- For refunds the default limit is \$500 per day, to increase your limit please contact your Partner.
- The merchant can view up to 12 months in the portal an in the app the transactions can be search for up to 12 months. The number of transactions on the app will be a limited amount but are all searchable.



- From the main screen choose Transaction button.
- Browse through the list to select the transaction.

Note:

 Alternatively, select the "more option" icon for quick access.



- Select "Refund Payment".
- Enter user PIN
- Confirm by selecting "Refund payment".
- The refund can only match the original transaction amount or up to that amount.
 - · Your username will default into the user ID field.
 - Key in your "User PIN" number as part of the security to refund transactions.
 - Select "Enter PIN"



▼⊿ 🗎 12:30 Ensure the amount you want to refund is correct.

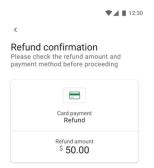
Refund Refund

Select continue.

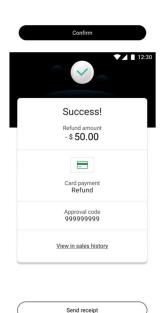
\$ **50.00**

- - $\langle x \rangle$

Continue



• Select "Confirm".

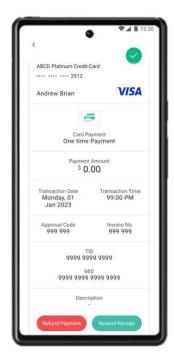


- The customer will tap the card for the refund.
- The following screen will appear if the transaction is successful.

Items to note:

- If the transaction does not present on the screen use the search function in the transaction screen. Transactions are available to search for the last 12 months.
- The card payment refund will depend on the issuing bank.
- Refunds cannot be performed in the portal.
- If the refund does not work it may mean that your login does not have the refund capability enabled.
- You can search by Approval Code / Amount / Receipt No/ Last 4 digits of a card no / Payer ID as shown in the following screen shot

2.9 Resend E-Receipt



• Browse through the list to select the transaction.

Note:

 Alternatively, select the "more option" icon for quick access.



- Select "Resend Receipt".
- Enter customers email address.
- · Confirm by selecting "Resend Receipt".



2.10 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 us.
- 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 administrator or Partner.

3 Direct Pay – what is Direct Pay?

Accept quick and easy payments on the go (no cards needed) with our simple QR code solution.

Offer surcharge-free payments with Direct Pay via Tap on Mobile. No cards or swiping needed. Faster, safer and more convenient for your customers.

You will enjoy lower transaction fees:

We've set the transaction fees at 0.50% with a \$3.00 transaction fee cap and a \$0.10 minimum charge per transaction.

Worldline will bill you the merchant direct.

What this means:

Transaction fee - For example if the customer has a \$50 transaction the cost would be: $$50.00 \times 0.5\% = 0.25 for the transaction charged to the merchant.

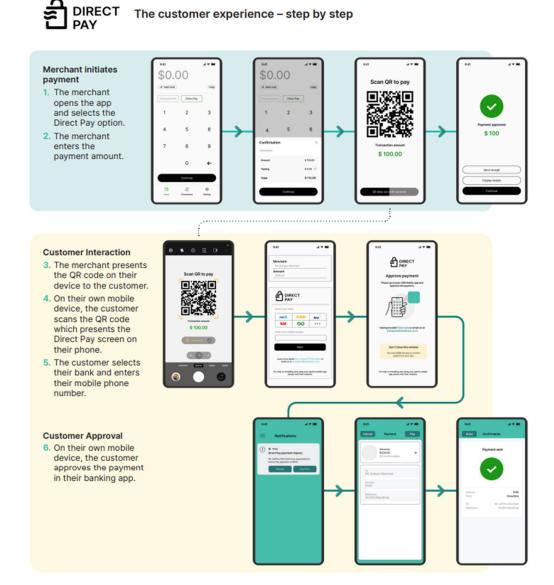
Transaction fee cap - For example if the customer has a \$650 transaction fee the cost would be $650.00 \times 0.5\% = 3.25$ however it is over the \$3 cap, therefore the cost is \$3.00 for the transaction.

Minimum charge – For example any transaction \$20 and below will be charged at \$0.10 per transaction.

3.1 Accepting Direct Pay payments

Direct Pay on Tap on Mobile, how does it work?

Direct Pay allows customers to make in-person payments using their smartphones without any surcharges. It's not only user-friendly but also one of the most secure payment methods available. Customers simply scan the QR code, enter their mobile number, select their bank, and approve the payment through their mobile banking app.



Transaction Completion

The transaction is completed successfully.

More detailed flow in the following pages.



- Select the payment type "Direct Pay" button.
- This will take you through the payment flow to accept Direct Pay transactions



• Enter the sales amount and select "Continue" button.

Optional:

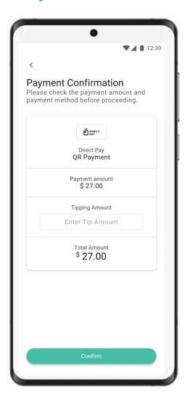
Insert transaction description by selecting the icon.

3.2 Tipping (Optional)

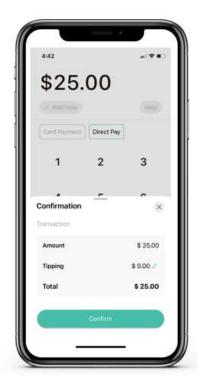


- App prompts the user to enter a tip
- This can be either a %
 percentage or a \$ amount
 (Tipping settings are setup as
 part of the merchant profile
 during onboarding); select
 Submit

3.3 Payment Confirmation



• Check the amount and select "Continue" button.



3.4 Scan QR Code



- Present the QR to customer to scan.
- Customer scans the QR to begin the pay process on their phone.
- They will then select their bank and input their phone number.
- Once complete the customer will go to their banking app to approve the payment.
- 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

3.5 Direct Pay - Customer Journey

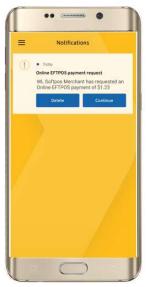


 Customer scans the QR code on their phone.



- Customer opens the link opened by the QR code.
- Customer is redirected to the payment form and will be presented with their transaction details (merchant, amount, reference).
- Customer selects their bank and inputs their phone number.
- Customer clicks "Next" button to proceed.



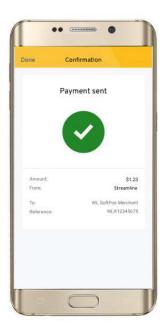


- Customer is directed to open their bank app to approve the payment request.
- Customer has up to 7 minutes to complete an action.
- If customer does not act within the time limit, the transaction will expire and need to start again from merchant generating the QR code.

- 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.

3.6 Status Key

Status	Description
Approved	The payment has been successfully completed, and the funds have been debited from the customer's account
Decline	The payment has been declined, and funds have not been debited
Pending	The payment is pending, and funds have not been debited (note: The user must press 'check status' to update the status to expired/approved/declined).
Expired	The QR code and transaction has expired, and funds have not been debited
Refunded	The payment has been refunded back to the customers original method of payment.
Error	The payment has failed, and the funds have not been debited.

3.7 Check Status of QR Payment



 If no response received from the customer's bank, you could select the "Check Status" button to manually get the payment status.

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.

3.8 Acknowledgement of payment



SUCCESSFUL TRANSACTION

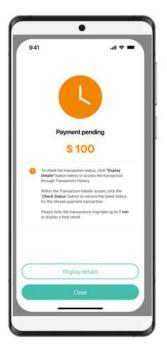
- Upon successful payment, the e-receipt page will be prompted.
- If the customer does not need a receipt then select "Next payment" button.

See section 2.6 for details on receipts.



FAILED TRANSACTION

 If no response received from the customer's bank within the accepted time frame the transaction will fail.



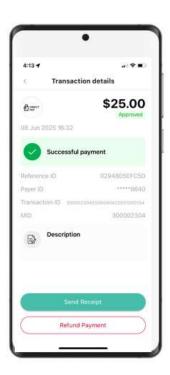
- Whilst the customers' bank payment processing is in flight, the transaction may sit in an interim state of Pending.
- Select "Display details" button and it will navigate you to the transaction detail whereby you can manually click on "Check Status" button.



 If no response is received from the customer's bank within the allowable timeframe, the transaction will fail.

3.9 Refund a Payment

There is a Refund limit, set by the bank the customer is using to approve this payment. All Direct Pay refunds must be matched against the original purchase transaction. If the limit exceeds the banks agreed limit, please tell the customer to contact their bank.



Browse through the list to select the transaction.

Note:

 Alternatively, select the "more option" icon for quick access.



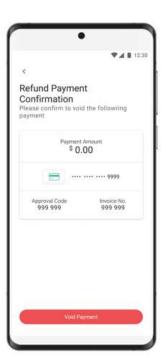
Select "Refund Payment".



- Confirm by selecting "Refund payment".
- 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 in the customers account till the next day.

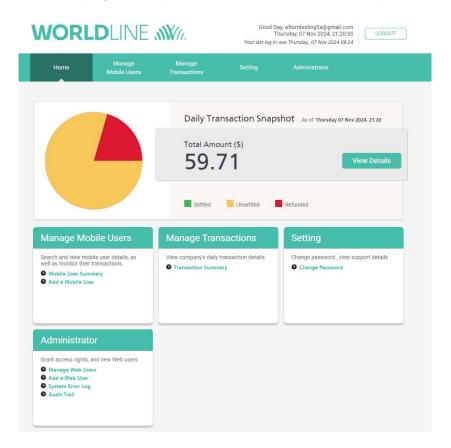
4 Getting Started with Worldline Tap on Mobile Portal

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



4.1 Dashboard view – Home Page

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

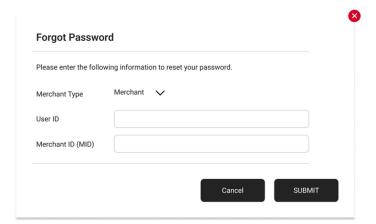


4.2 Forgot Password





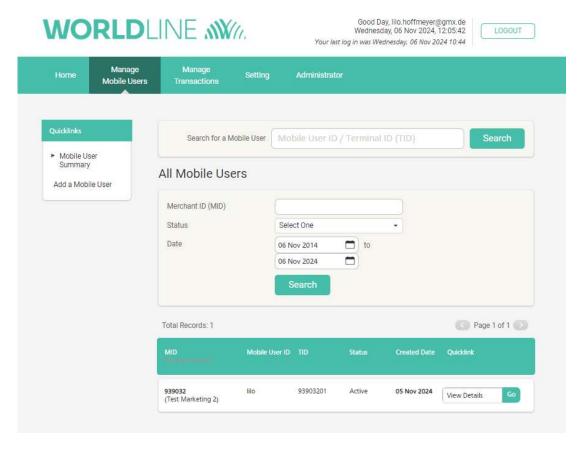
Select "Forget Password"



- Enter your "User ID" and "Merchant ID"
- An email will be sent to the email associated with the User ID

4.3 Manage and add new mobile users

Adding additional mobile users incurs an additional per month fee per mobile user.

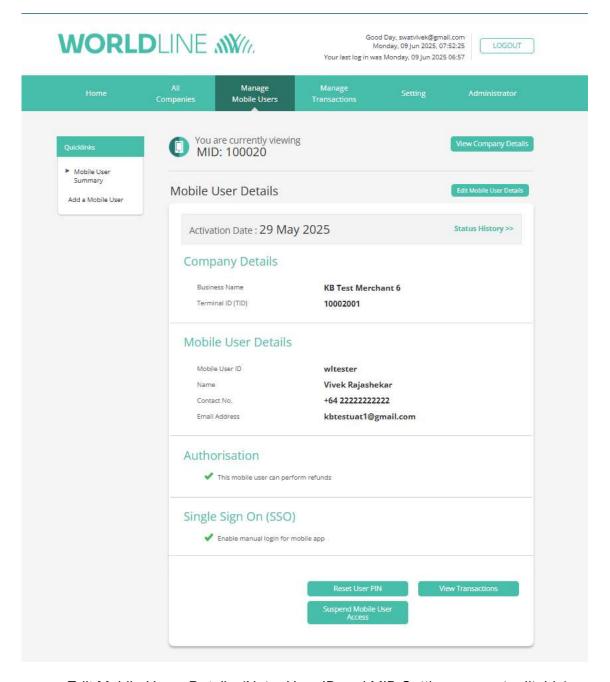


To create or manage a mobile user:

- 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
 - o Status or
 - Created Date
- Click on View details to view selected Mobile user details.

4.4 View mobile users' details

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

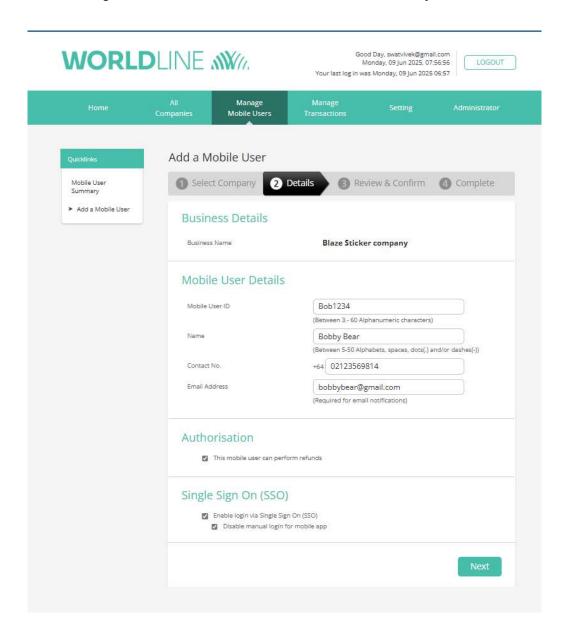


- Edit Mobile Users Details (Note: User ID and MID Settings are not editable)
- Merchant User is able to control Mobile User's access of any merchant.
- View past transactions performed by selected Mobile User
- Mobile user details can export using the Export to CSV.

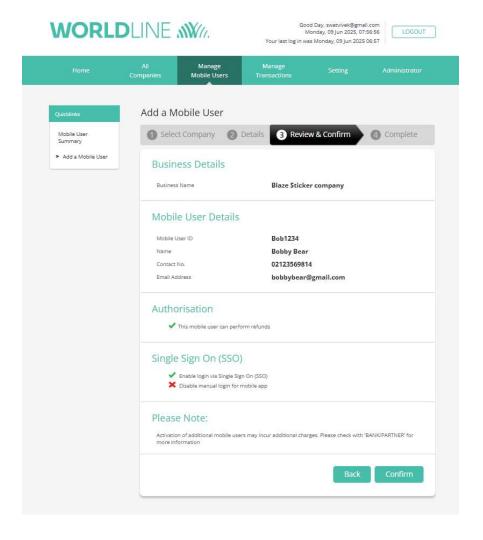
4.5 Create Mobile User

Manage Mobile users – Add a Mobile user.

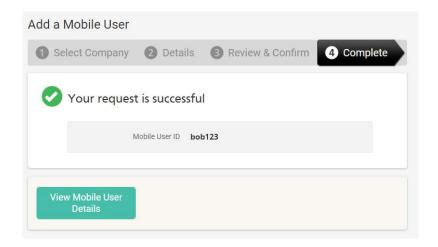
Note adding another Mobile user ID attracts another monthly user fee.



- 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.
- For App2App users please select the SSO check box and also check the disable manual login for manual app.



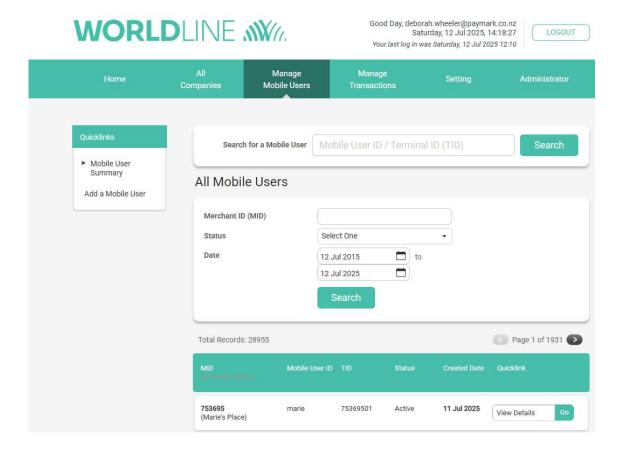
Review and select the confirm button.



4.6 Edit Mobile User

Under Manage Mobile users tab:

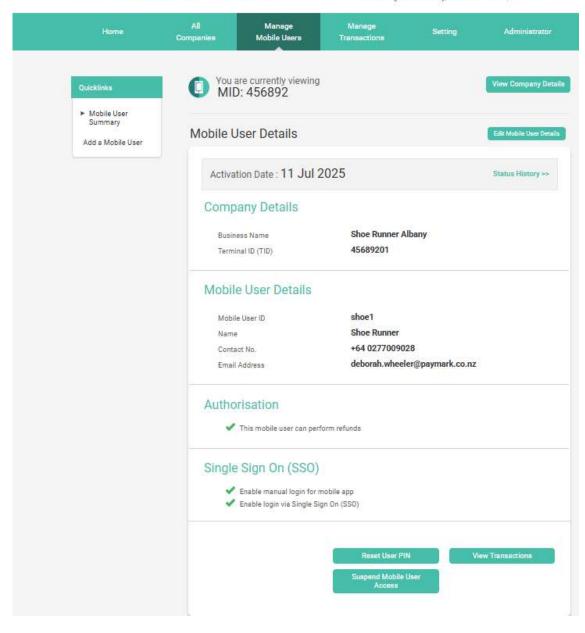
- Select the mobile user you wish to edit.
- Click on the "Go" button





Good Day, deborah.wheeler@paymark.co.nz Saturday, 12 Jul 2025, 14:19:05 Your last log in was Saturday, 12 Jul 2025 12:10



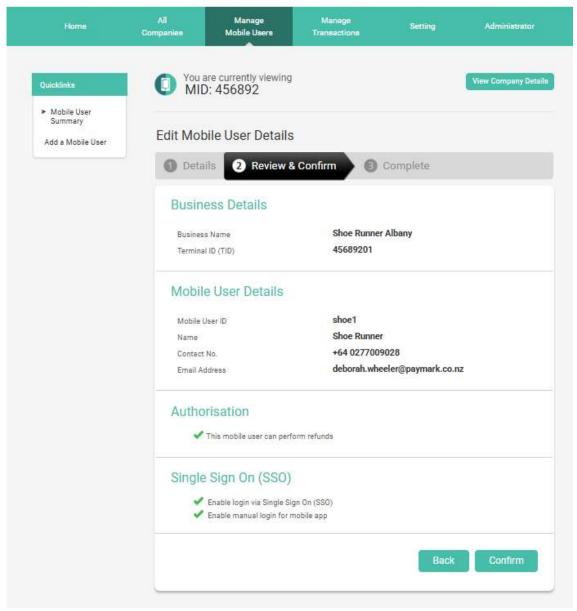


- Edit the details that you need to Edit and select the "Next" button
- Note that the SSO should only be enabled for App2App and SDK merchants.



Good Day, deborah, wheeler@paymark.co.nz Saturday, 12 Jul 2025, 14:23:08 Your last log in was Saturday, 12 Jul 2025 12:10

LOGOUT

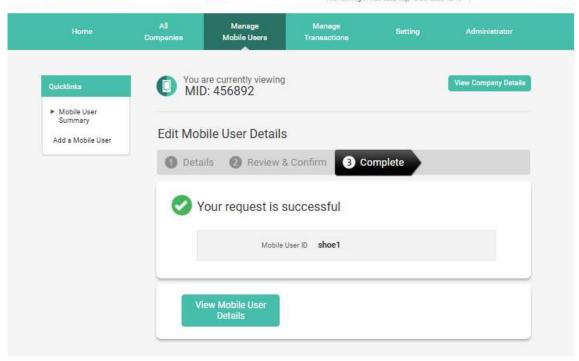


- Review your changes and select "Confirm"
- If successful, the following screen will be presented



Good Day, deborah, wheeler@paymark.co.nz Saturday, 12 Jul 2025, 14:23:53 Your last log in was Saturday, 12 Jul 2025 12:10

LOGOUT

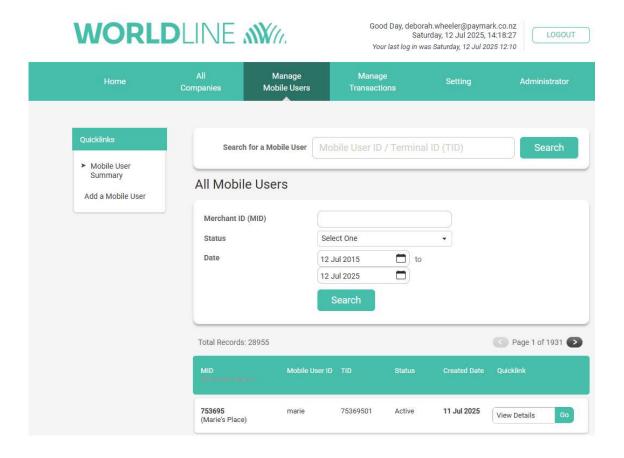


4.7 Suspend Mobile User

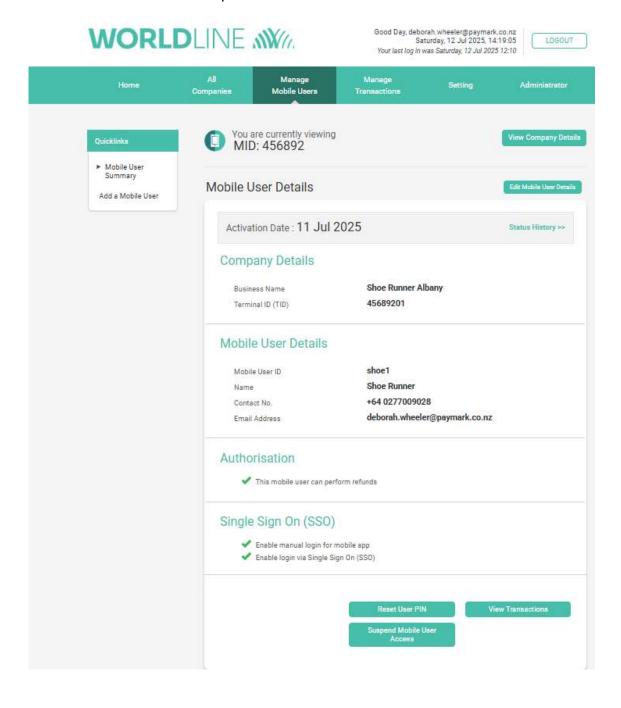
Use this function to put a mobile user on hold.

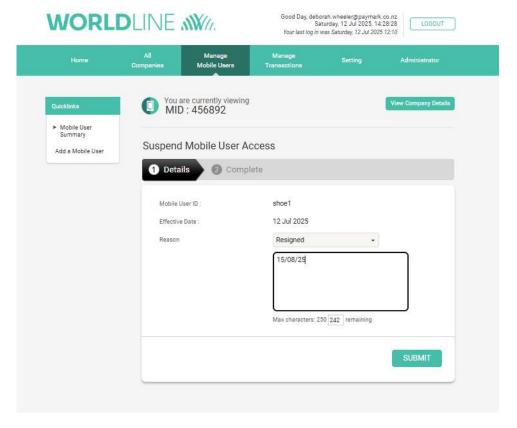
Choose Manage Mobile users Tab:

• Select the mobile user you wish to suspend and hit the "Go" button

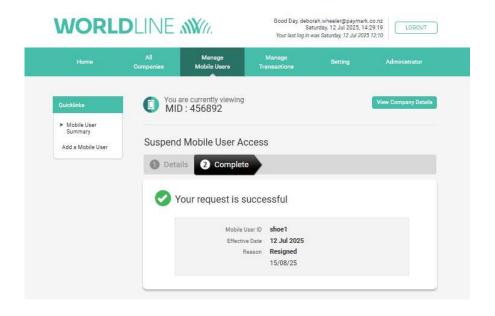


Select the "Suspend Mobile User Access" button





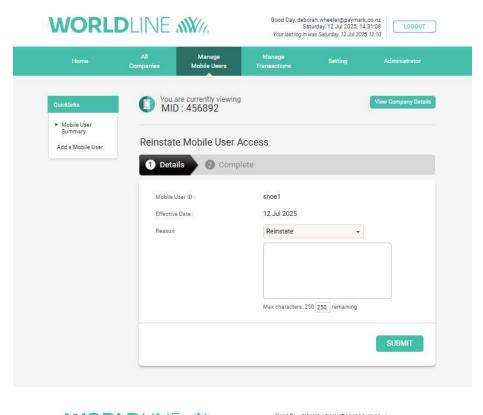
- Select the reason and add a note if required.
- Then click on the "submit" button.
- The following screen will appear if your request is successful.

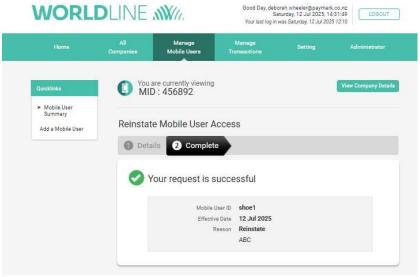


4.8 Reinstate Mobile User

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

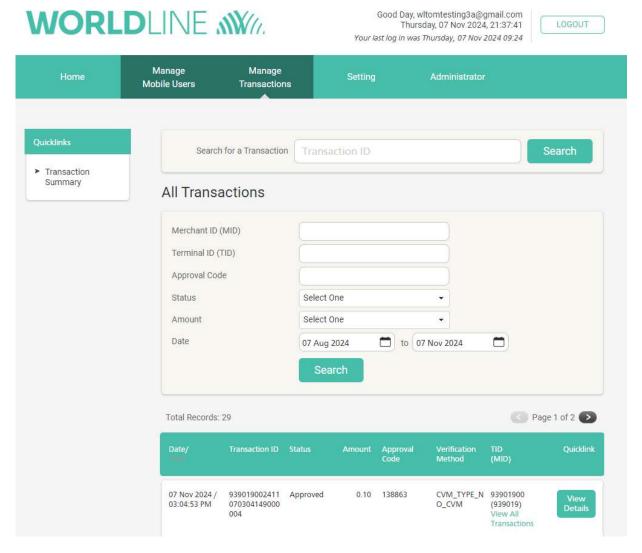
- Select the "Reinstate Mobile User Access" button
- Add note is required and select the "Submit" button
- The following screen will appear if your request is successful.



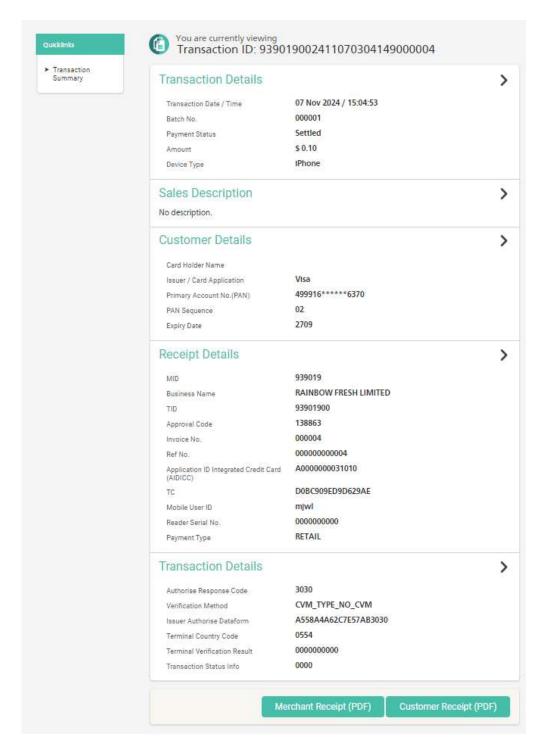


4.9 Manage Transactions

Manage Transactions > Transaction Summary > View Transactions



- Click on Transaction Summary on the left hand side of the screen. (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
 - Payment type (Card/Direct Pay)
- Click on View details to view selected Transaction details. (see below)



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



Sale

Rainbow Bakery 65 Newcastle Street, Windsor

0223247245

CUSTOMER COPY

4	07 Nov 202415:04:
	93901900
	138863
*	000004
4	00000000004
*	499916*****6370
*	02
e :	**/**
e:	CREDIT(T)
*	Visa
el :	Visa
	A000000031010
	0000000000
	D0BC909ED9D629AE
	N/A
	e : e : e :

Transaction No	9390190024110703041490	
Purchase	NZD	0.10
Пр	NZD	0.00
Surcharge	NZD	0.00
Total	NZD	0.10
APPROVED		00

THANK YOU

NO SIGNATURE REQUIRED

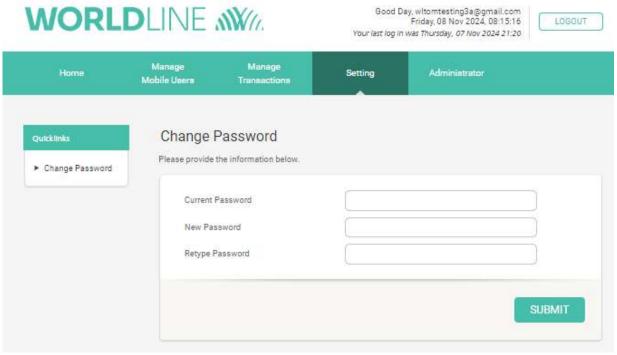
I Agree To Pay Above Total Amount According To Card Issuer Agreement

v10002

5 Settings

5.1 Change Password

Settings > Change password



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

6 Administrator

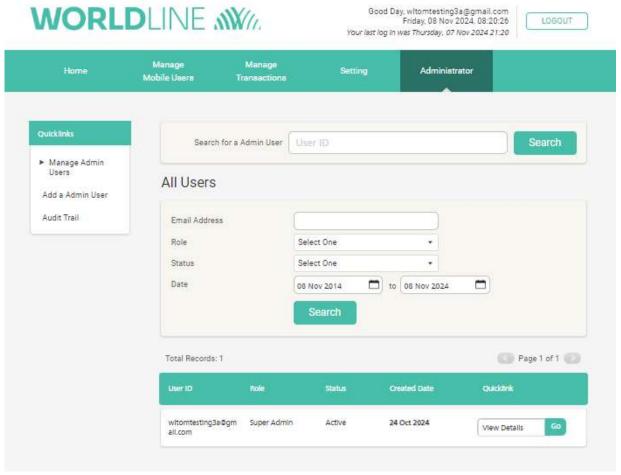
This module allows you to create new users to access the portal.

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.

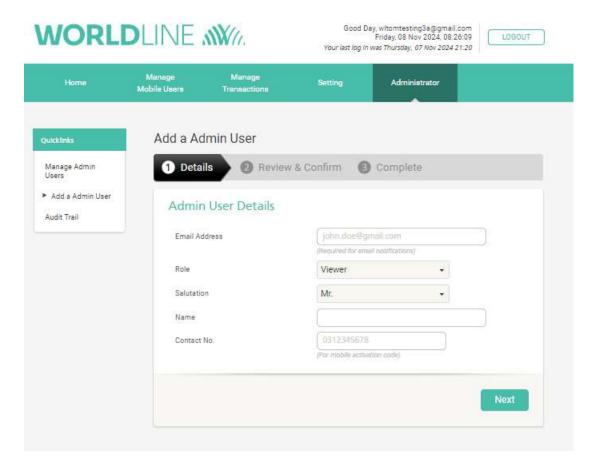


- Click on Manage admin user
- Filter based on Admin users
 - User ID
 - Role or
 - Status/Date
 - Click on View Details to view selected user details.

6.2 Add Portal User

To create an Admin or User that can view the portal.

Administrator Tab > 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).

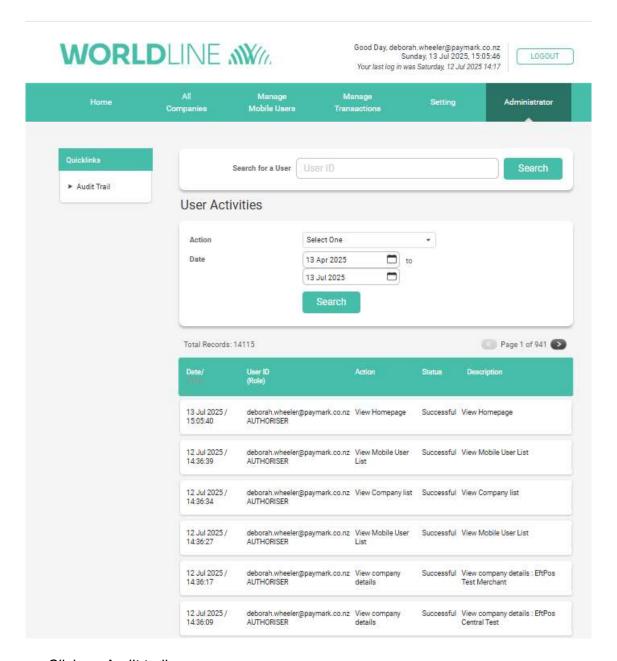


 Click submit to create user (Note: Activation Email will be triggered to registered email address)

6.3 Audit Trail

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

Administrator Tab > Manage Admin User> Audit Trail



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