



# Pay With WhatsApp

A simple guide to making  
instant payments by scanning  
a QR code – no app download needed.

## HOW IT WORKS

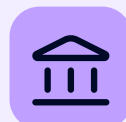
# Pay In Seconds

## No App Required

TappiPay payments happen entirely inside WhatsApp – the chat app already on your phone. When you scan a merchant's QR code, WhatsApp opens with a pre-filled message ready to send. Just follow the chat prompts and your payment is done.

**Scan QR Code**

Point your camera at the QR stand. WhatsApp opens automatically.

**All SA Banks**

Works with every major South African bank via PayShap.

**Chat to Pay**

A pre-filled message opens. Tap Send – the payment bot guides you through.

**Safe & Secure**

Your bank verifies each transaction. TappiPay never stores your bank details.

**Instant Confirmation**

You receive a WhatsApp confirmation. Money moves to the merchant immediately.

**Zero Waiting**

No delays, no card swipe. Payment confirmed in under 10 seconds.

## TWO TYPES OF CUSTOMERS

**First-Time User:**

The first time you use TappiPay, a short one-time setup runs.

Share your phone number, your name and bank. After that, every payment is just scan-and-confirm.

**Returning User:**

If you've paid with TappiPay before, you're already set up. Just scan the QR code – WhatsApp shows you the payment amount and merchant. Confirm and you're done. No login, no repeat setup.

RETURNING CUSTOMER · ALREADY REGISTERED

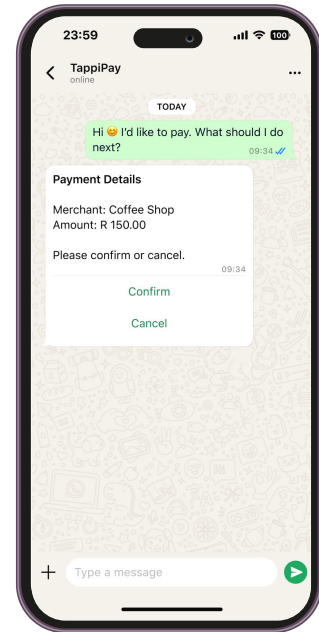
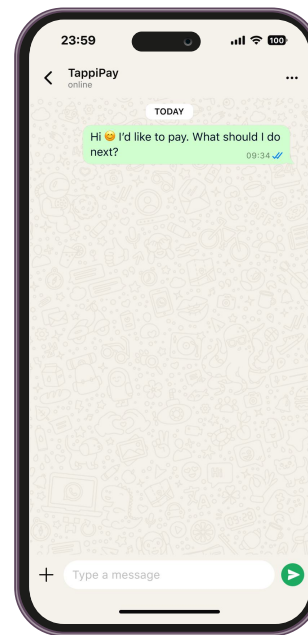
# Scan. Confirm. Done.

If you've used TappiPay before, this is what you'll see every time you scan a merchant's QR code. The whole process takes under 10 seconds.

1

## WhatsApp opens – tap Send

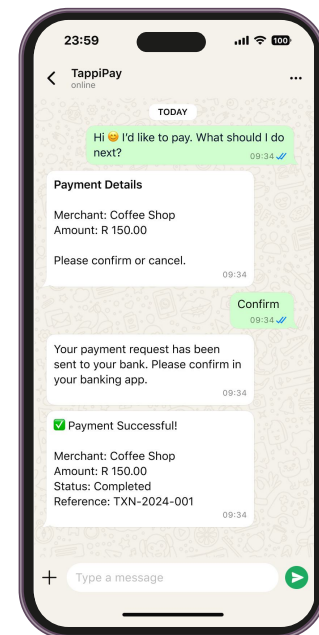
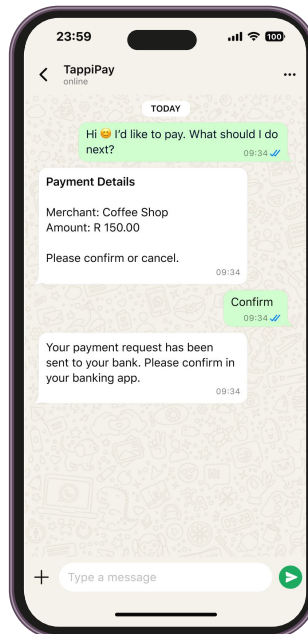
Scanning the merchant's QR code opens WhatsApp with a pre-filled message already typed in the chat. You don't type anything – just tap the *green Send* button (the arrow). This starts the payment.



2

## Review the payment details

TappiPay sends you a WhatsApp message showing the merchant's name, the amount to pay, and a *Pay Now* button. Check the details carefully before confirming.



3

## Processing your payment

After tapping *Pay Now*, TappiPay sends a short "Processing..." message while your bank verifies and processes the payment in real time. This usually takes just a few seconds.

4

## Payment successful!

You receive a *Payment Successful* confirmation in WhatsApp. The message shows the amount paid, the merchant name, and a reference number. Keep this as your receipt. The merchant is notified instantly.

## FIRST-TIME SETUP FLOW

# New To TappiPay?

The very first time you pay with TappiPay on WhatsApp, you'll go through a short setup process.

After completing this setup, you are registered. Every future payment skips straight to the payment confirmation screen – no setup needed again.

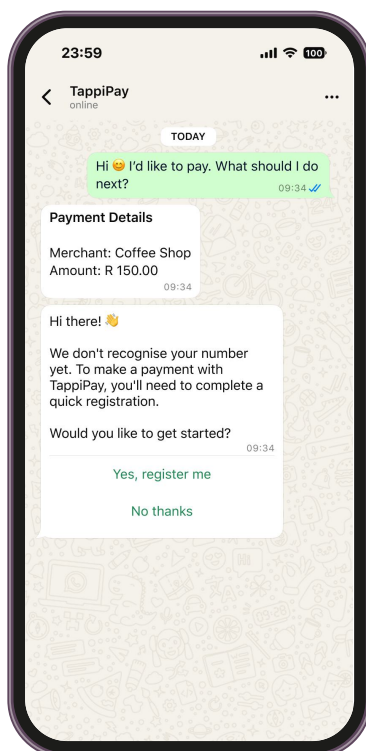
1

### WhatsApp Welcomes You

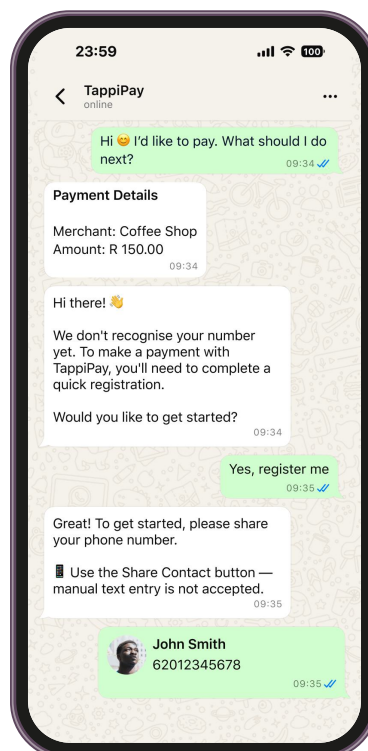
TappiPay greets you and explains what it is. *Tap the Let's Start button to begin registration.*

*Tap the Share Phone Number button.* This links your WhatsApp number to your TappiPay profile.

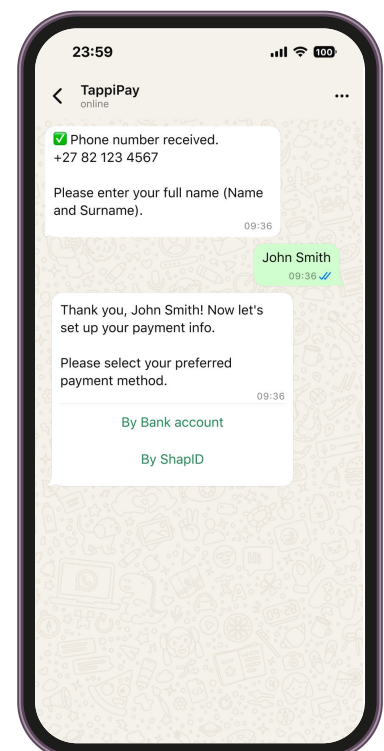
*Type your first and last name.* This is used to confirm your identity on payments.



WELCOME MESSAGE – TAP LET'S START



SHARE YOUR PHONE NUMBER



ENTER YOUR NAME

## FIRST-TIME SETUP FLOW

2

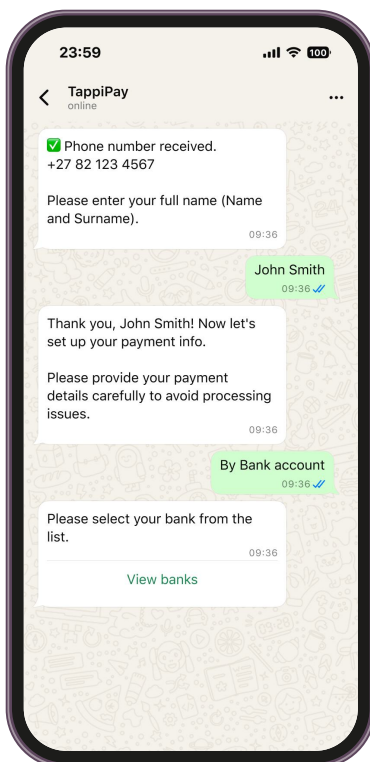
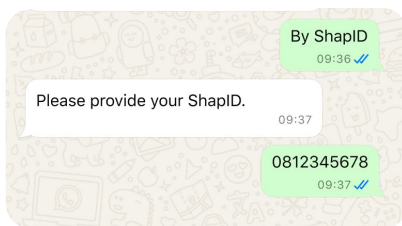
### Choose Your Bank

If you select 'Bank Account', choose your SA bank from the list. All 9 major South African banks are supported.

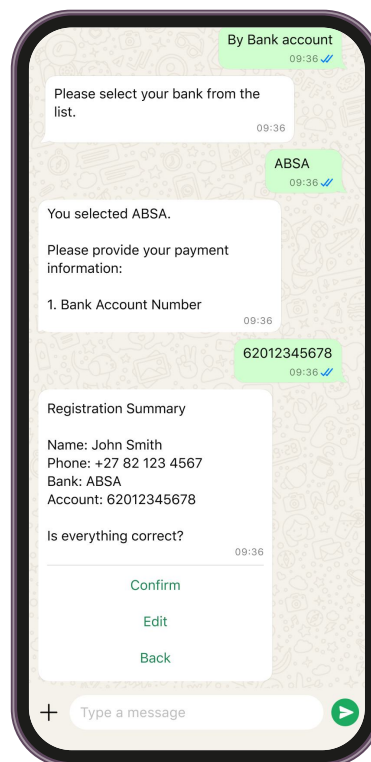
If you select 'PayShap ID', enter your PayShap ID as prompted.

A one-time code is sent to your email.  
Enter it in WhatsApp to verify your account and complete setup.

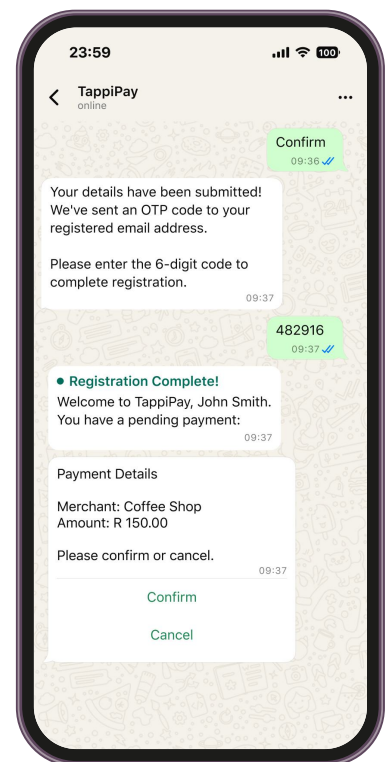
Setup is complete. Your first payment is processed immediately.  
Future payments skip directly to payment confirmation.



SELECT YOUR BANK OR ENTER SHAPID



CONFIRM YOUR DETAILS



VERIFY WITH EMAIL OTP

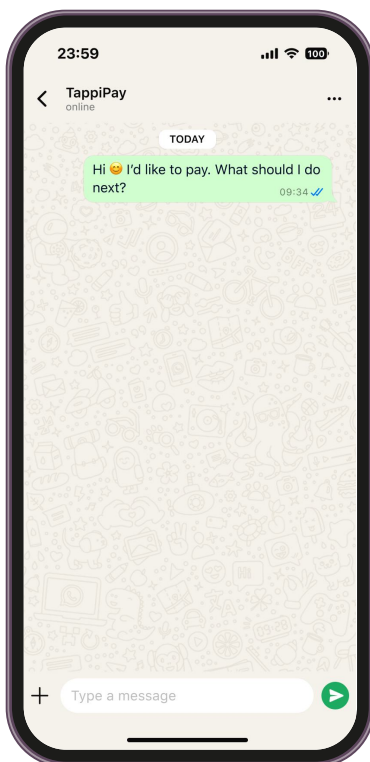
OTHER SCENARIOS YOU MIGHT SEE

# Open Amount Payments

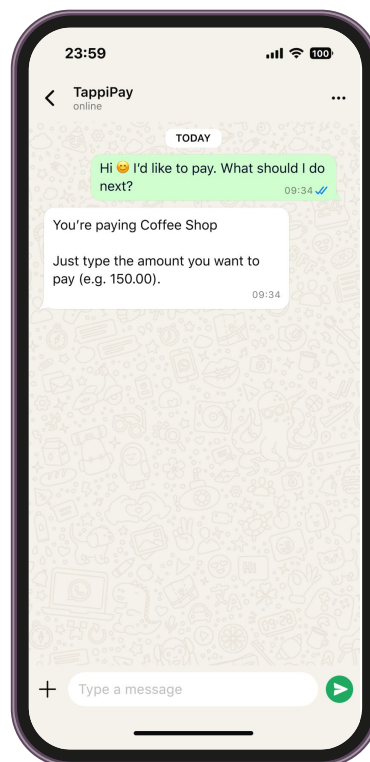
TappiPay will always send you a clear message in WhatsApp explaining what happened and what to do next. Here are the most common scenarios.

## Open Amount Payment (No fixed price on QR)

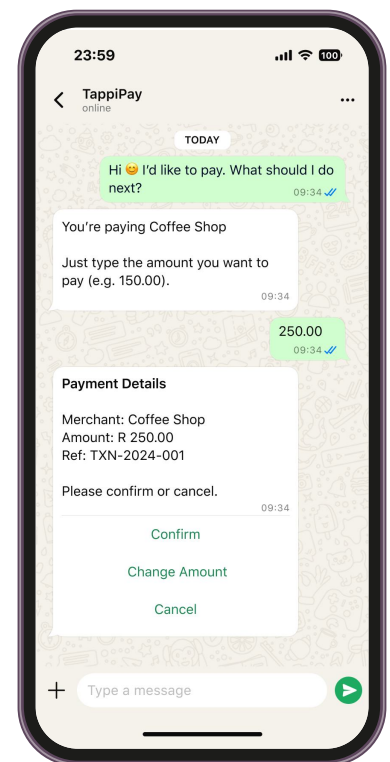
Some merchants use a QR code without a fixed price. In this case, TappiPay will ask you to type in the amount you want to pay. After entering it, you'll see the normal confirmation and payment flow.



SEND THE PRE-TYPED MESSAGE



ENTER THE AMOUNT

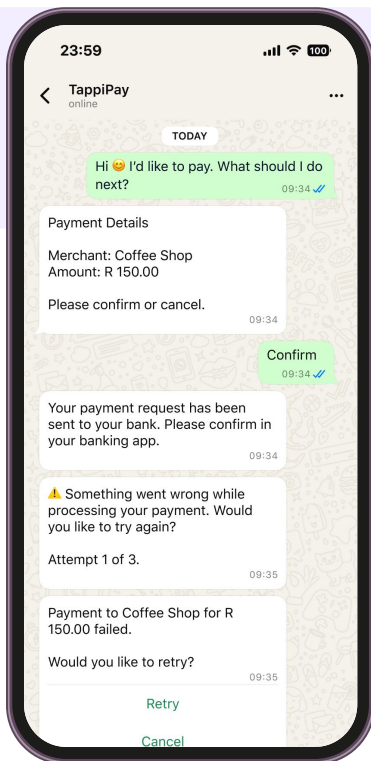


CONFIRM THE PAYMENT

OTHER SCENARIOS YOU MIGHT SEE

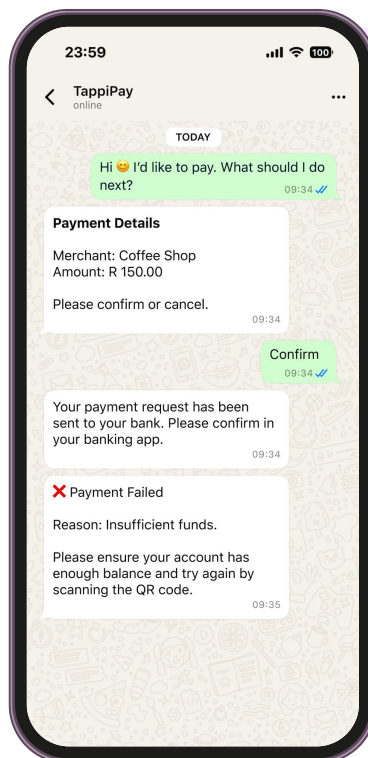
# Payment Issues

TappiPay always sends a clear WhatsApp message explaining what happened and what to do next. Here are the most common situations you might encounter.



## Temporary Issue – Retry

A brief network or bank processing delay occurred. *Tap Retry*. TappiPay allows up to 3 attempts. This usually resolves within seconds.



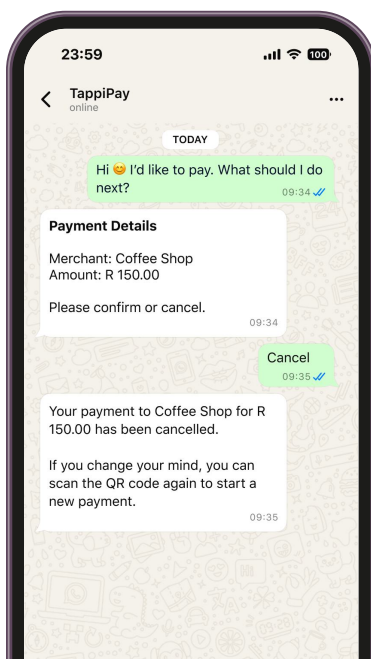
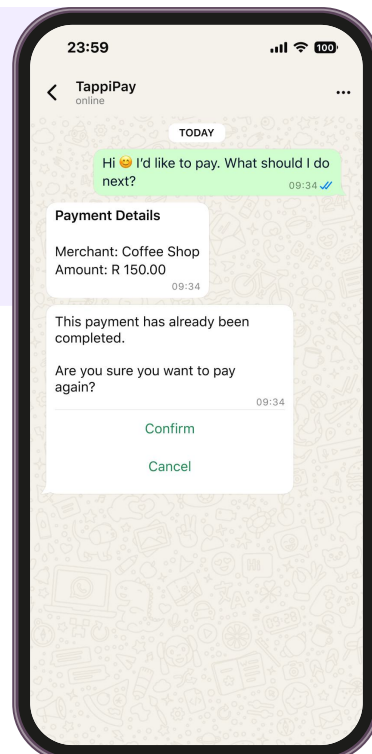
## Declined by Your Bank

Your bank declined the transaction. *Common causes:* insufficient funds, daily account limits or security restrictions. Contact your bank or try a different account.

## Already Paid

This payment was already completed.

Select 'Cancel' or 'Confirm'.



## Payment Cancelled

You tapped Cancel before confirming. No money was charged. Scan the QR code again if you'd like to pay.