

# TappiPay Customer App User Manual

A walkthrough of every core flow, for customer training and support reference



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- 03** Sending Money
- 04** Scan To Pay (QR Payments)
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# Getting Started

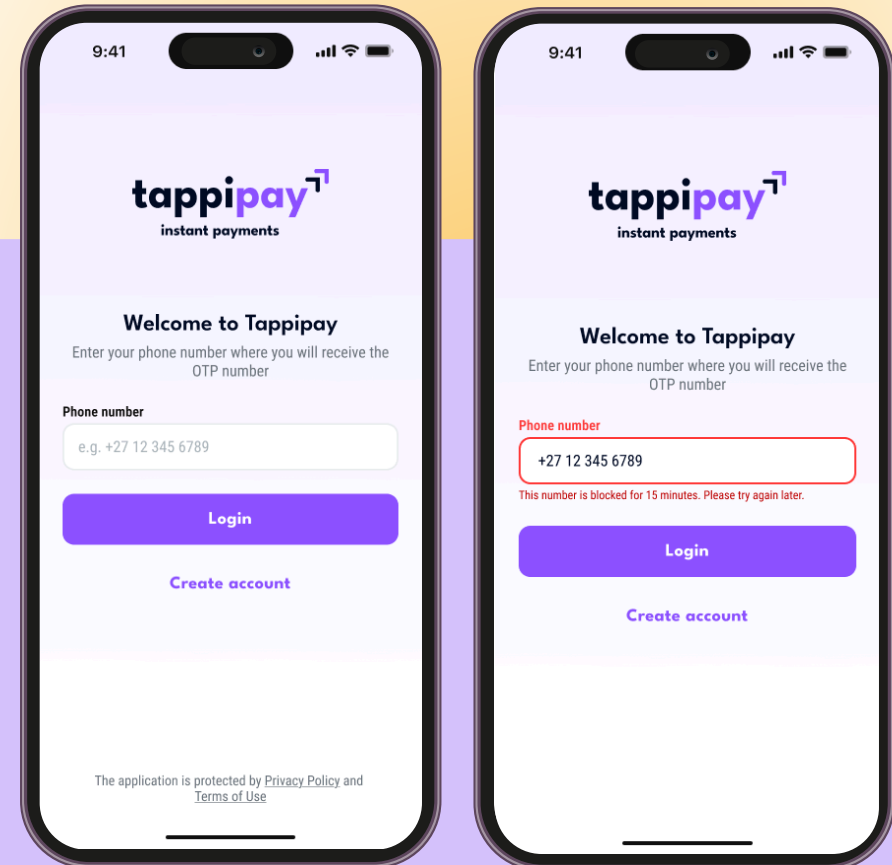
**Signing up, verifying your number, and logging in**

# Logging In

Returning customers **enter their number** on the Welcome screen and tap Login.

Too many **incorrect attempts** locks the number for 15 minutes as a security measure.

New customers tap **Create account** instead, which is a separate flow covered next.



# Creating A New Account:

From the **Welcome** screen,  
tap **Create account** to start signing up.

Creating an account collects your  
**Name, Surname &**  
how you will receive money:  
**By Bank Account** (bank & account number)  
or **By PayShap ID**.

Continue once all fields are filled in.

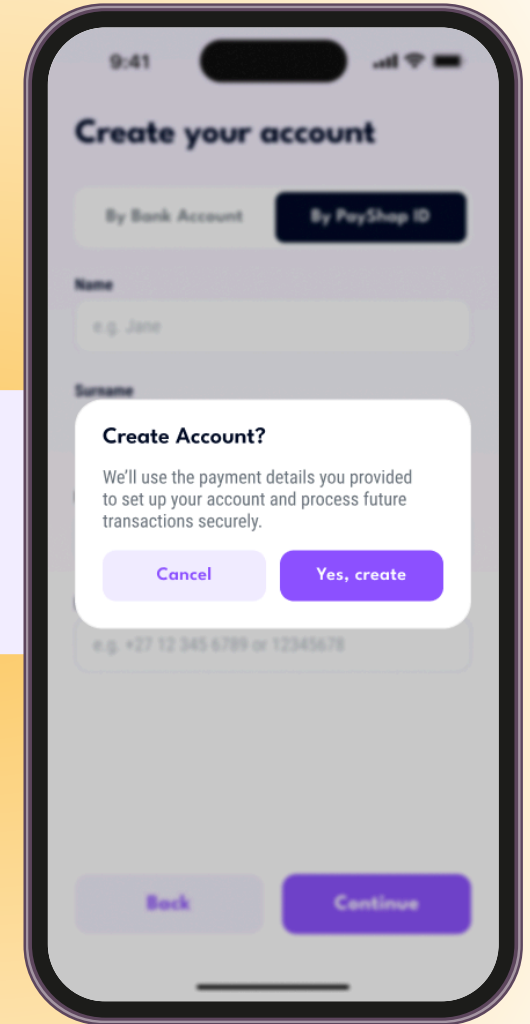
The image displays three sequential screens of the Tappipay mobile application. The first screen is the 'Welcome to Tappipay' screen, featuring the app's logo and a 'Welcome to Tappipay' message. It prompts the user to enter their phone number where they will receive the OTP number. Below this is a text input field with the placeholder 'e.g. +27 12 345 6789', a purple 'Login' button, and a purple 'Create account' button. At the bottom, it states 'The application is protected by Privacy Policy and Terms of Use'. The second screen is titled 'Create your account' and offers two options: 'By Bank Account' (selected) and 'By PayShap ID'. It contains input fields for 'Name' (e.g. Jane), 'Surname' (e.g. Doe), 'Phone number' (e.g. +27 12 345 6789), 'Select Recipient Bank' (a dropdown menu with 'Select your bank' and a downward arrow), and 'Account Number' (e.g. 1234567890). It has 'Back' and 'Continue' buttons at the bottom. The third screen is also titled 'Create your account' but shows the 'By PayShap ID' option selected. It includes input fields for 'Name' (e.g. Jane), 'Surname' (e.g. Doe), 'Phone number' (e.g. +27 12 345 6789), and 'PayShap ID' (e.g. 0840000000@bankname or 0840000000). It also features 'Back' and 'Continue' buttons at the bottom.

# Confirming Account Creation

Before the account is created, a confirmation prompt explains that the payment details provided will be used to set up the account and process future transactions securely.

Tap **Yes, create** to proceed,  
or **Cancel** to go back and edit the details.

From here, verification continues the same way as logging in:  
a 6-digit SMS code, then setting a passcode, covered next.

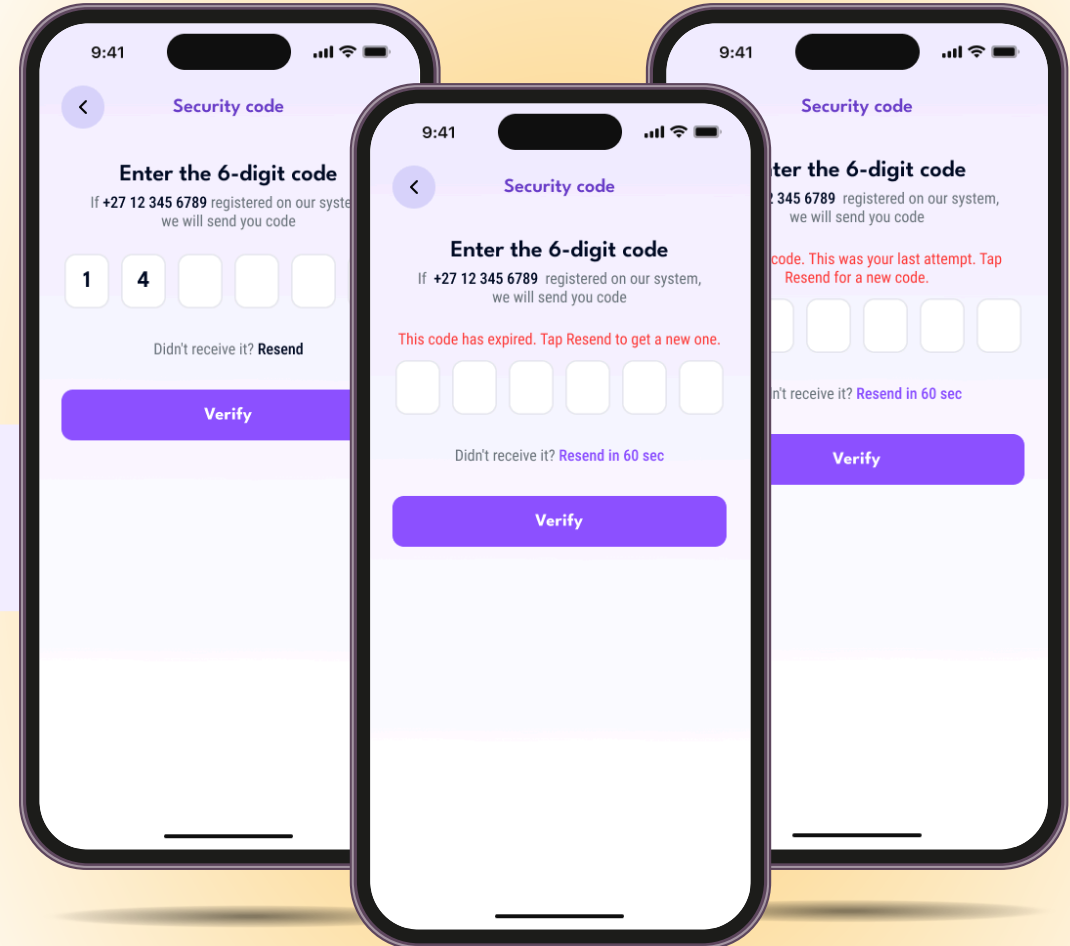


# Verifying With A Security Code

A 6-digit code arrives by SMS.  
**Enter it** on the Security Code screen.

An incorrect code shows how many attempts remain before trying again.

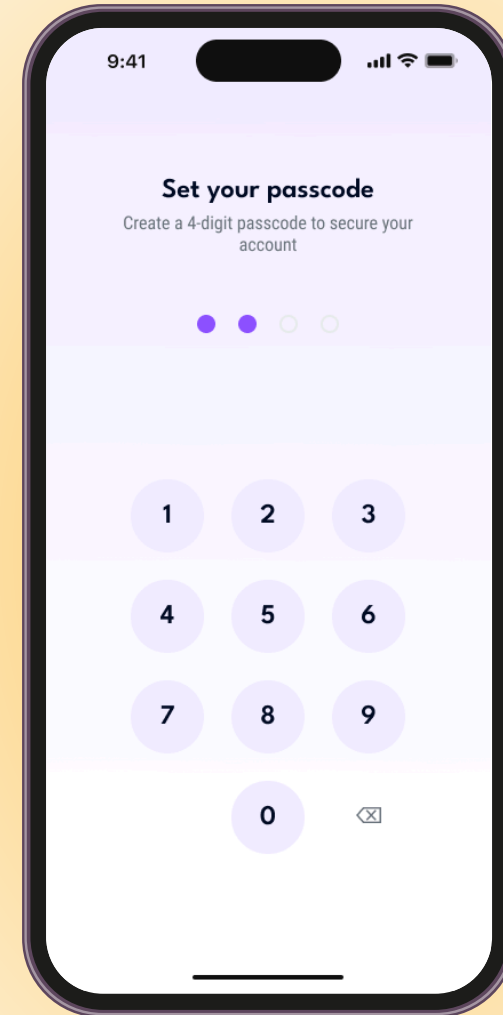
If the code expires, tap **Resend**  
(available after 60 seconds) for a new one.



# Setting A Passcode

Once the number is verified,  
you must create a 4-digit passcode.

This passcode is used to log in quickly on future visits,  
instead of verifying the phone number every time.

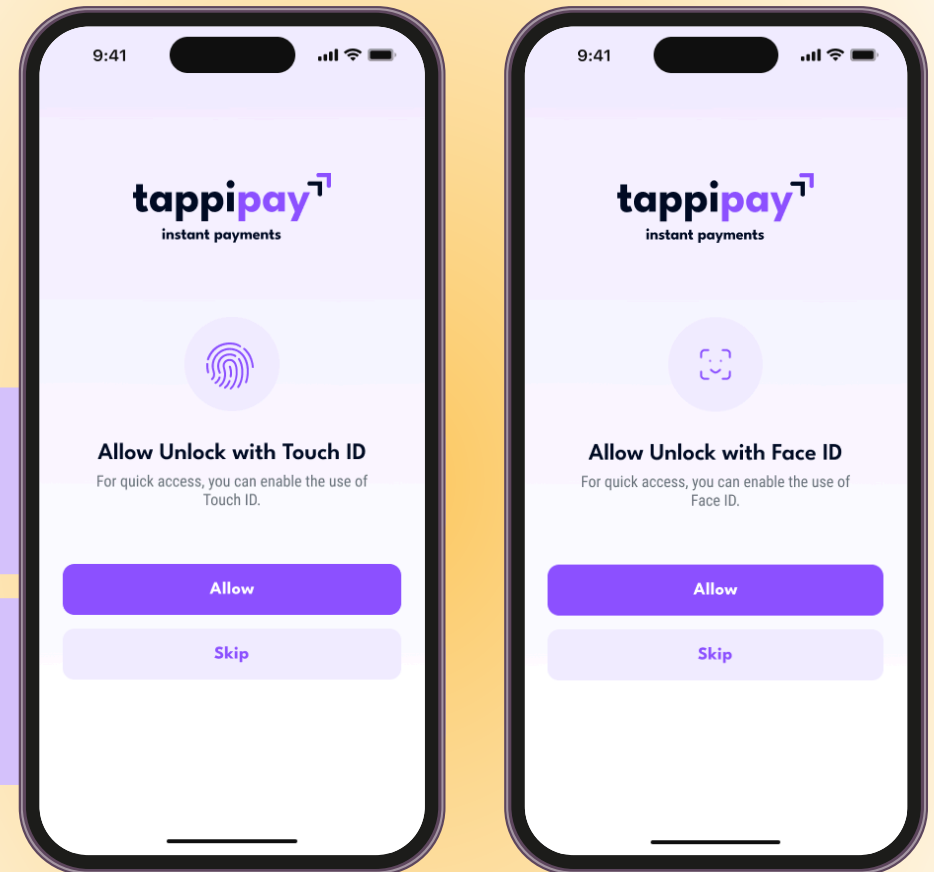


# Turning On Face ID Or Touch ID

After setting a passcode, you are asked to allow Face ID or Touch ID for faster logins.

Tap **Allow** to turn it on, or **Skip** to keep using the passcode only.

This can be changed later in Settings.



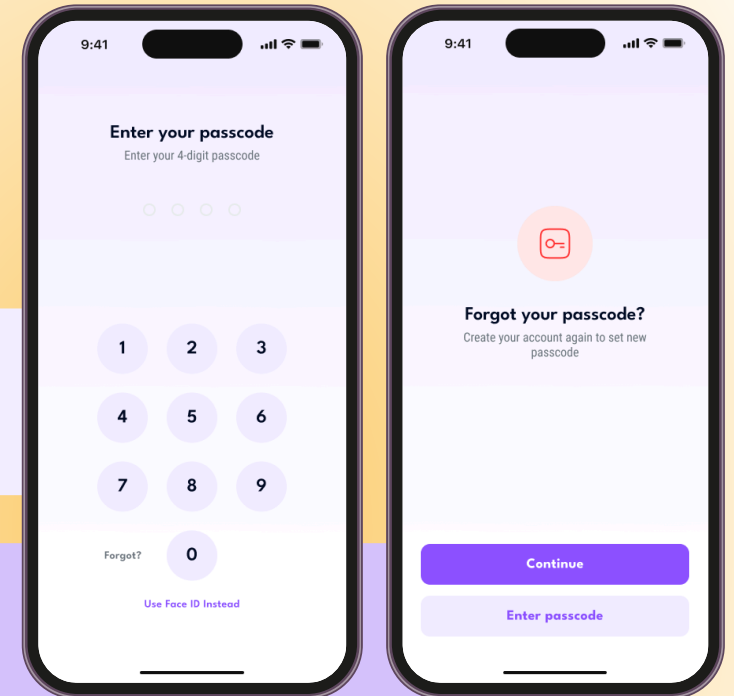
# Logging In With Face ID Or Touch ID



If enabled, the app prompts for a face scan or fingerprint at login.

Not recognised?  
Tap ***Try Again***, or ***Use Passcode***  
to log in with the 4-digit passcode.

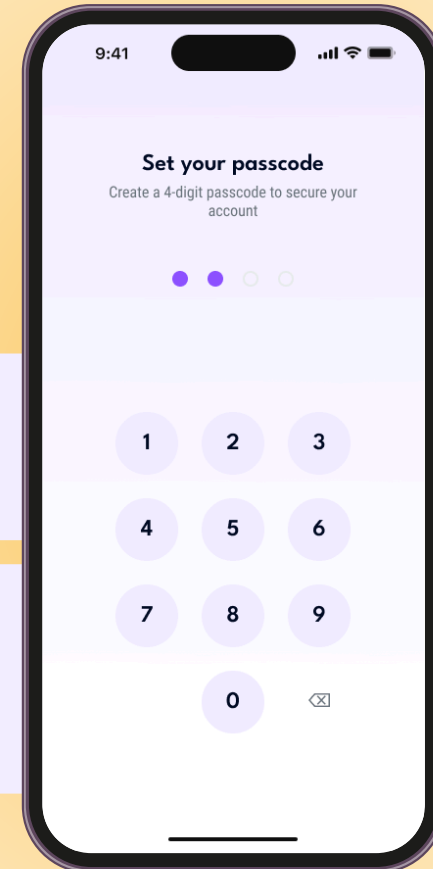
Forgot the passcode?  
Tap ***Forgot your passcode?***  
and verify the phone number again to set a new one.



# A Brand New Account

Once sign-up is complete, a newly created account lands on Activity with no transactions yet.

This is expected:  
The screen will populate as the customer starts sending or receiving payments.



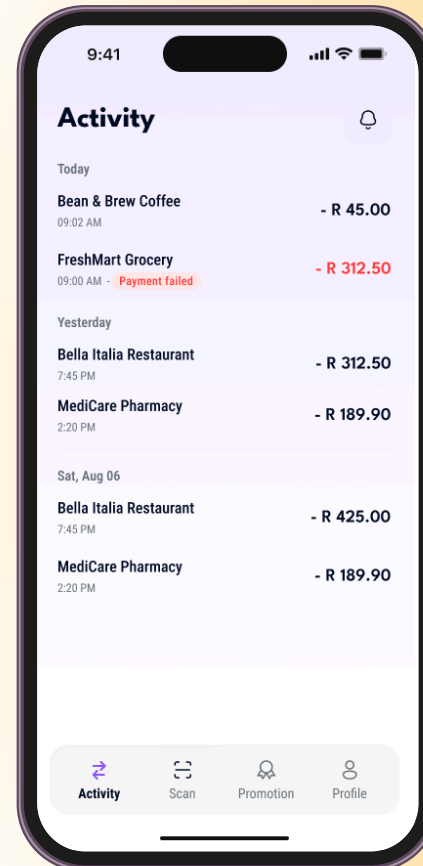
# **Home Screen And Activity**

**What customers see as soon as they log in**

# The Activity Screen

After logging in, customers land on **Activity**:  
Their transaction history, most recent first.

Transactions are grouped by date, showing  
merchant name, time, and amount.



Failed payments are flagged  
clearly in red, eg. "Payment failed".

The bottom navigation bar  
(Activity, Scan, Promotion, Profile)  
is how customers move around  
the app.

# **Sending Money**

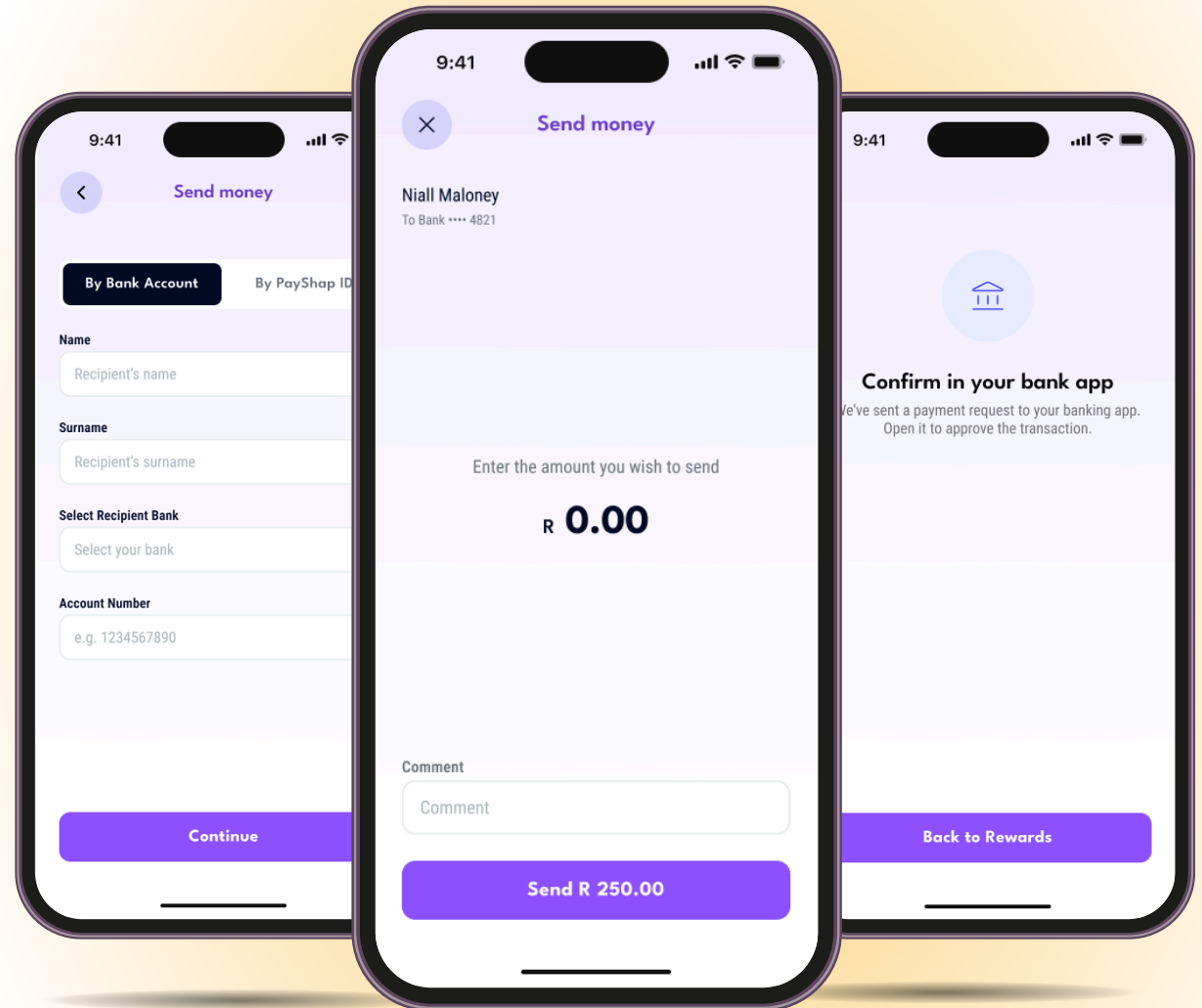
**Paying a person directly, by bank account or PayShap ID**

# Sending To A New Recipient

From Activity, tap **Send**, then choose **By Bank Account** or **By PayShap ID** and enter the **recipient's details**.

Enter the **amount** and an optional comment, then tap **Send**.

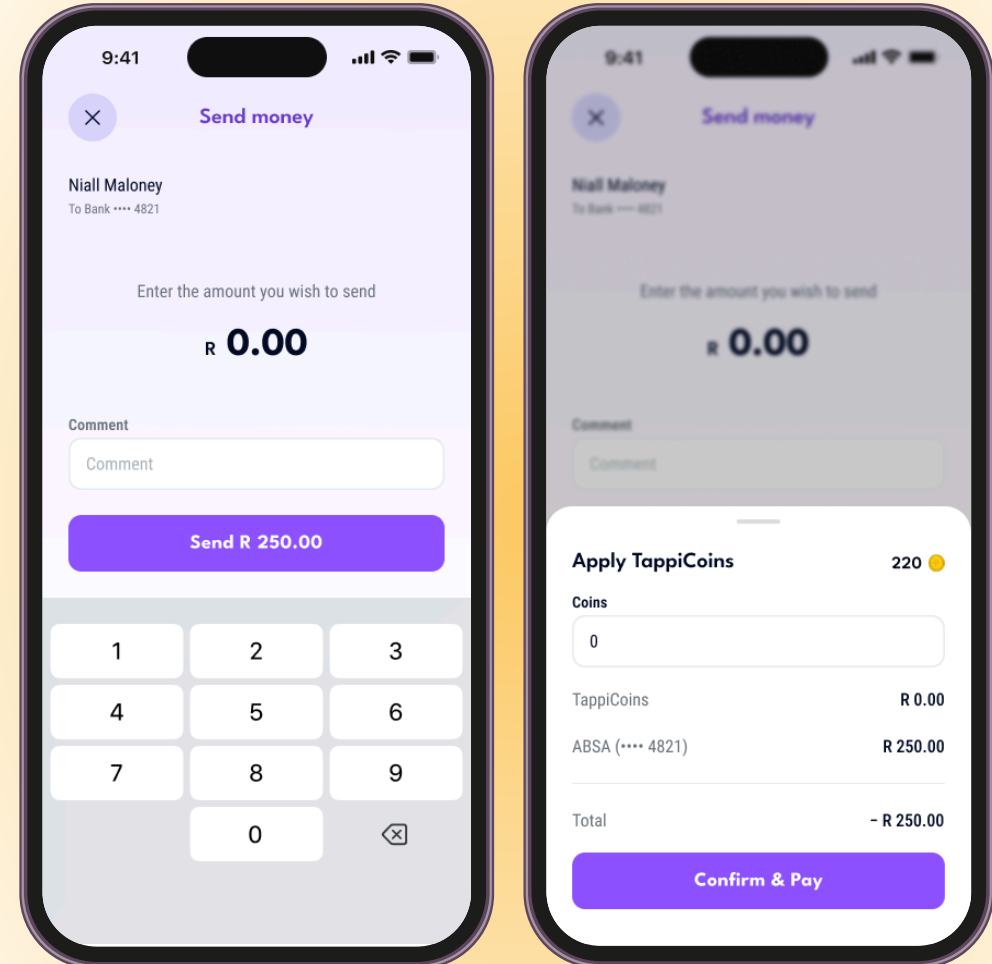
The customer approves the payment in their banking app to complete it.



# Applying TappiCoins

Before confirming a payment, customers can ***apply TappiCoins*** to cover part of the amount.

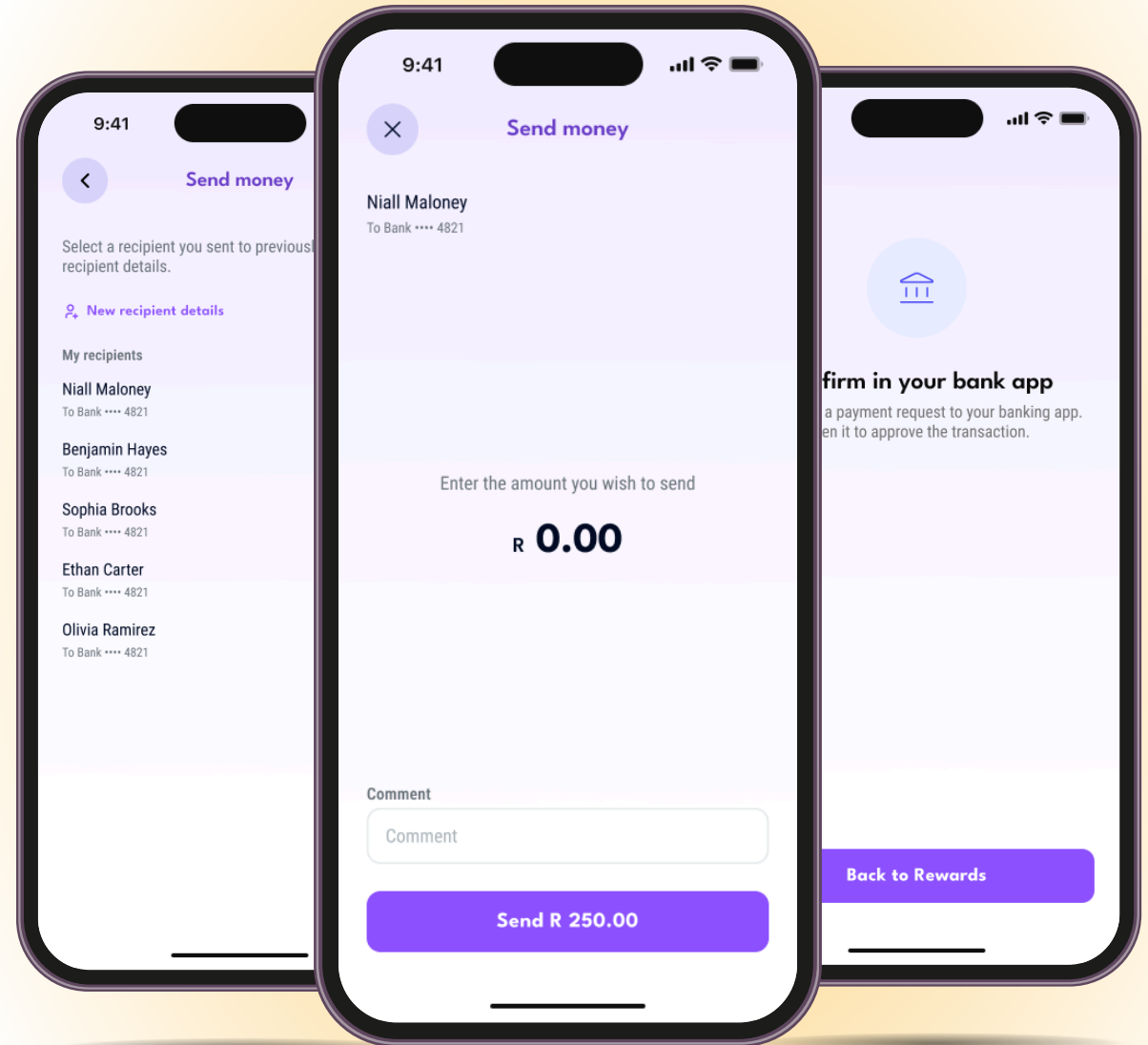
The breakdown shows how much comes from TappiCoins versus the linked bank account before ***the final total***.



# Sending To A Saved Recipient

Click on the recipient  
you want to send money to.

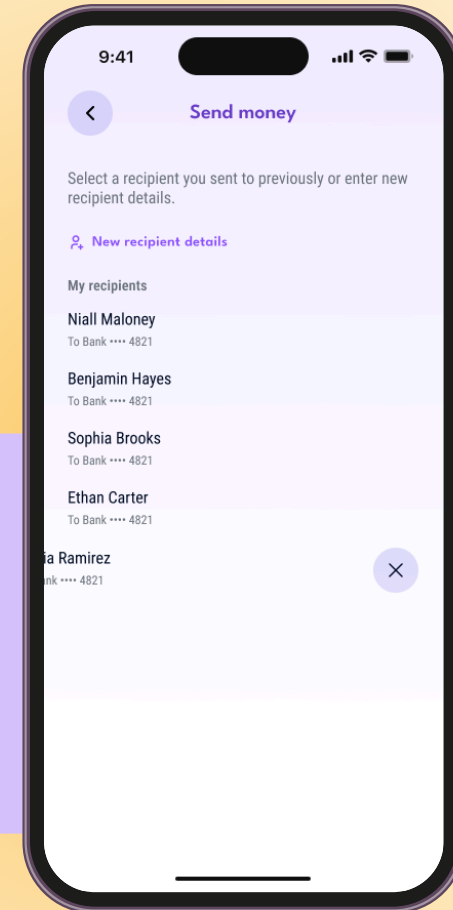
Enter the **amount** and **confirm**  
the same way as a new recipient,  
confirm via the customer's banking app.



# Removing A Saved Recipient

From the recipient list, tap the **X** next to a name to remove them from quick-select.

This only affects the saved list.  
It does not change or delete any past transactions with that person.



# **Scan To Pay** **(QR Payments)**

**Paying a merchant using their TappiPay QR code**

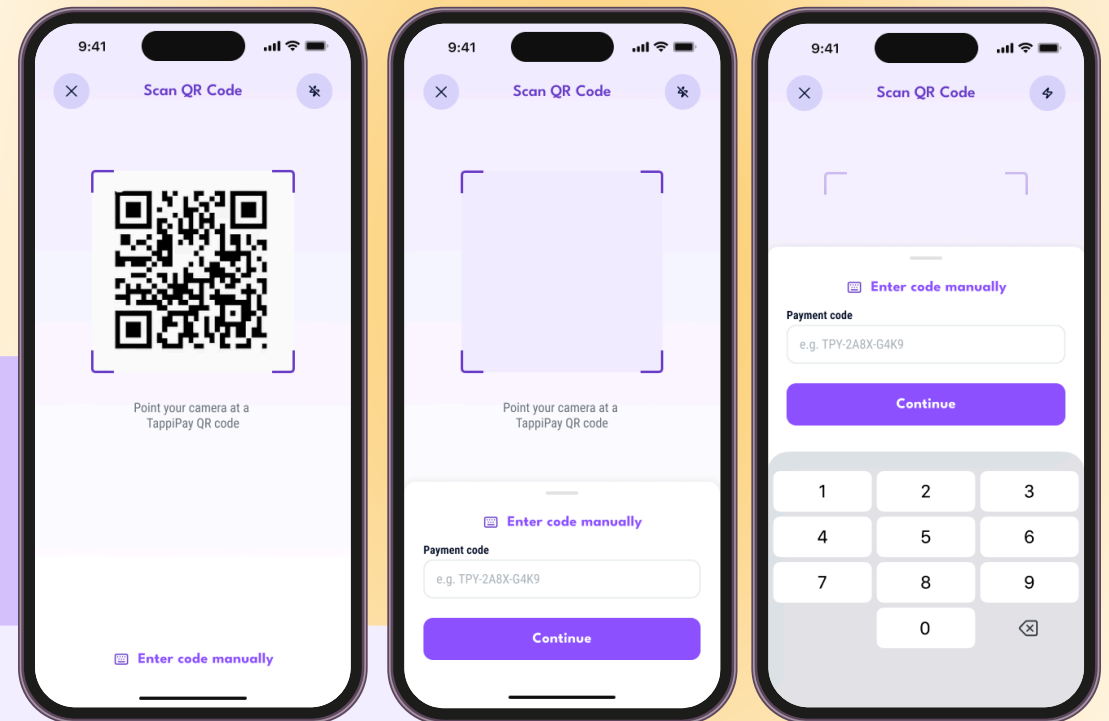
# Scanning A QR Code

From Activity, tap **Scan**, then point the camera at the merchant's TappiPay QR code.

Tap **Enter** code manually to type the payment code instead of scanning. Enter the **amount** then tap **Send**.

The customer approves the payment in their banking app to complete it.

An invalid QR code shows an on-screen error so the customer can try again.

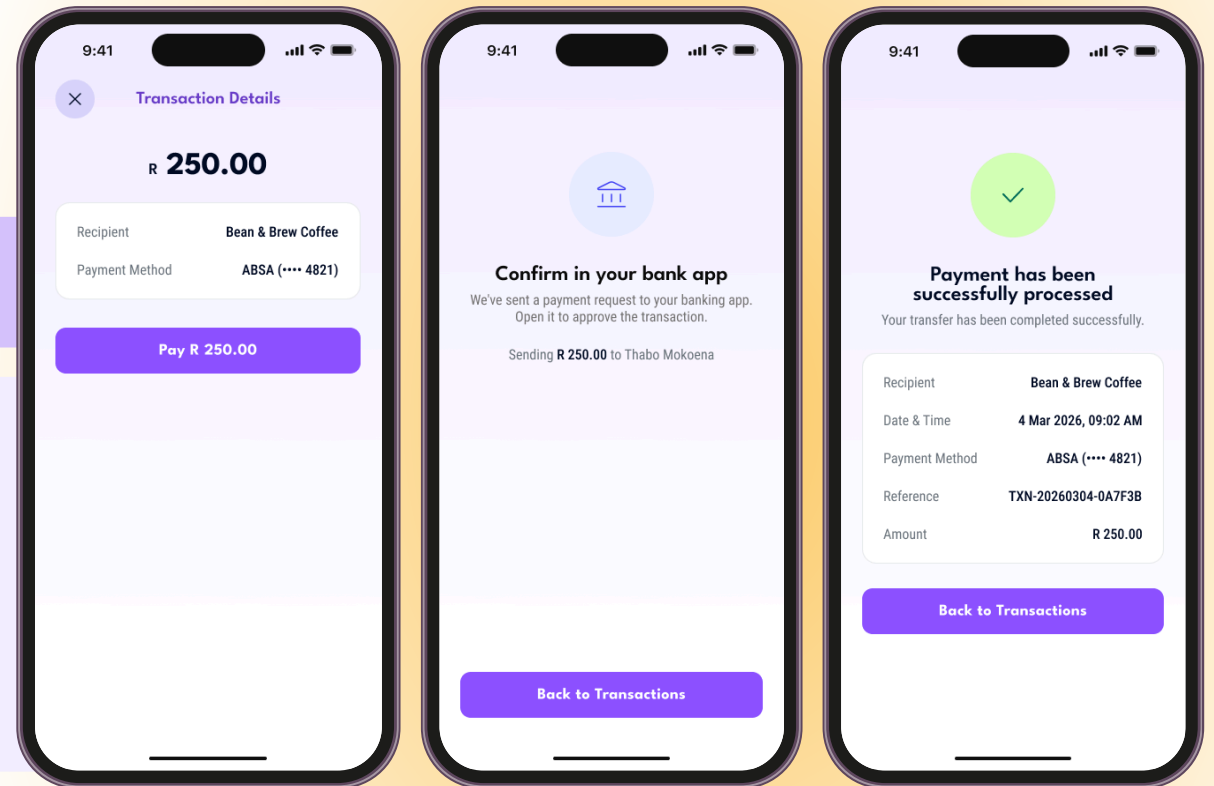


# Confirming Payment

Review the recipient and amount, then tap Pay.

The customer approves the payment request in their own banking app.

A successful payment is confirmed on-screen immediately.



# If Something Goes Wrong

***Insufficient Funds:*** The customer's account does not have enough funds to complete the payment.

***Transaction Declined by Your Bank:*** The customer's bank declined the transaction; suggest they contact their bank.

***Payment Timed Out:*** The approval window closed before the customer confirmed in their banking app.

***Something Went Wrong:*** An unexpected error occurred; suggest trying again.



## Insufficient Funds

Your account does not have enough funds to complete this payment.



## Transaction Declined by Your Bank

Your bank has declined this transaction. Please contact your bank for more details.



## Payment Timed Out

You ran out of time to approve the payment in your banking app.



## Something Went Wrong

An unexpected error occurred. Please try again.

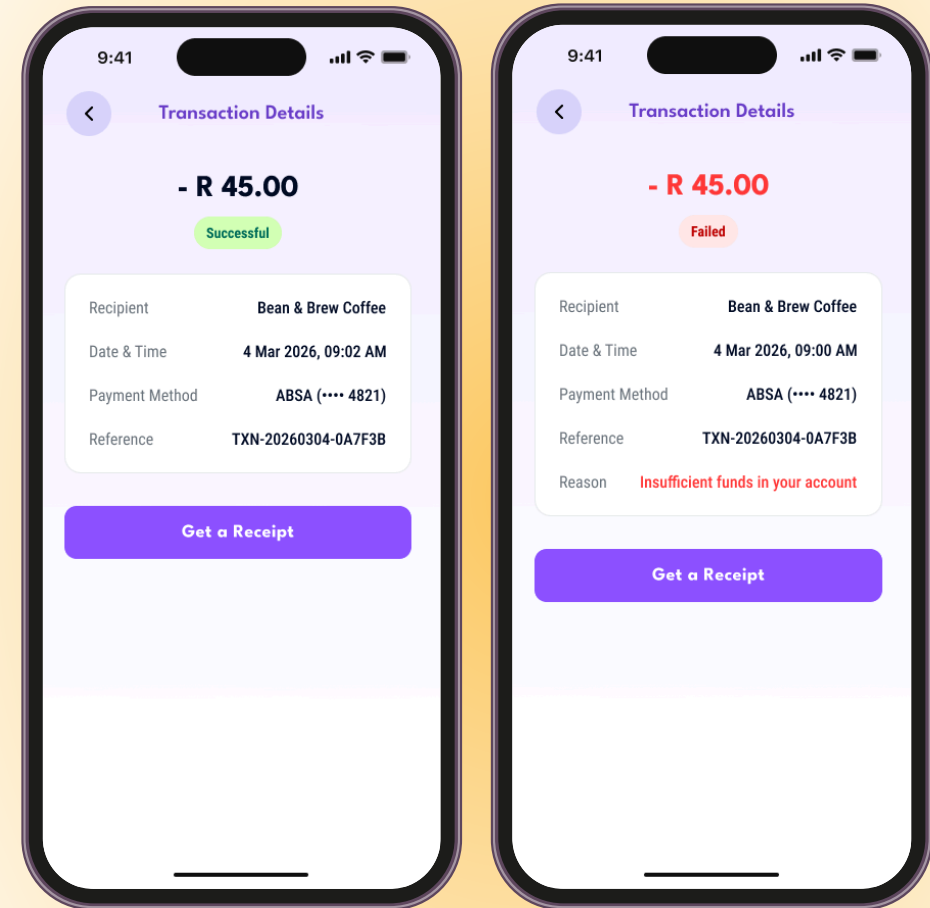
# **Transactions** **And Receipts**

**Checking a payment and getting proof of it**

# Transaction Details

Failed transactions also show the reason, for example insufficient funds.

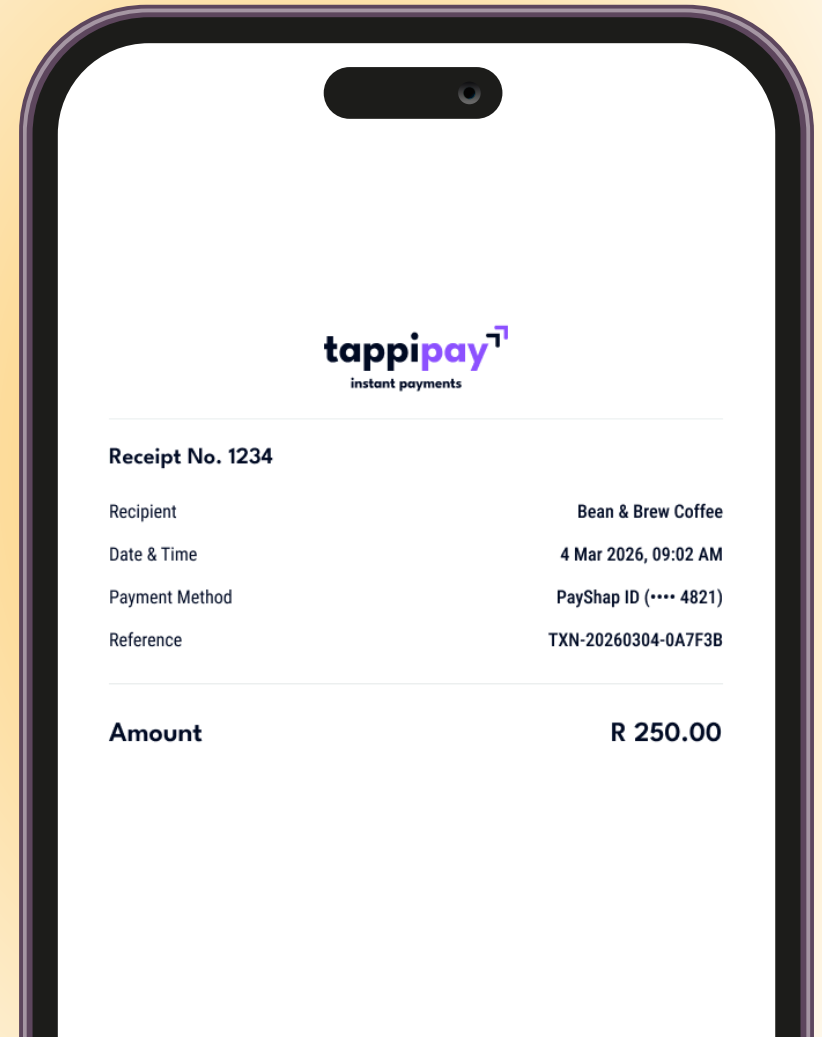
Tap any transaction in Activity to see its status, recipient, payment method, and reference number.



# Getting A Receipt

From a transaction's details, tap ***Get a Receipt*** to generate a shareable TappiPay receipt.

The receipt includes the ***reference number***, useful if a customer needs proof of payment.



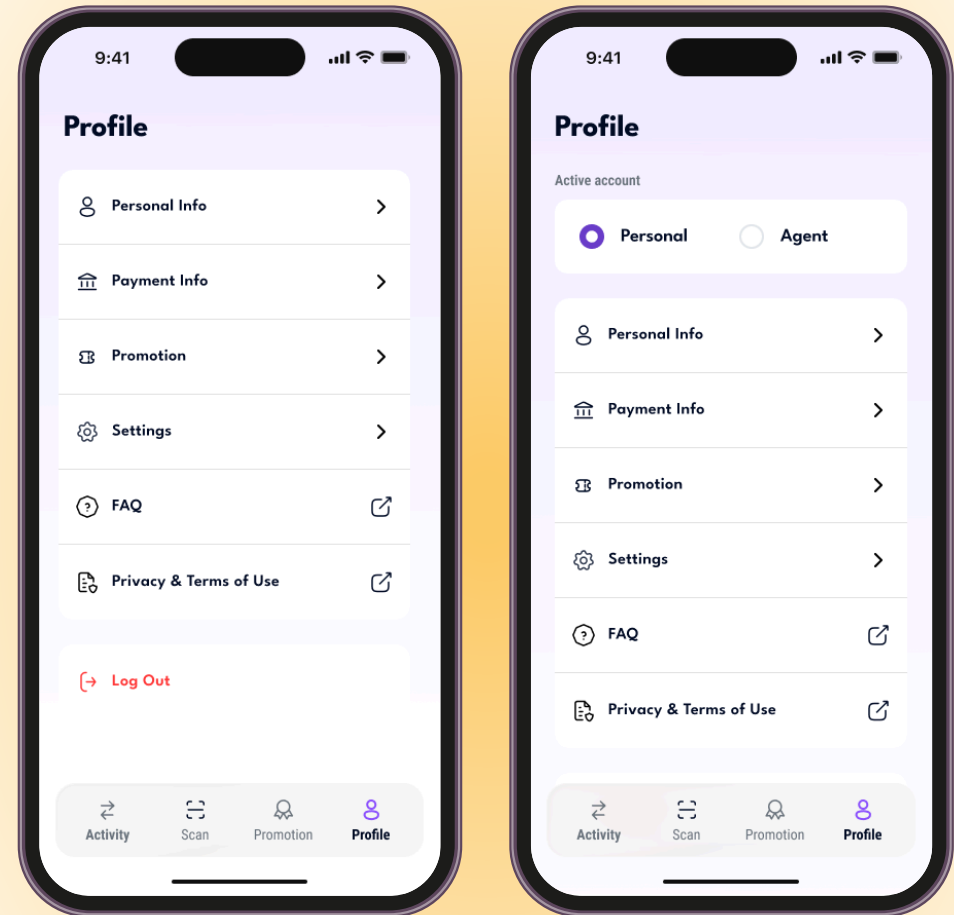
# **Profile And** **Account Settings**

**Managing personal details, payment methods, and security**

# Profile Menu

Personal Info, Payment Info, Promotion, Settings, FAQ, Privacy & Terms of Use, and Log Out are all accessible from Profile.

Customers with both roles can switch between Personal and Agent account views here.

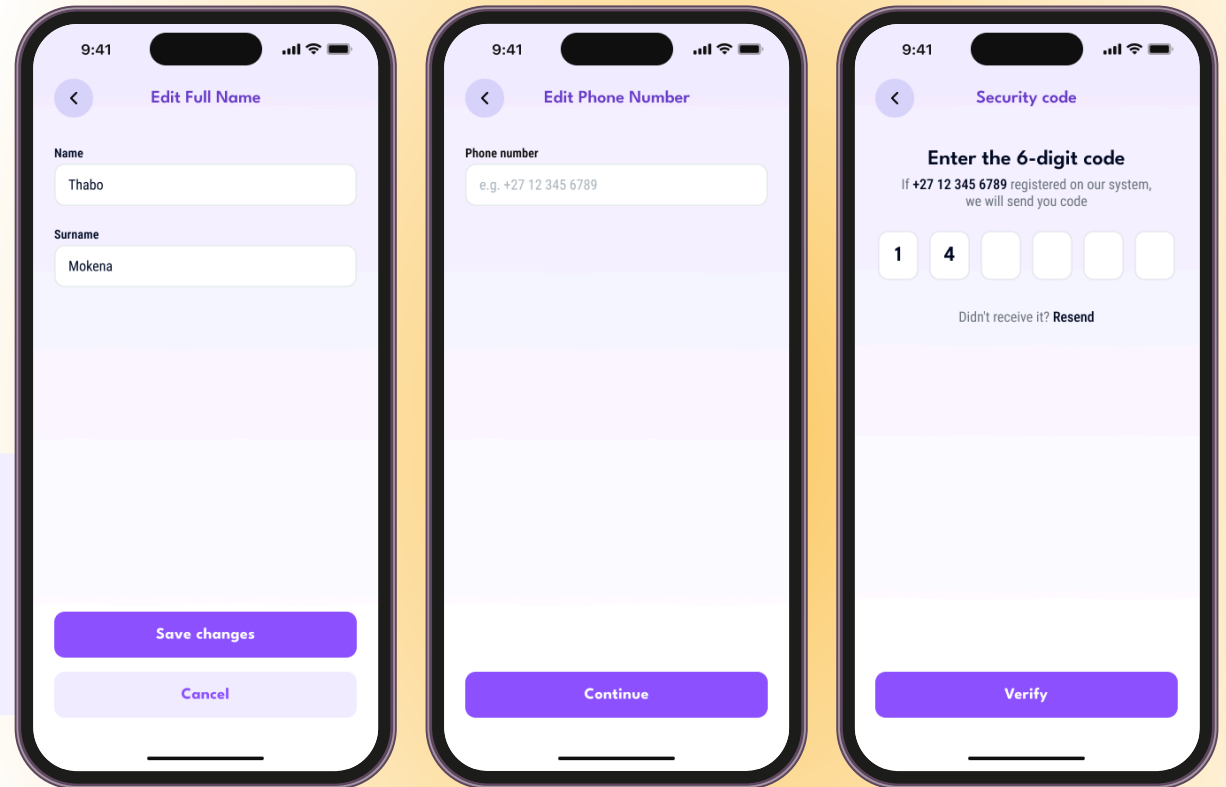


# Updating Personal Info

Tap **Personal Info**, then the edit icon next to Full Name or Phone Number.

Changing the phone number requires re-verifying with a new 6-digit SMS code, the same as sign up.

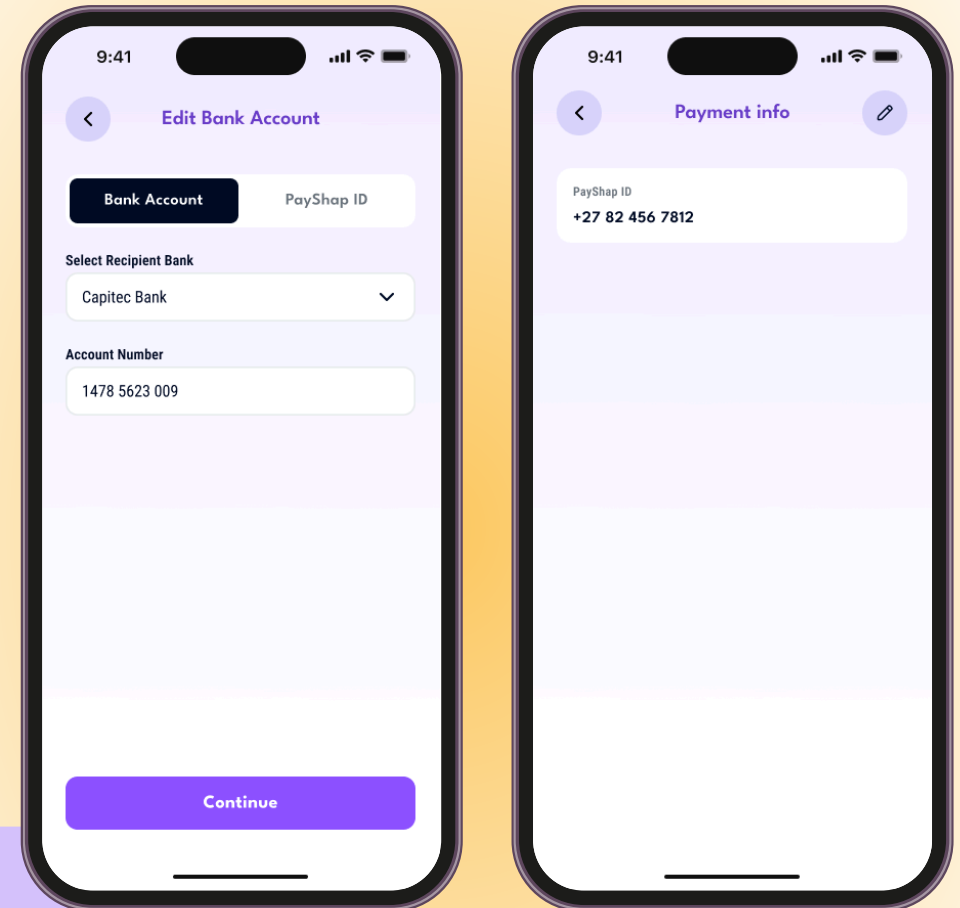
Tap **Save changes** to confirm the update.



# Linking A Bank Account Or ShapID

Under Payment Info, customers can add or edit the Bank Account or PayShap ID used to send and receive money.

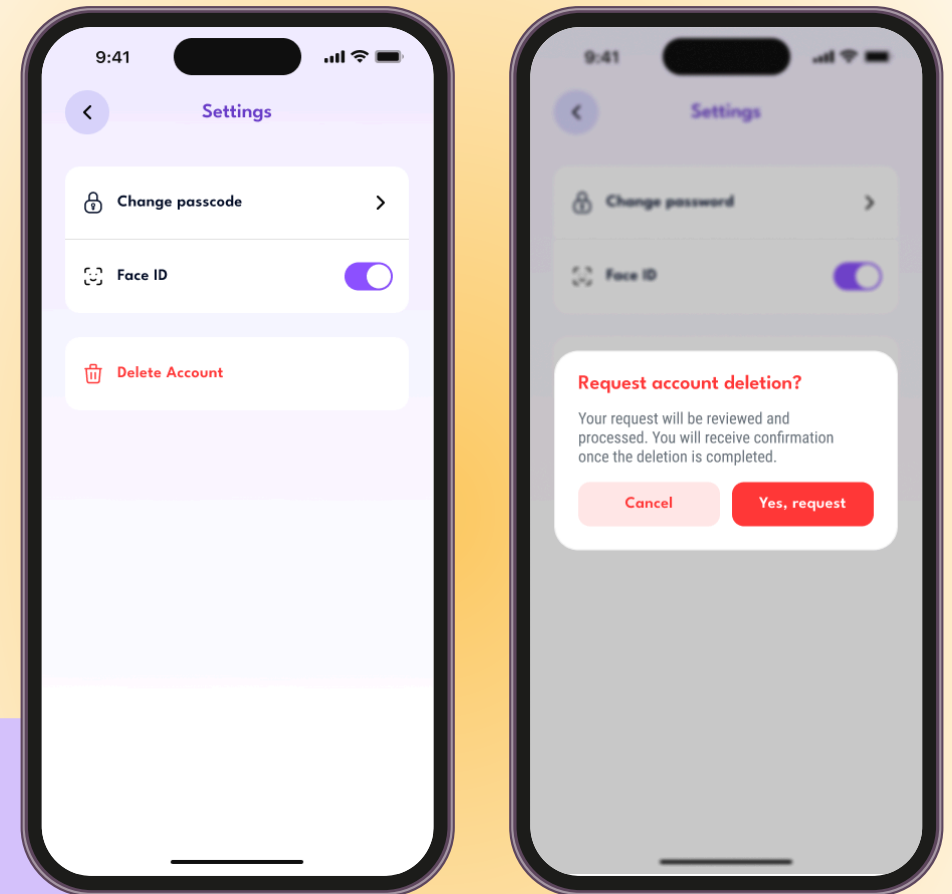
Select the bank, enter the account number, and tap Continue to save it.



# Settings And Security

From Settings, customers can change their passcode (requires SMS verification) or toggle Face ID on and off.

Delete Account starts a deletion request. Customers are warned this is irreversible before confirming.



# **Notifications** **And Rewards**

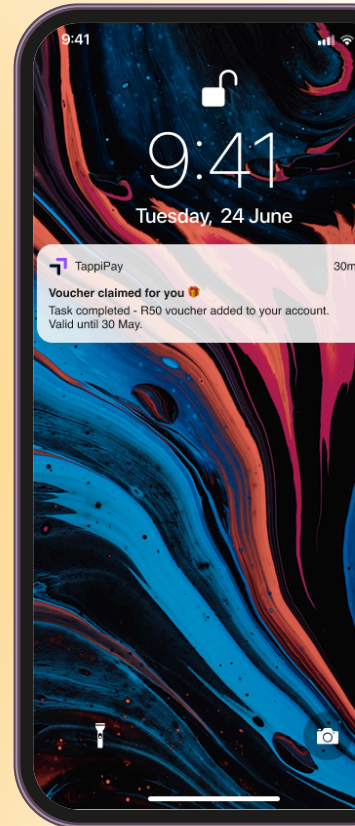
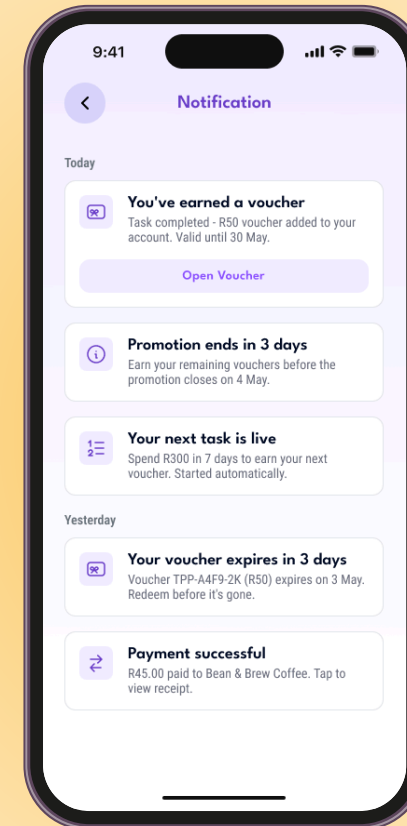
**Vouchers, promotions, and payment alerts**

# Notifications And TappiCoins Vouchers

TappiPay sends push notifications for vouchers earned, promotions ending soon, new tasks, and payment confirmations.

Tapping a voucher notification opens it directly so the customer can view or redeem it.

The in-app Notification screen keeps a running history of these alerts, grouped by day.



# Need Help?

**This manual covers the core customer flows as designed to assist in a successful customer onboarding.**

If any issues are faced, contact: [admin@tappipay.co.za](mailto:admin@tappipay.co.za) for assistance.