Tap on Phone means business

An implementation guide for merchants

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Contactless is a payment method that gives customers the convenience of making payments without swiping or dipping a payment card. Instead, customers simply tap their contactless-enabled payment card or device on a contactless-enabled reader.

Tap on Phone (TOP) is a contactless acceptance solution that is low cost and low maintenance for the merchant. It enables you to easily accept electronic payments by turning a mobile device into a point-of-sale device.

Benefits

Why you will like Tap on Phone

1 **No additional hardware required**
You do not need to purchase any additional peripheral hardware to accept payments.

2 **Accept payments anywhere you are**
You can accept payment where you are – in your store or on the go.*

3 **Secure and fast checkout experience**
Contactless payments use the same security as EMV chip cards and are fast and convenient, increasing the checkout speed.

Why your customers will like Tap on Phone

1 **It's fast**
No more fumbling around for cash or change – and the transaction is complete in a fraction of a second.

2 **It's secure**
Contactless payments have low fraud rates when compared to other in-store payment methods because they use the same EMV technology as when a customer dips a card.†

3 **It's convenient**
Customers can use their contactless card or device (e.g., phone or wearable) to make a payment.

*Location needs to have Internet connectivity for functionality.
†Anonymized and aggregated data from the Mastercard Data Warehouse, 2021.

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What do I need to know?

Important Requirements

- Eligible mobile device with Near Field Communication (NFC) capability

- Contactless functionality on the customer's payment card or device

  - Cards featuring))) indicate contactless capability.

  - Customer must activate their card in a mobile wallet prior to using their mobile device for payment.

- Some Tap on Phone solutions can only accept payment amounts below your country's contactless limit. *Please consult with your bank to determine your country's contactless limit.*

- Always ask your customer if they would like a receipt after the transaction is complete.

Onboarding

- Merchant downloads a dedicated Tap on Phone app.

- Merchant creates an account through app or logs into app using their merchant credentials.

- Merchant builds shopping cart (optional, if available) by inputting their inventory.

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What do I need to know?

Mobile Device Setup

1 Remove any cover on the mobile device when testing or accepting payment.

2 Identify the location of the NFC antenna on your mobile device by testing a transaction.

To conduct a test, tap a contactless card/device against different locations on the device until payment is accepted (starting from the back of the device and including the front). The location on the device where connection happened is where the NFC antenna is located.

3 Note where the NFC antenna is located on your device (as identified in step 2 above). If available, place a contactless "Tap Here" sticker near the location of the NFC antenna on the device.

How to Accept Payments

1 **Open the Tap on Phone application** on your mobile device.

2 **Input the final payment amount** to be collected in the Tap on Phone application either manually or via the shopping cart (if available).

3 **Guide customers** to tap their contactless card/device as indicated by the "Tap Here" sticker on the mobile device.

If such sticker is not on the mobile device, identify and tap against the location of the NFC antenna.

4 **Be sure your customers know** their payment has been accepted with an email or SMS receipt through the Tap on Phone solution. The interaction should be straightforward and effective.

Then wish them a nice day.

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Frequently asked questions

How do I know if a customer can pay via Tap on Phone?

Plastic Card: Look for the contactless indicator on the card – it's usually on the front but may be on the back. If you do not see the waves, the card won't be able to tap.

Device: If the customer has a mobile wallet (e.g., a Mobile Banking issuer application with NFC capabilities: Apple Pay®, Samsung Pay®, Google Pay®), they can Tap & Go® if they have previously activated their card into their mobile wallet. Only the customer will know if they've done this.

Contact your acquirer with additional questions.

Where does the customer tap?

The customer should take out their NFC card or enabled device, identify the NFC antenna and hold it in proximity until the payment has been accepted. If available, a sticker can help indicate where the NFC antenna is located.

Why Tap on Phone?

Tap on Phone is quick, simple and secure. It's an ideal payment method for customers when they just need to pay and go. As a merchant, you can transform any enabled mobile device into a payment terminal. Each Tap on Phone transaction is protected through the same technology as dipped card transactions but provides a faster and, therefore, more pleasant customer experience.

Are Tap on Phone payments secure?

Tap on Phone payments use the same security technology offered as EMV chip cards that are deployed throughout the world.

How do you know if a transaction is successful?

Once payment card/device is successfully read, a beep should be heard. Solutions that have integrated Mastercard's Transaction Approval Sound and Transaction Approval Animation will play a unique set of notes used to signal the approval of a Mastercard payment transaction.

What if the transaction does not process?

Make sure your device has a data connection available/active, check that the mobile device cover is removed and retry tapping.