

## **TAP ON PHONE**

### **Frequently Asked Questions**

#### **1. What is Tap On Phone by Hong Leong Bank?**

Tap On Phone by Hong Leong Bank is a payment acceptance solution that will allow businesses to accept card payments via their NFC-enabled Android mobile devices.

#### **2. What type of payments does Tap On Phone accept?**

Tap On Phone accepts contactless or wave based payments.

#### **3. Is there a transaction limit on Tap On Phone transactions for cardholders?**

Yes, there is a transaction limit of RM250 per cardholder in a day.

In the scenario where a cardholder is making payments with Tap On Phone, and if transaction(s) exceed RM250 in a day, the transaction will not go through.

Please use your HLB Payment Terminal to perform transactions above RM250.

#### **4. Is there an amount limit for Tap On Phone merchants?**

An amount limit is the maximum amount of payments received that the merchant can receive in a day with Tap On Phone.

Yes, an amount limit is assigned to each merchant based on their nature of business. Please contact our Merchant Helpdesk at 03-2777 1297 or email us at [MerchantH'desk@hlbb.hongleong.com.my](mailto:MerchantH'desk@hlbb.hongleong.com.my) to find about more about your amount limit.

#### **5. What is the cost of Tap On Pay mobile app?**

Please contact our Merchant Helpdesk at 03-2777 1297 or email us at [MerchantH'desk@hlbb.hongleong.com.my](mailto:MerchantH'desk@hlbb.hongleong.com.my) for more info.

**6. What type of cards does it accept?**

VISA, MasterCard & MyDebit

**7. What functions does the app have?**

- a) Payment Acceptance
- b) Void Transaction
- c) Daily Settlement
- d) Transaction History

**8. Am I required to open a Hong Leong Current Account?**

It is advisable to open a current account to enjoy a smooth on-boarding journey. In the event you choose not to, you'll need to register as a merchant at any of our Hong Leong branches.

**9. Can I use Tap On Phone overseas?**

Tap On Phone can only be used in Malaysia.

**10. How do I know if I am eligible for Tap On Phone? Can anyone apply?**

You are eligible for Tap on Phone if your business is a legal entity registered with Suruhanjaya Syarikat Malaysia (SSM). However, all applications will be reviewed on a case by case basis & final approval is based on Hong Leong Bank's discretion.

## **11. How do I apply for Tap On Phone?**

Applying for Tap On Phone is easy:

- a) Contact our Merchant Hotline at 03-2777 1297 or MerchantH'desk@hlbb.hongleong.com.my
- b) Complete the application form and submit the relevant supporting documents together with details on your business.
- c) Once documents are complete, user will be notified on the application status within seven (7) working days.
- d) User will then be able to obtain a User ID and PIN via e-mail activation.
- e) Download the Tap On Phone mobile app and start accepting card payments.

## **12. What devices are compatible to work with Tap On Phone?**

Any Smartphone with NFC-enabled which are on Android 8 and above.

## **13. How do I download the Tap On Phone app?**

You may download Tap On Phone from Google Play Store by searching for Tap On Phone by Hong Leong Bank.

## **14. How do I activate the Tap On Phone app?**

- (a) Step 1: Once registration is complete, you will receive an email with a link to download the app and with Tap On Phone User ID and PIN.
- (b) Step 2: Download the Tap On Phone app from Google Play for Android.
- (c) Step 3: Login into the app with your Tap On Phone User ID and PIN received via e-mail.
- (d) Step 4: Launch Tap On Phone app and start accepting payments.

## **15. Can a merchant have multiple Tap On Phone users?**

Yes, each merchant is automatically given 1 user ID to access Tap on Phone. However, the merchant can request for multiple user IDs and there is no limit as to the number of users that each merchant can have.

## **16. I lost my smartphone with the Tap On Phone application installed in it. What should I do?**

If your smartphone is lost, no one can access the App without the PIN. No customer information is stored in the device. Consequently, you are advised to contact our Merchant Helpdesk to disable the application immediately. Once you are ready to install the application in a new device, please inform our Merchant Helpdesk to reactivate the account for you.

## **17. I did not receive the User ID and PIN. What should I do?**

The User ID and PIN will be sent to the email registered with us and will stay valid for seven (7) days. If you did not receive the email or the PIN expired, please contact our Merchant Helpdesk for assistance.

## **18. How will I know if the payment from my Customer is successful?**

You can check your successful transactions on the Tap On Phone application within the same day.

## **19. Can I transfer the funds collected from Tap on Phone to a desired Current/Savings account?**

Please be informed the funds are pre-configured to credit into the settlement account during the merchant application sign up. If you wish to change this, please contact our Merchant Helpdesk for assistance.