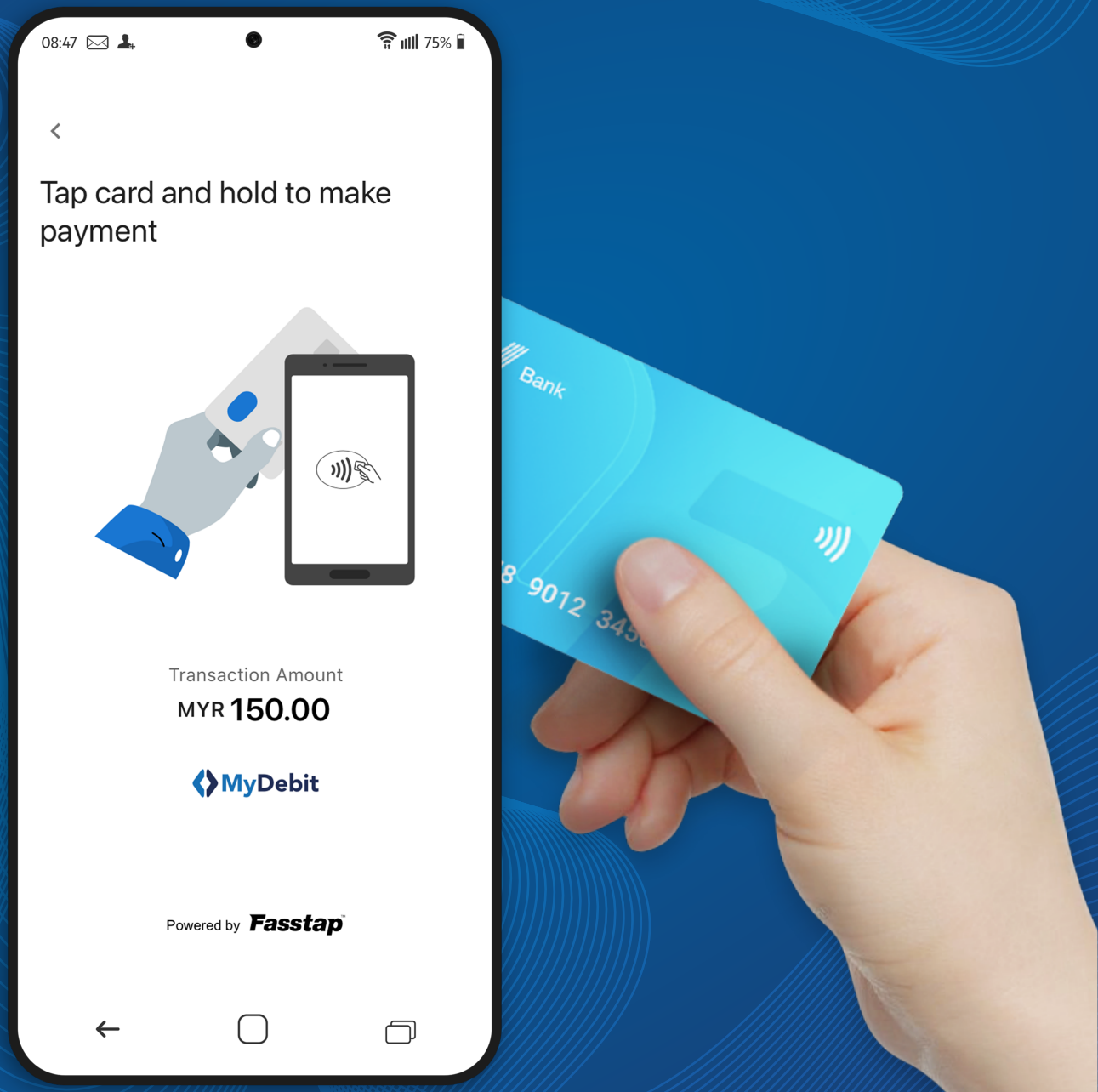
Fasstap™

Merchant Guide



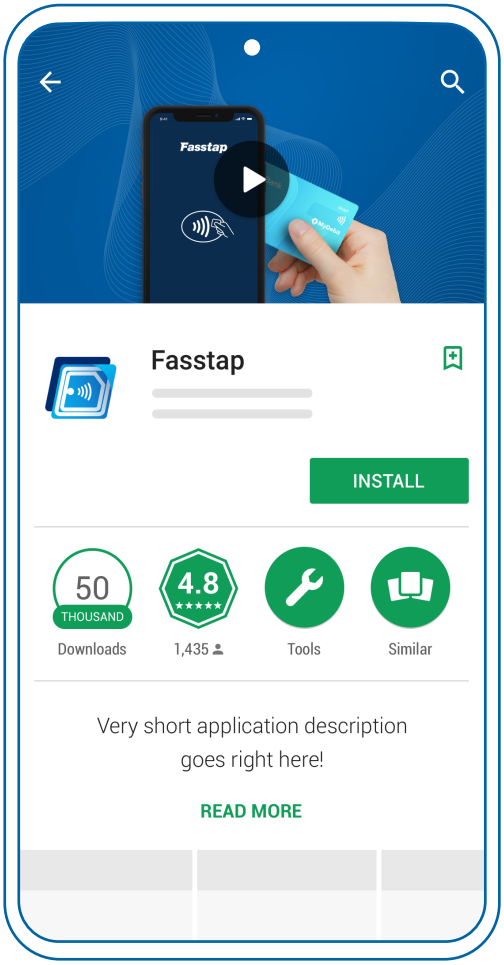
Version 2.0 - Jun 2022

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Getting Started

Fasstap is a fully-featured mobile payment application that leverages NFC-enabled* Android smartphones to accept contactless card payments.



To get started, download the Fasstap mobile application from Google Play.

Supported Payment Method

MyDebit

*NFC – Near-Field Communication

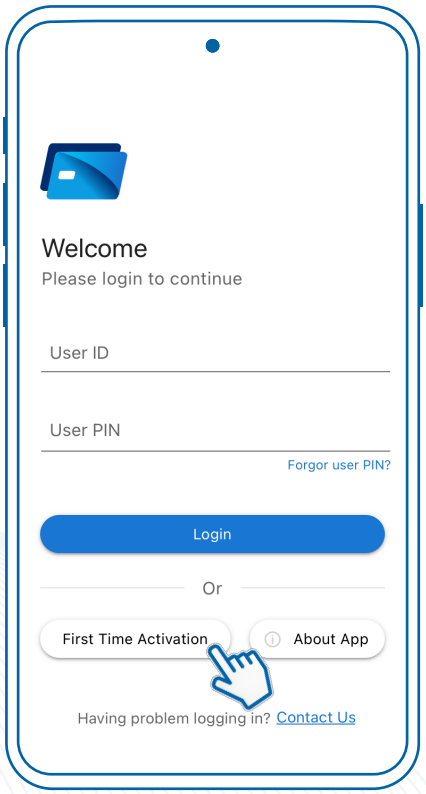
First Time Activation

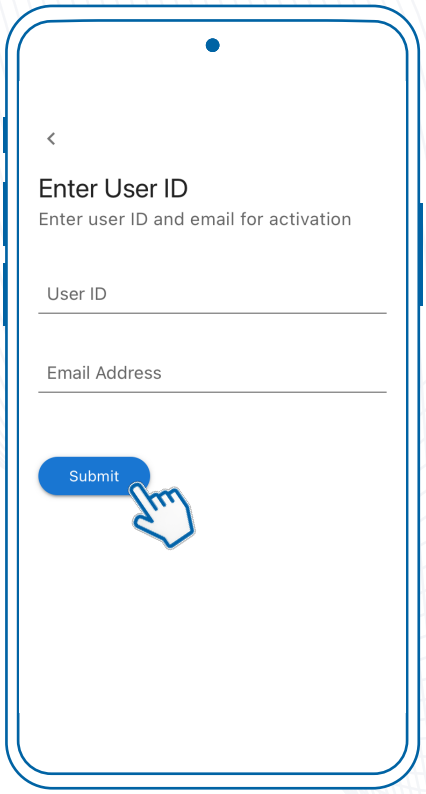
1 Select “**First Time Activation**”.

2 Enter your User ID and email address.

- The User ID is sent to the email address you registered with.
- You must enter the email address you registered with us.

3 Select "**Submit**" to proceed.

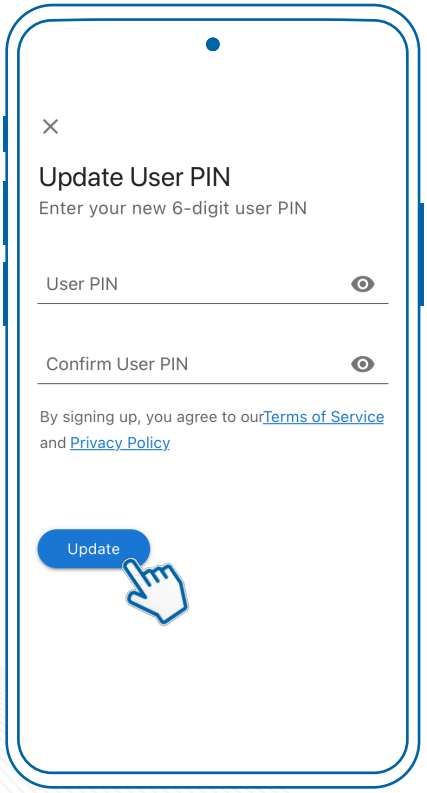




4 Set up a 6-digit user PIN. This user PIN will be used for the next login.

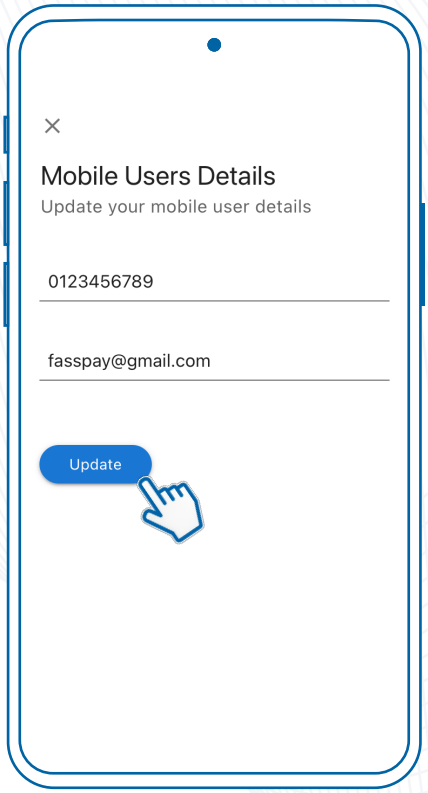
5 Confirm by re-entering the 6-digit PIN.

6 Select "**Update**" to proceed.



7 Confirm your Mobile Users Details and select "**Update**"

Note:
You may edit your details if they are incorrect.



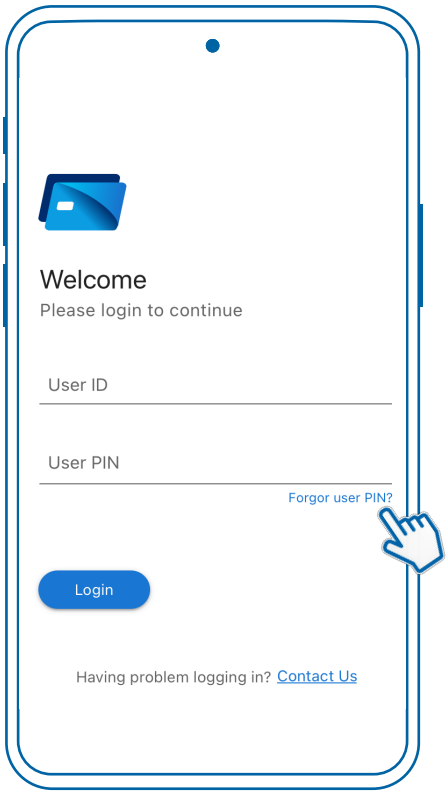
Forgot User PIN

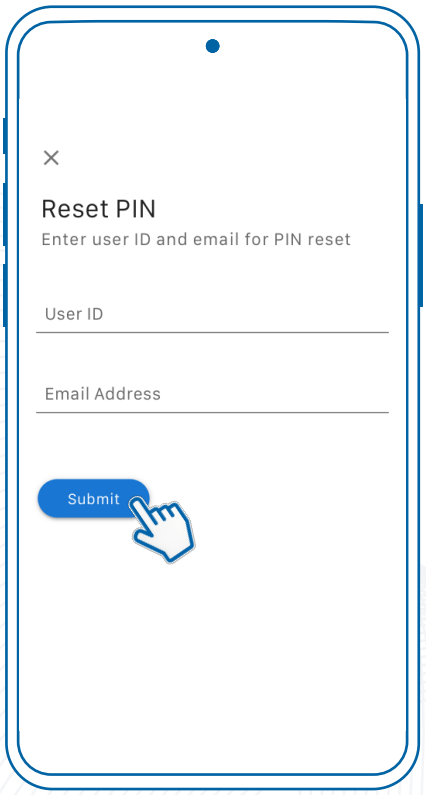
1. Select "**Forgot user PIN**" below the "**User PIN**" field.

2. Enter the User ID and the email address you registered with us.

3. Select "**Submit**" to proceed.

4. A set of User PIN reset instructions will be sent to the email address.

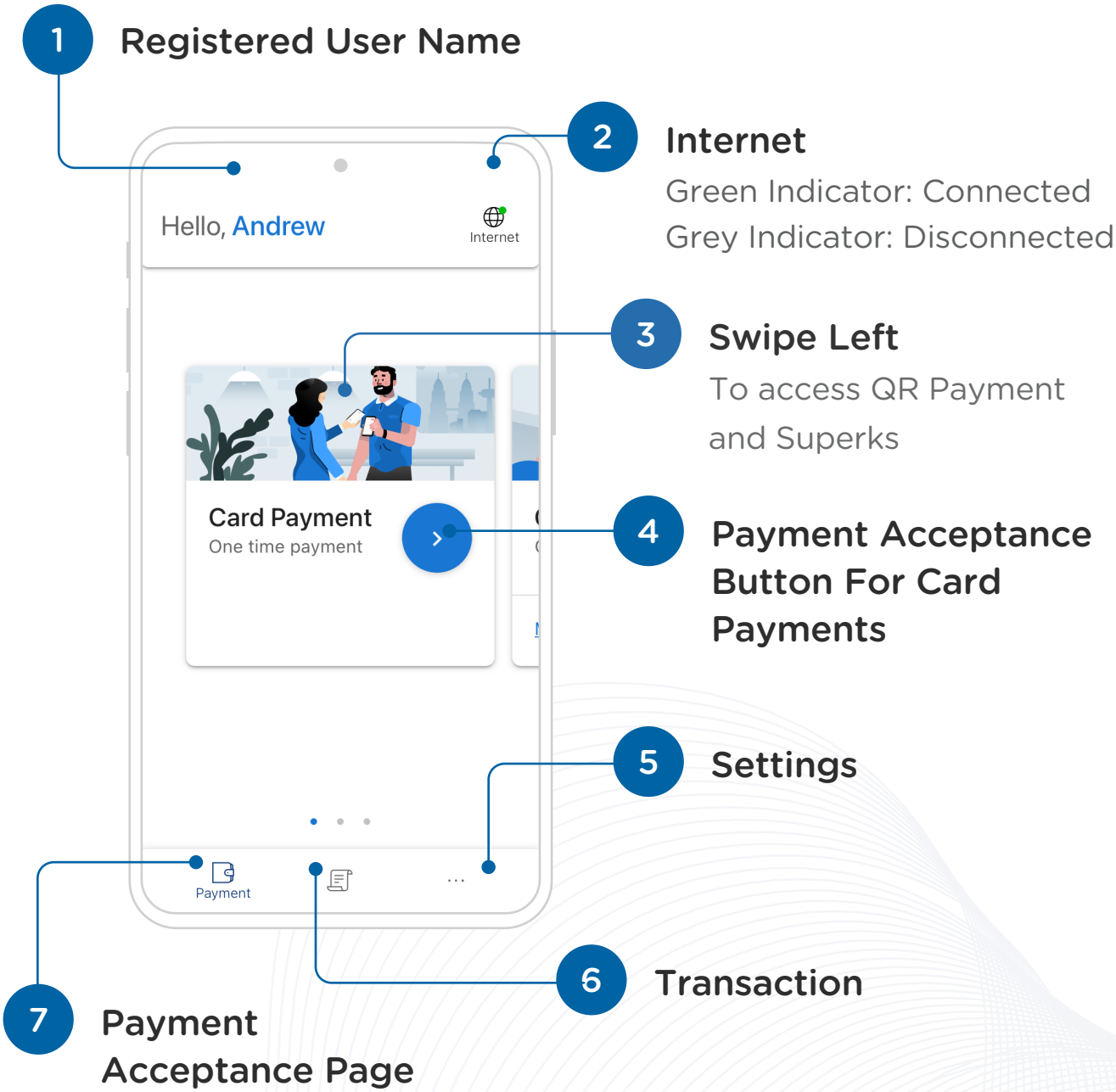




Getting To Know Fasstap

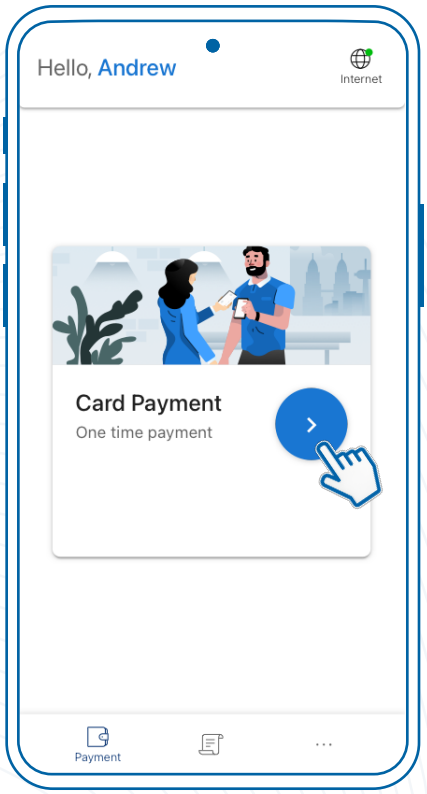
Home

Home is known as the Payment page with the overview features:



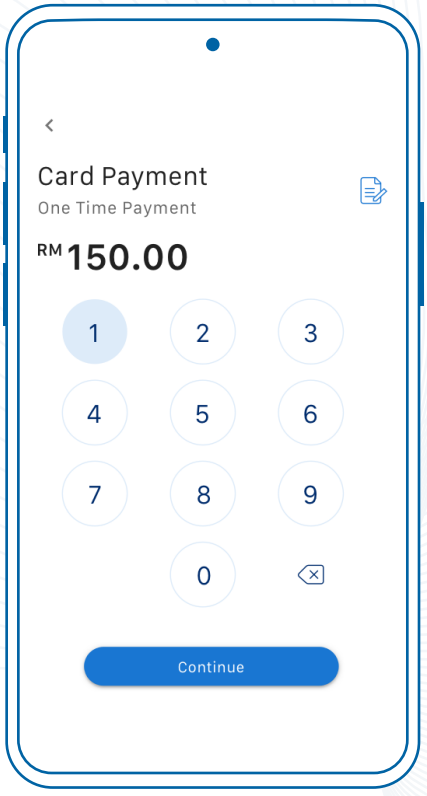
Accepting Contactless Card Payments

1 At the Payment page, select the › button.



2 Enter the sales amount.

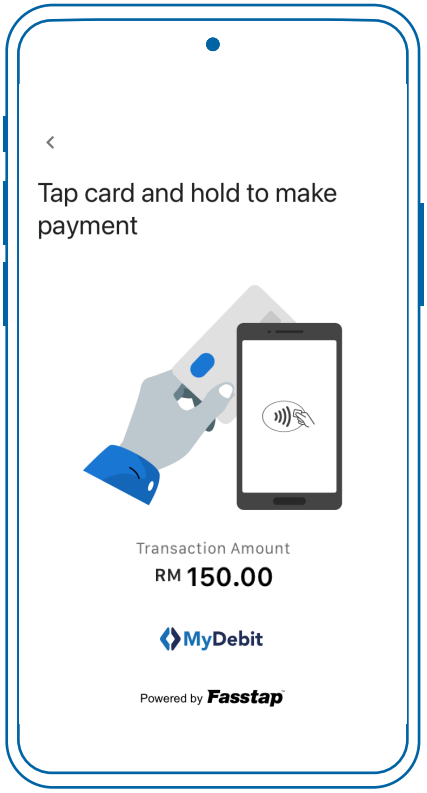
Optional:
Insert transaction description by selecting the icon.



3 Allow customer to tap their contactless card at the NFC detection area of the Android smartphone, which is generally at the back.

Note:

Every smartphone has a different NFC detection area.



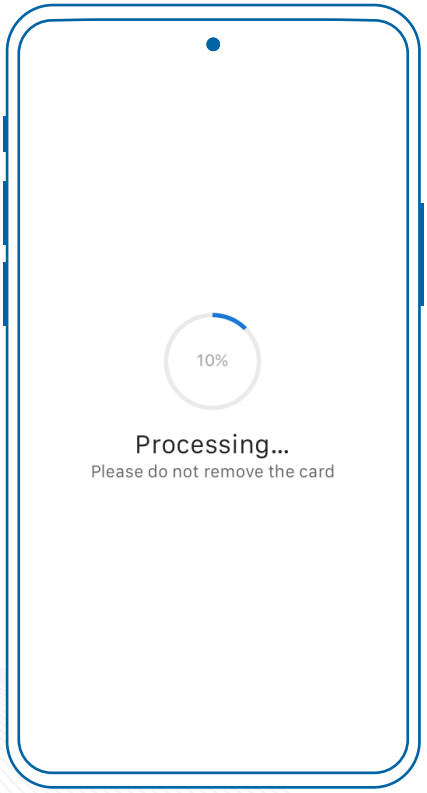
4 Should the amount exceeds RM250.00, customers are required to verify the transaction with their PIN.

Important:

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



5 Once the card is tapped on the smartphone, the payment will be processed.



Note:

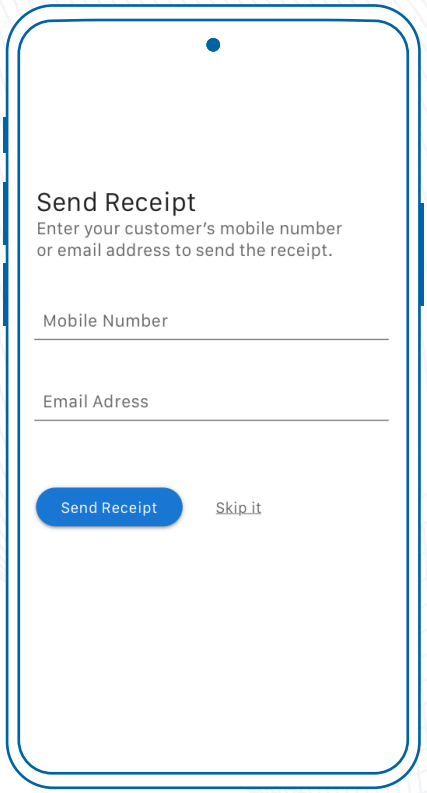
A sensory branding will appear, depending on the card scheme.

Sensory branding consists of the card brand image, logo sound, or such to reinforce the branding.

This assures the customer that their transaction is approved.

E-receipt Issuance

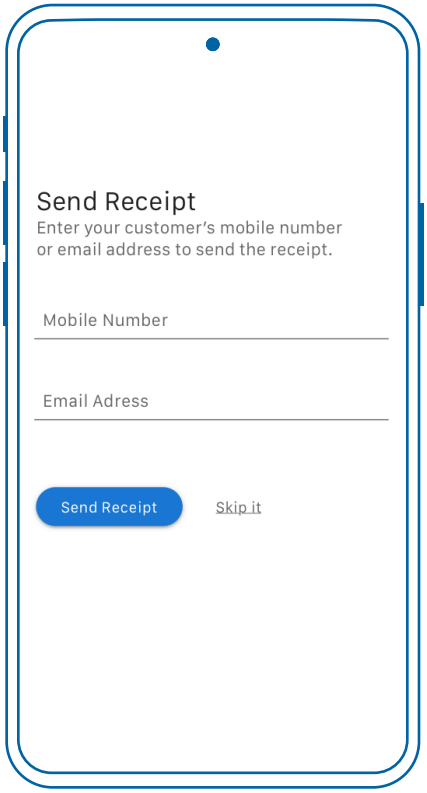
6 Upon successful authorisation, e-receipt page will be prompted.



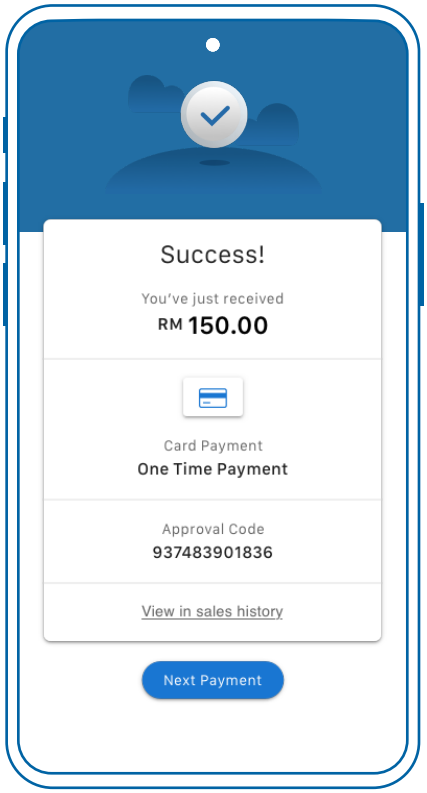
7 Allow the customer to enter their mobile number and/or email address to issue an e-receipt.

Proceed by selecting "**Send Receipt**".

Alternatively, select "**Skip It**" if the customer does not wish to receive an e-receipt.

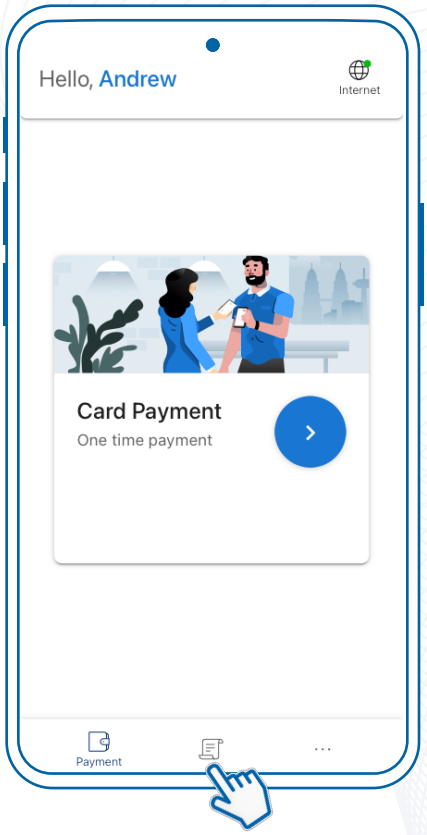


8 Payment transaction is completed.



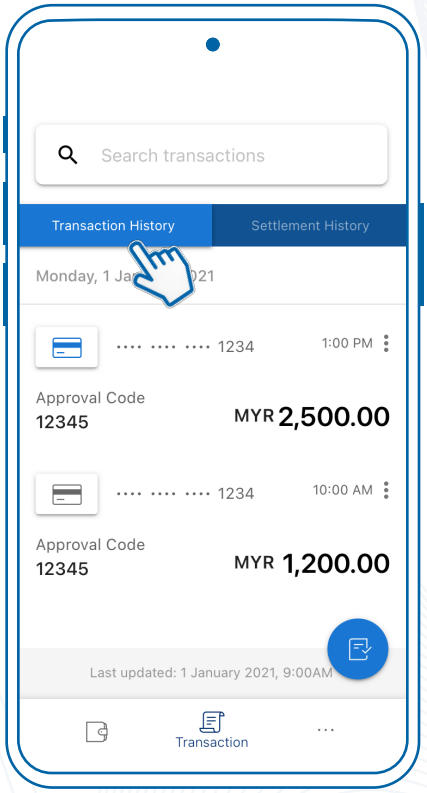
View Sales History, Credit Settlement, Void Payment & Resend E-Receipt

1 At the Payment page, navigate to "**Transaction**".

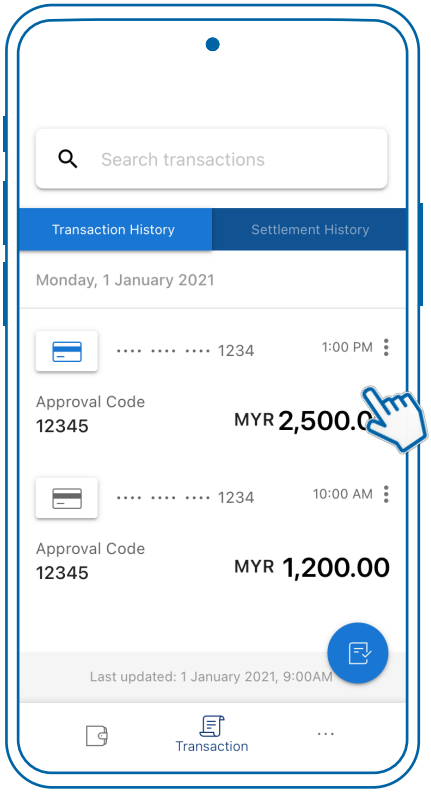


Sales History

2 Select "**Transaction History**".

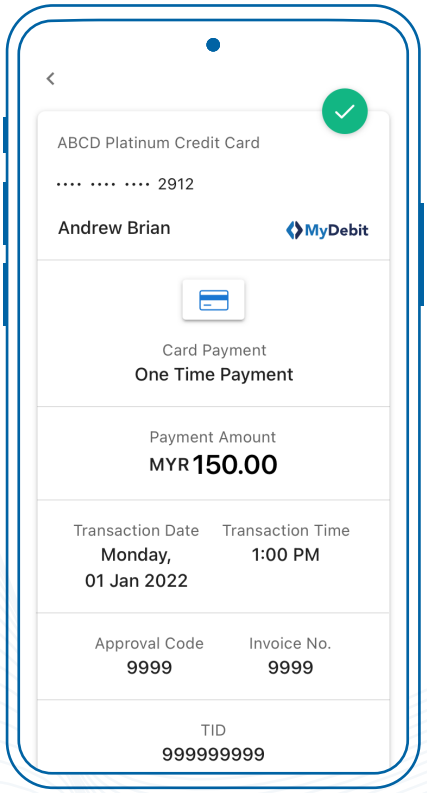


3 Select the designated transaction to view complete details of the payment.



4 Transactions processed will be displayed with the following information:

- Date and Time of Payment
- Approval Code
- Total Unsettled Amount

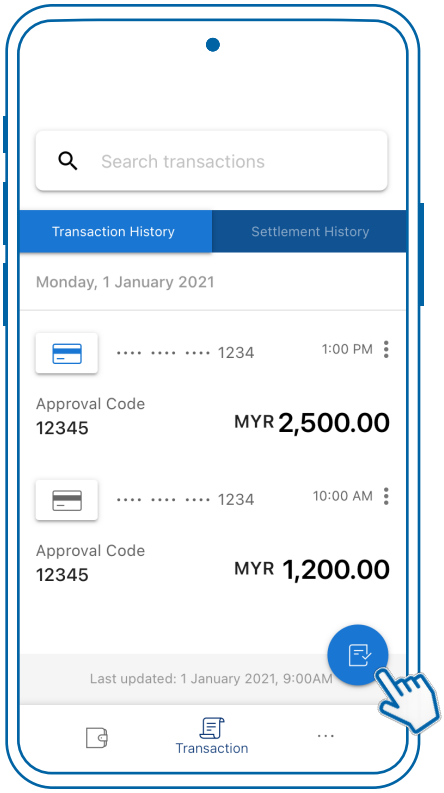


Credit Settlement

1. Select the icon.

2. Enter User PIN.

3. Confirm and settle by selecting "**Settle Credit**".

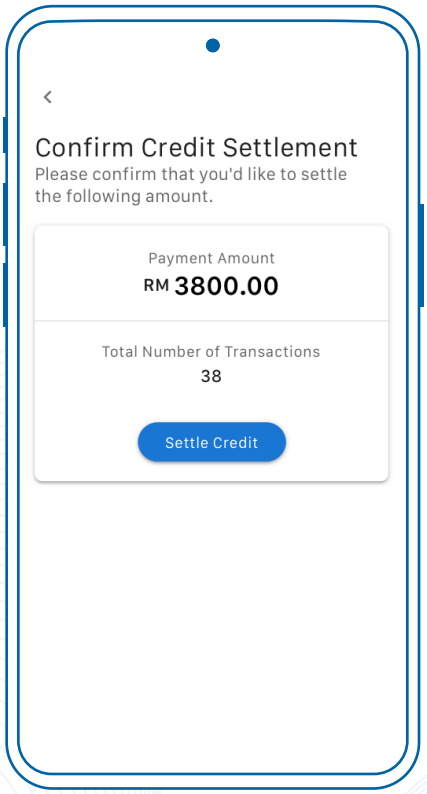


Note:

All transactions should be checked and reviewed before settlement.

After settlement, all transaction information will not be displayed.

Information for the transaction that has been settled can be retrieved from the Merchant Portal.



Void Payment

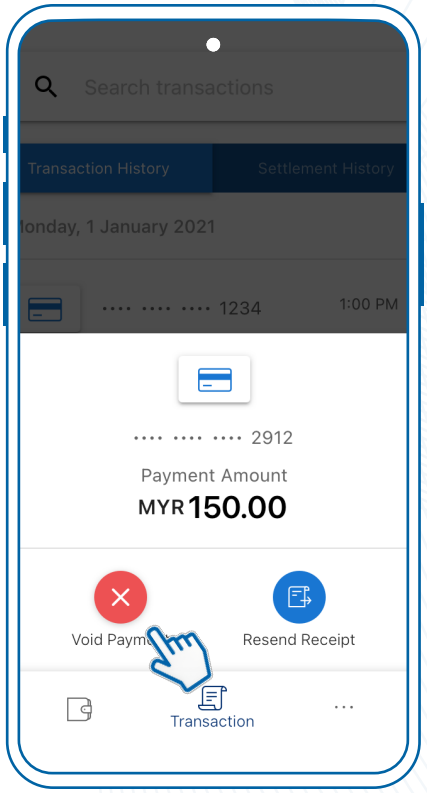
1. Browse through the list and select the transaction to be voided.

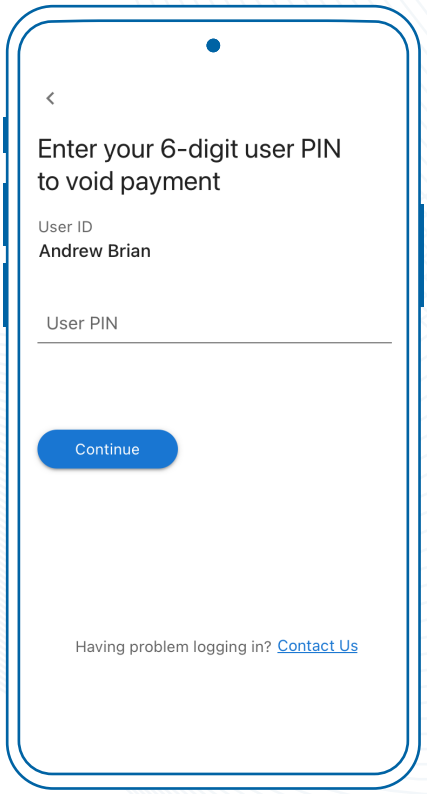
   Alternatively, select the ⋮ button for quick access.

2. Select "**Void Payment**".

3. Enter User PIN.

4. Confirm by selecting "**Continue**".





Resend E-Receipt

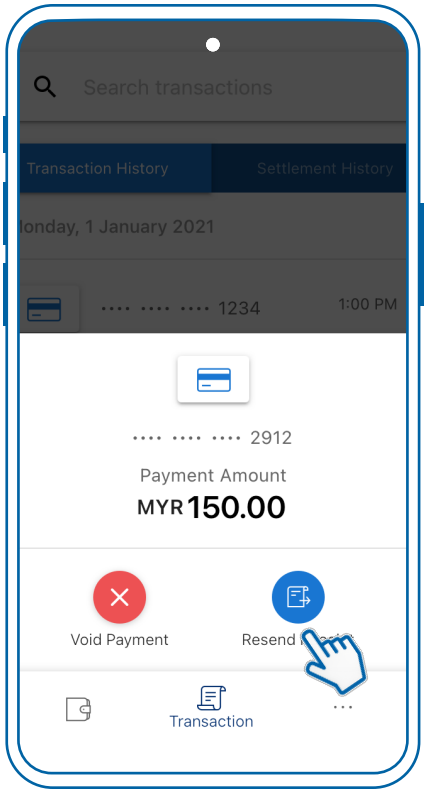
1. Browse through the list to select the transaction.

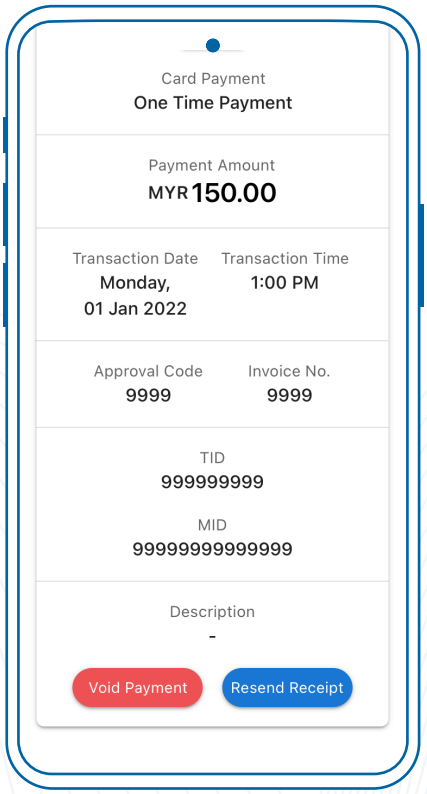
   Alternatively, select the ⋮ button for quick access.

2. Select "**Resend Receipt**".

3. Enter customer's mobile number and/or email address.

4. Confirm by selecting "**Resend Receipt**".



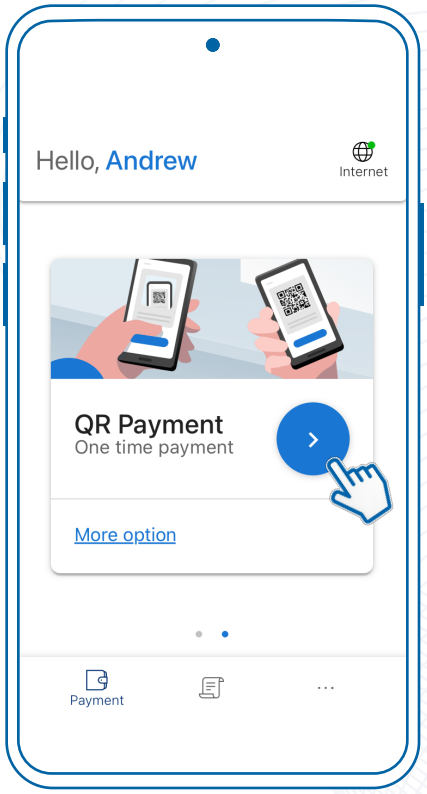


QR Payment

1 At the Payment Acceptance page, swipe left to the QR Payment tile.

Select the › button to proceed.

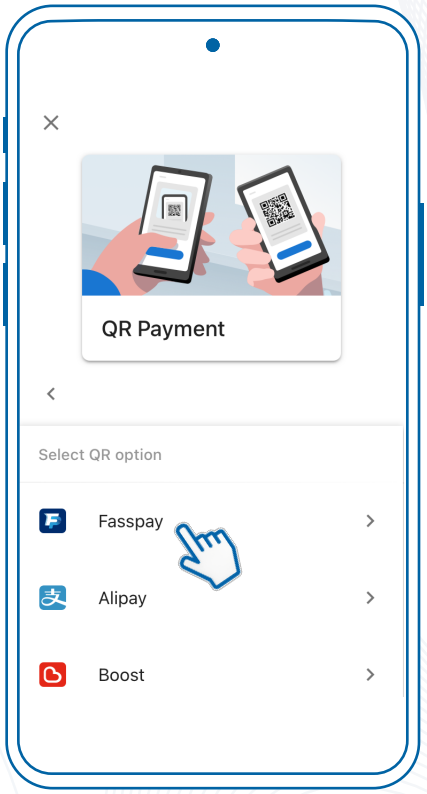
The default QR transaction will be DuitNow.



For other QR payment methods:

- Select '**More Options**' and then '**One Time Payment**' to choose your preferred QR method.

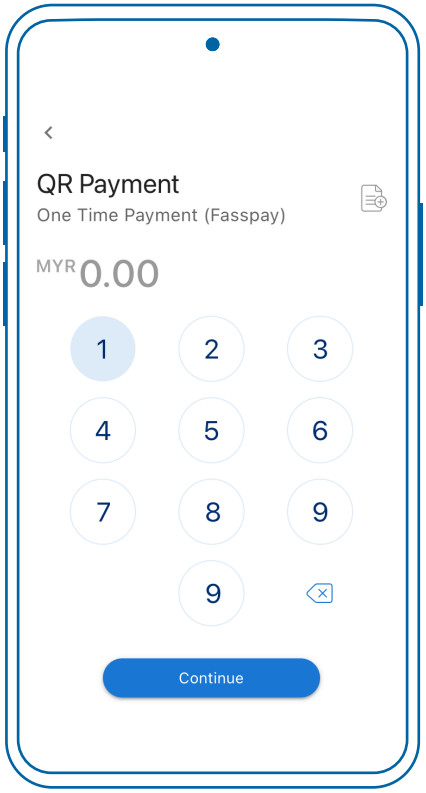
- QR method supported: Fasspay, Alipay, Boost, GrabPay, Maybank, MCash, TnG, UnionPay, ShopeePay



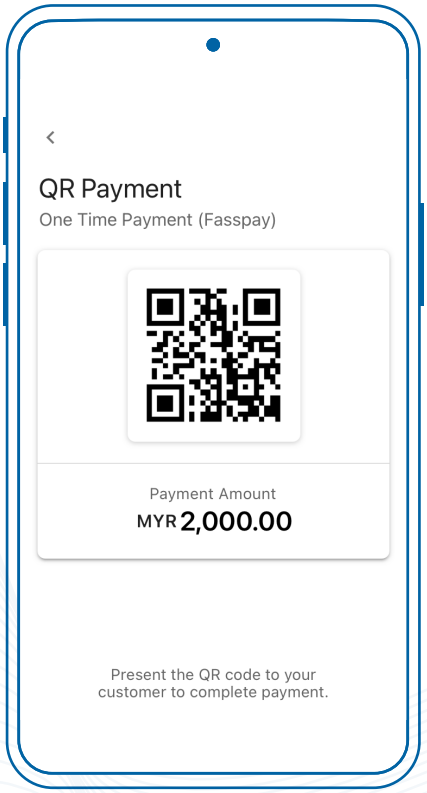
2 Enter the sales amount.

Optional:

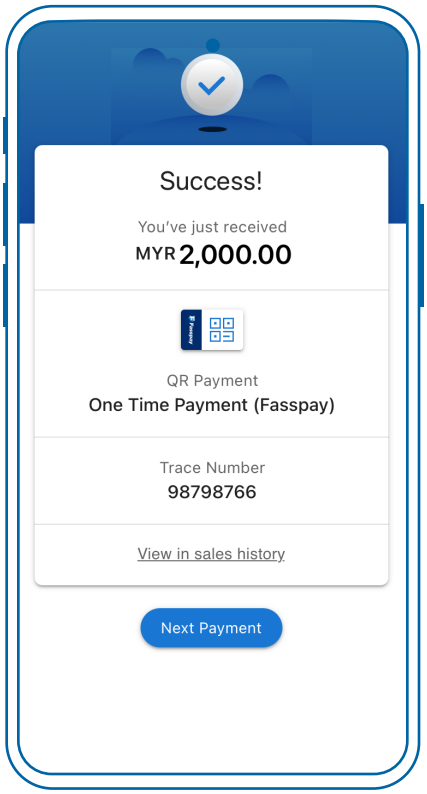
- Insert sales description by selecting the icon.



3 Allow customer to scan the generated QR code.

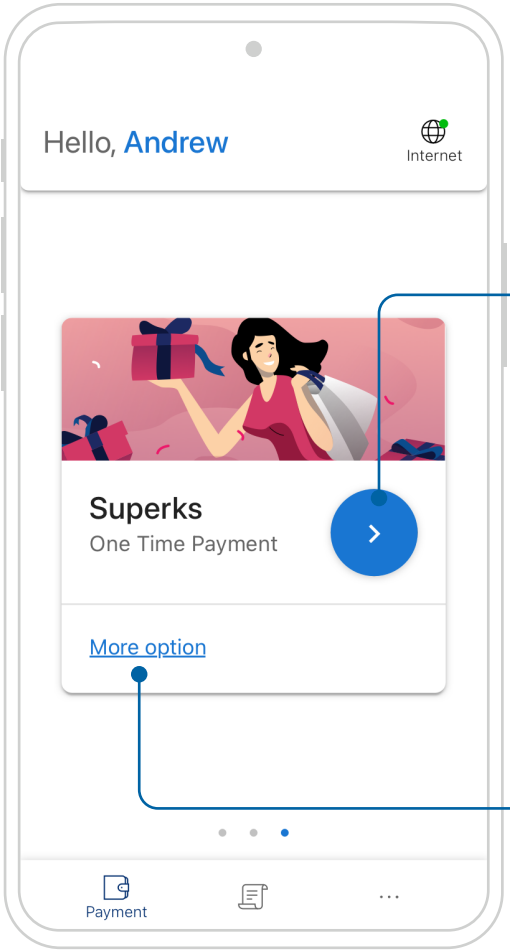


4 QR payment transaction is completed.



Introduction to Superks

Superks is a built-in customer relationship management system that allows merchants to issue and redeem rewards.



1 **Issuing Cash Coupon**

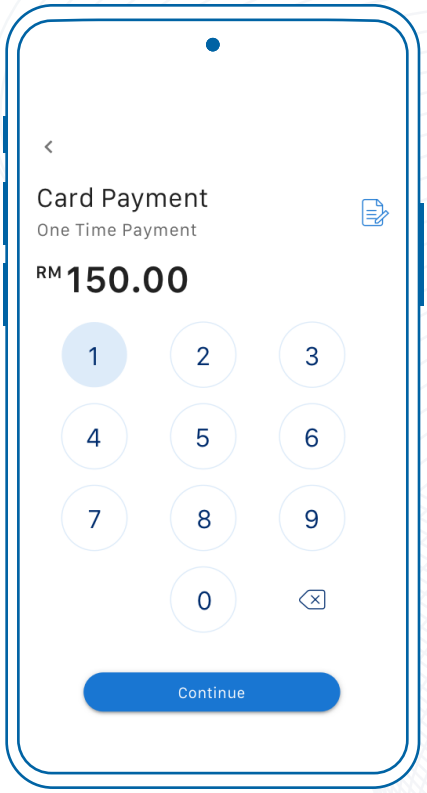
2 **More option**

- Cash Coupon
- Membership Registration

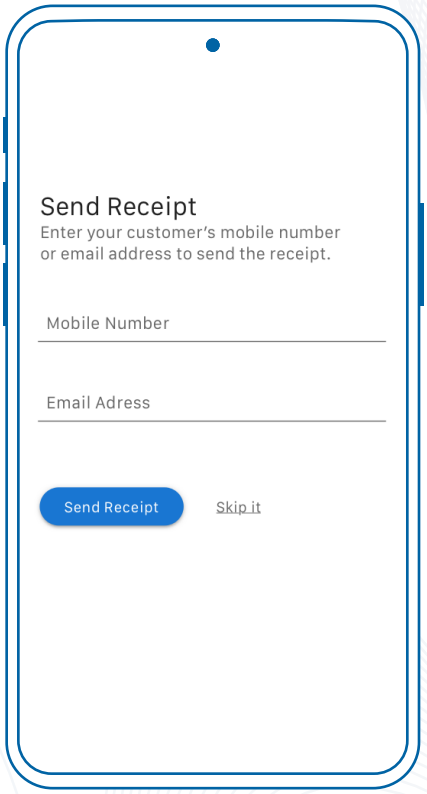
Issuing Rewards during Card Payment

1 Superks voucher will be issued to customers during card payment.

First, follow the steps of card payments in page 9.

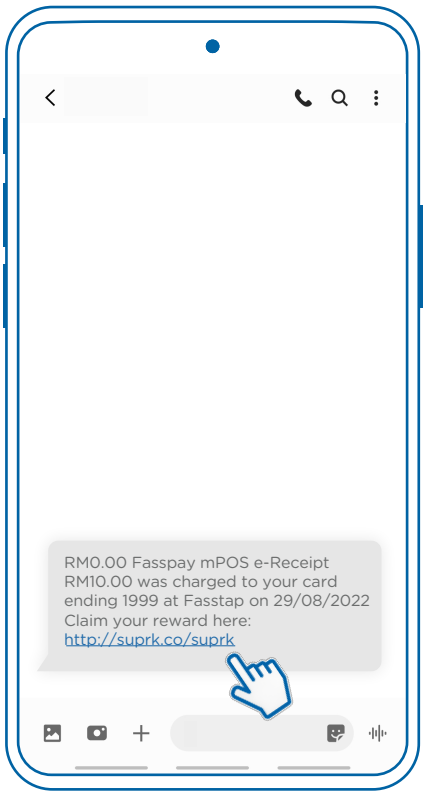


2 At the e-receipt page, enter the customer's mobile number or email address.

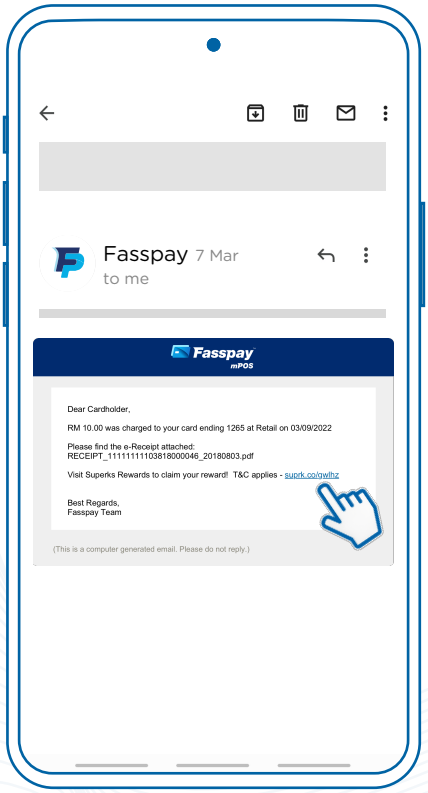


3

The customer will receive the Superks voucher link via SMS or email, along with the e-receipt for the payment.



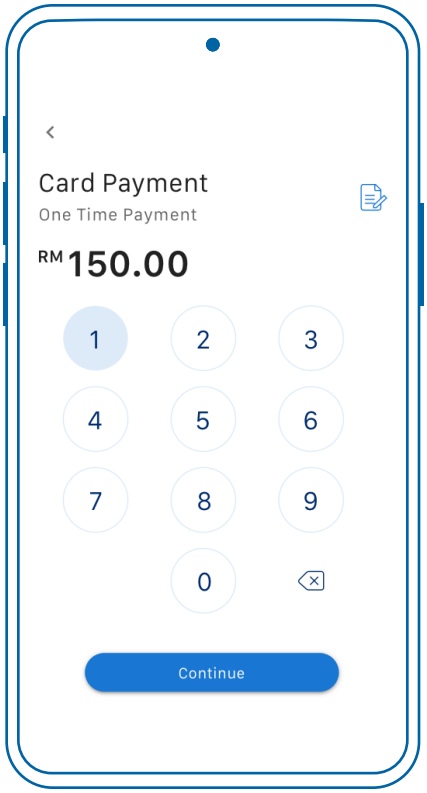
Customer point of view



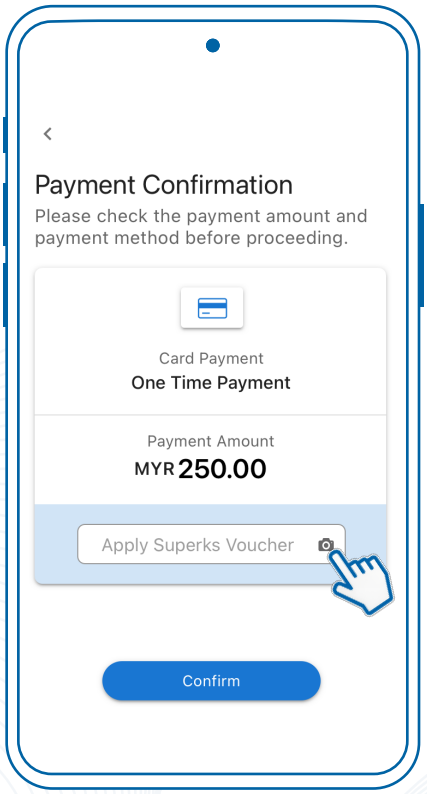
Customer point of view

Redeeming Rewards

1 Enter the payment amount.

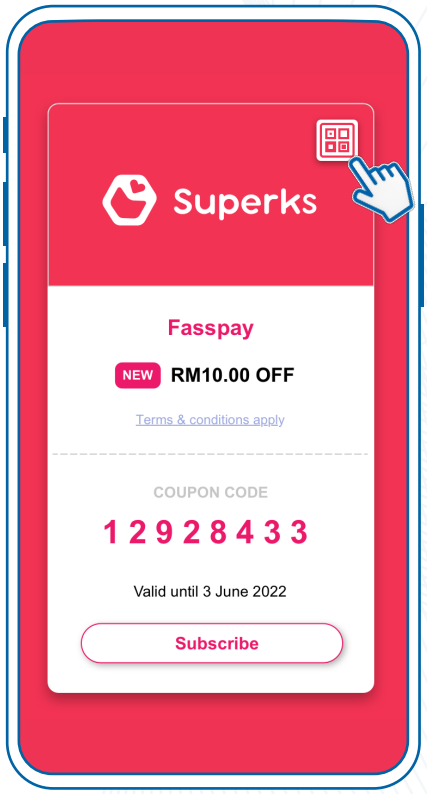


2 On the Payment Confirmation page, select the icon.



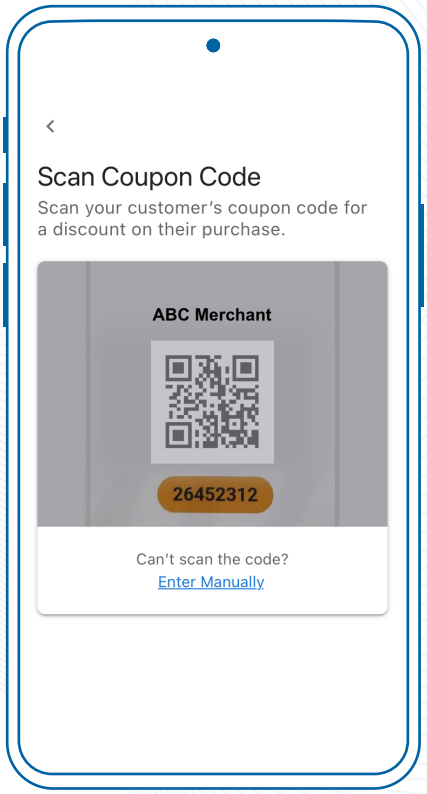
3 Request your customer to present their Superks voucher.

Select the icon on the top right to display the QR code.



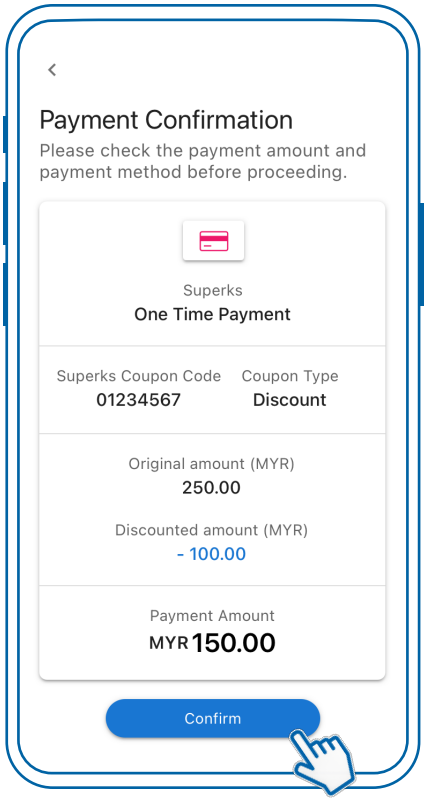
Customer point of view

4 Scan the QR code.

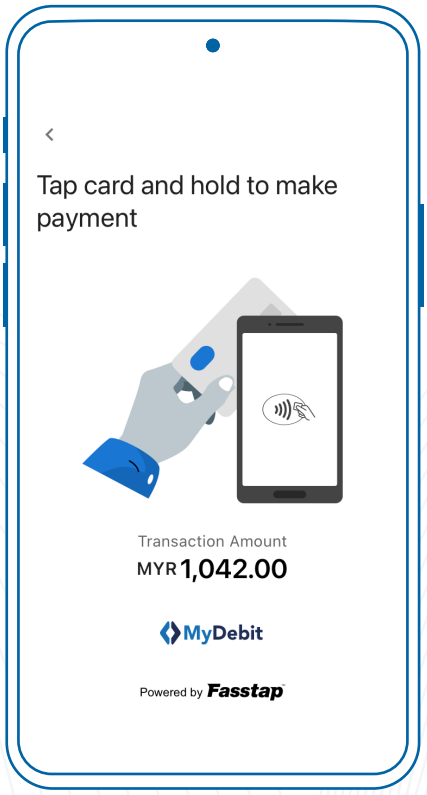


5 Confirm the final payment details.

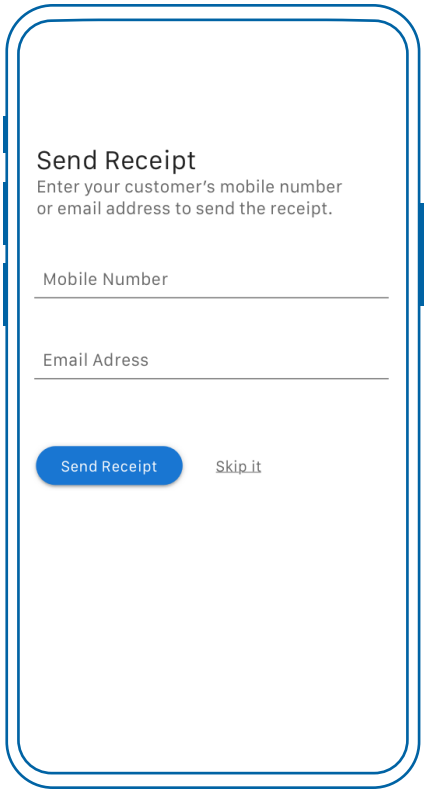
Select “**Confirm**” to proceed.



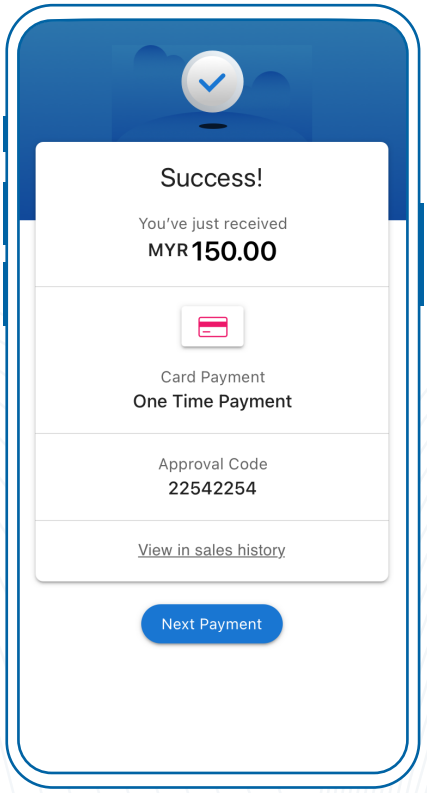
6 Allow customer to make payment.



7 Redemption successful! Issue the e-receipt to the customer.



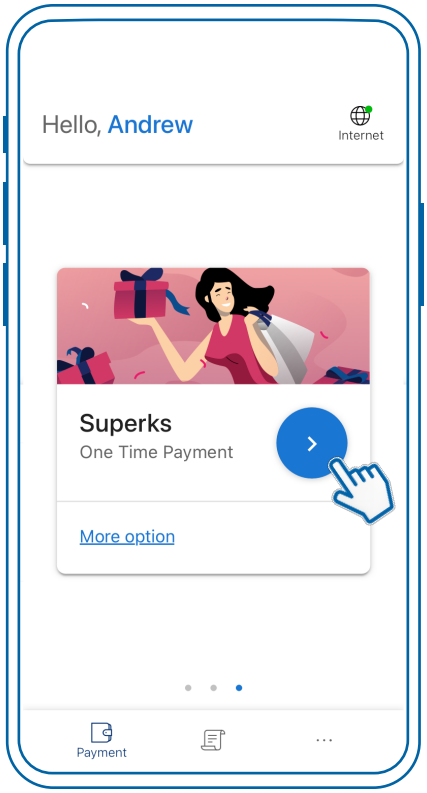
8 Payment and redemption is completed.



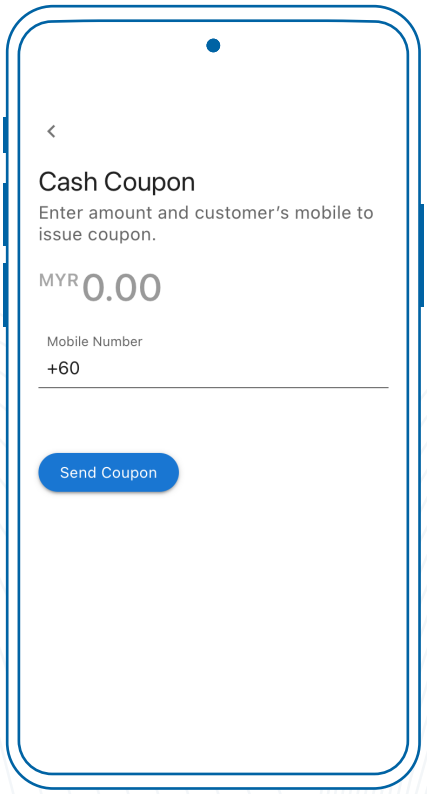
Issuing Cash Coupon

1 At the Payment Acceptance page, swipe left to the Superks tile.

Select the › button to proceed.

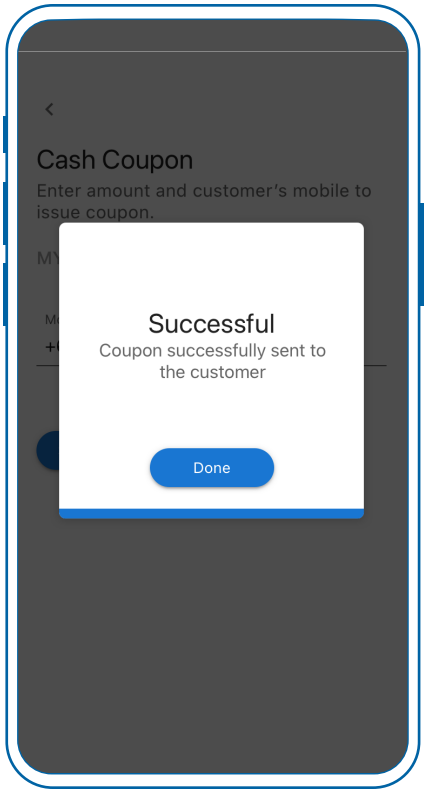


2 Enter the value of the cash coupon and the customer's mobile number.



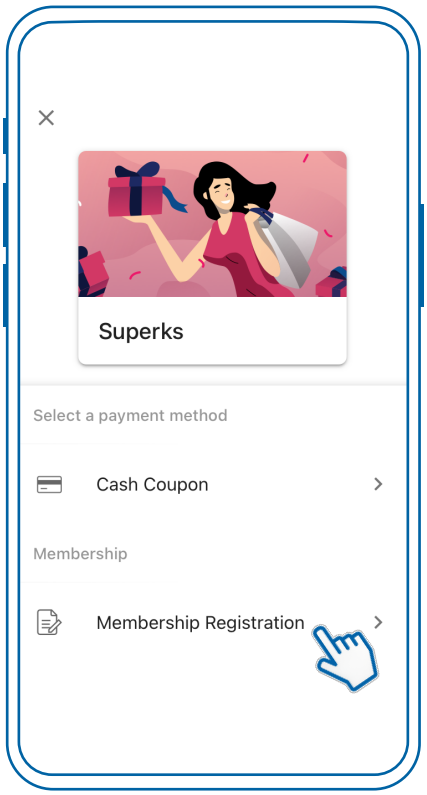
3 Cash coupon is successfully issued!

The customer will receive the coupon link via SMS.

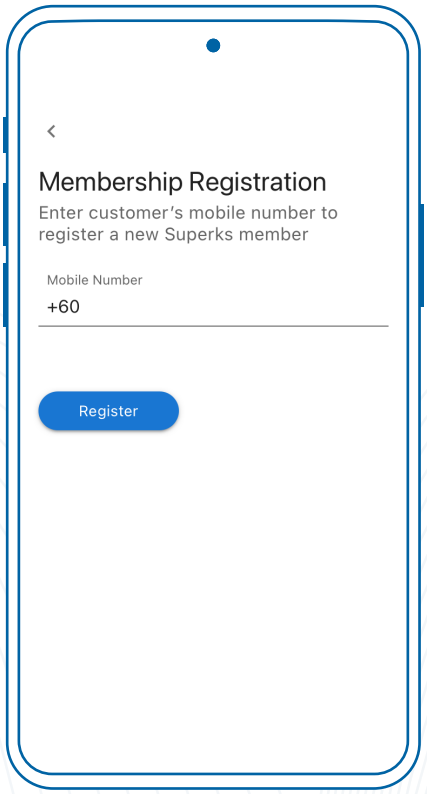


Registering Customer for Membership

1 Under the Superks tile, select “**More Options**” and then “**Membership Registration**”.



2 Enter customer’s mobile number.



3 The customer will receive the Superks membership registration link via SMS.

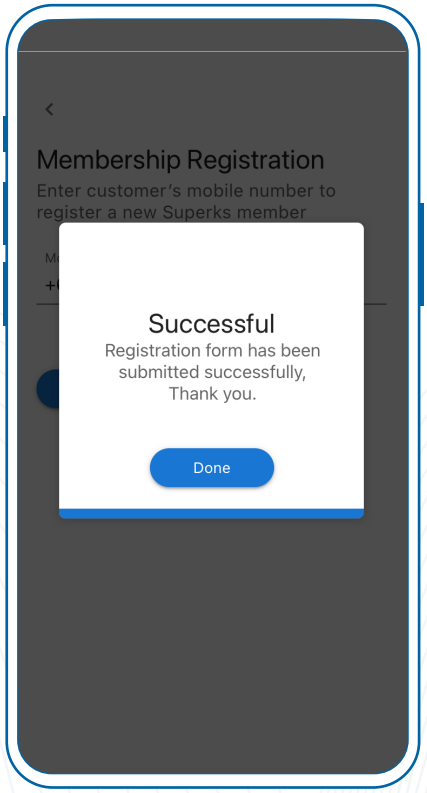
This link will direct them to a web browser to fill in the form.



Customer point of view

4 Customer is successfully registered as Superks member!

The customer will receive the coupon link via SMS.



FAQ

1. **Why is my login attempt unsuccessful?**
   - The User ID and/or User PIN could be incorrect.
   - User account is suspended by acquirer or has been inactive.
   - There could be an error on the connection.

2. **What if I forgot my User PIN?**
   - Select "**Forgot User PIN**" on the login page. Enter the User ID and email address to receive instructions to reset your password.
   - User PIN reset can be performed from the Merchant Portal.

3. **Why can't my Fasstap application support payments exceeding RM250.00?**
   - It depends on the merchant application with the acquirer, as it might not include the PIN acceptance feature for payments exceeding RM250.00

4 **Why is my Fasstap application not detecting the customer's card?**
   - The card is most likely a non-contactless card. To verify if the card is contactless, please look for the contactless symbol on the card.
   - Please also ensure the NFC feature is enabled in your Android smartphone settings.

5. **Is it possible to accept card payments with Fasstap if the card is not contactless?**
   - Fasstap only accepts contactless payments performed via contactless cards. Contact cards or chip payments are not supported.

6 **Which Android smartphones supports Fasstap?**
   - The smartphone needs to be Android 8.0 and above, and NFC (near-field communication) equipped.
   - The Android smartphone must be supported by Google Play Service.

FAQ

7. **When will PIN verification be prompted during a transaction?**
   - Should the sales amount be RM250.00 and below, customer can swiftly pay by tapping their contactless card on the back of the Android smartphone, which is usually for most cases.
   - However, should the sales amount exceeds RM250.00, the Fasstap application will prompt the customer to enter their PIN number to verify the transaction.

8. **How do I identify if the customer's debit/credit card is genuine?**
   - The Merchant Agreement has a set of guidelines to identify the legitimacy of the payment cards.

9. **What if a customer decides to cancel/void their payment after settlement?**
   - Since daily credit settlements are automatically performed every day, merchants are required to submit a request for reversal or refund to the acquiring bank.

10. **What if my transaction was interrupted or there is a doubt on the completion of transaction?**
    - Before performing another transaction, navigate to "**Sales History**" to search for the transaction.
    - All transactions displayed in "**Sales History**" are approved and successful transactions. Voided transactions will be displayed as well.

11. **What if my transactions are not found in "Sales History?"**
    - All transactions displayed in "**Sales History**" are approved transactions (not settled), and voided transactions.
    - If the transaction is not displayed, this means the transaction has not gone through.

12. **How can I access transactions performed up to 3 months ago?**
    - Transactions made up to 3 months ago can be traced back from the Merchant Portal.

FAQ

13. What is Superks?

- Superks is a built-in loyalty platform for merchants to reward customers via digital stamp campaigns and access business insights to understand sales cycle. Merchants can customise campaigns based on their sales nature to effectively earn revenue while attracting customer loyalty.

14. How do I use Superks?

- Merchants can create a digital stamp collection campaign by setting the campaign period, terms, and prizes, all which will be automated when a customer performs a transaction.

15. How do I track my Superks issuance and redemption?

- Coupon issuance and redemption can be tracked through the merchant portal provided to the merchants. In addition to that, merchants will also receive a monthly report to have an overview of their sales performance using Superks features.

Error Codes

Error Code	Display Message	Description
2002	Session is expired.	Error session timeout.
3011	You have exceeded a maximum number of attempts. Please contact your Merchant System Administrator.	Mobile user account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal.
5010	Mobile user account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal.	Mobile user invalid login/does not exist.
5120	Unable to process payment. Please try again later. If the problem persists, please contact our Support Hotline.	The batch has failed, or is unsuccessful.
7005	An error has occurred. Please remove the card and try again.	Card cannot be detected.
7056	Transaction failed.	Transaction amount exceeded limit.

Error Codes

Error Code	Display Message	Description
9001	Error detected while processing card.	Card is not credit/ debit card.
9120	Unsupported card type.	Payment card type not supported.
19000	Error. Please call the support line (4000)	Something went wrong. Please contact the support line for assistance.
19001	Transaction record not found (4031)	The transaction did not go through.
19002	Unrecognized MID & TID (20017)	There was an issue with merchant account. Please contact our support line for assistance.
19003	Merchant is suspended (20041)	The merchant account is no longer active.
19004	TID is suspended (20042)	The TID account is no longer active.

Error Codes

Error Code	Display Message	Description
19006	Void failed. Batch is running (30010)	Unable to void transaction as the transaction is currently being processed.
19008	No permission to perform void action (30011)	The transaction has already been settled and cannot be voided.
7000	Coupon - Generic error	Something went wrong. Please contact the support line for assistance.
7002	Coupon - Terms not met/ No Coupon	Coupon redemption does not met the terms and condition.
7300	Coupon - Coupon locked. Try again later.	The payment transaction with this coupon redemption is not completed yet. Please complete the payment using the same merchant account used for this transaction.
7301	Coupon - Coupon consumed	The coupon has been redeemed.

Security



Fass Payment Solutions Sdn. Bhd. ("Fasspay") deals with payments and transactions every day, hence security risk management and data protection require high level of security and regulatory compliance – we want to build a foundation of trust with our clients.

Our platforms and products adhere to the highest level of global security standards. Our solutions have been through numerous penetration tests, strict scrutiny compliance and meticulous procedures before being adopted by financial institutions all over Asia.

We are certified by major card schemes, making our payment solution secured and recognised globally.

As such, merchants need to comply with security responsibilities such as refraining from any attempts to debug or alter the smartphone's operating system in any way including rooting.

For enquiry, please contact:

Fasspay Helpdesk: **+6015- 4600 0188**

Email: **support@fasspay.com**

Monday – Sunday: **9 AM – 1030 PM**