



NTT DATA Payment Services Sdn. Bhd.
ADAPTIS Tap to Pay iOS app (Tap to Pay on iPhone)
Frequently Asked Questions (FAQ)

NTT DATA Payment Services Sdn. Bhd.
C-G-15, Block C, Jalan Dataran SD1,
Dataran SD, PJU 9, Bandar Sri Damansara,
52200 Kuala Lumpur, Malaysia.

www.nttdatapay.com

CONTENTS

FREQUENTLY ASKED QUESTIONS	2
1. What is ADAPTIS Tap to Pay iOS App?	2
2. What payment methods does ADAPTIS Tap to Pay iOS App accept?	2
3. Who can use ADAPTIS Tap to Pay iOS App?	2
4. How do I get started with ADAPTIS Tap to Pay iOS App?	2
5. Is there a contactless transaction limit for cardholders?	3
6. How do I accept a payment?	3
7. What is a Tutorial and how do I access it?	3
8. What functions are available in the app?	3
9. Can I use ADAPTIS Tap to Pay iOS App overseas?	4
10. When will I receive my payouts?	4
11. What should I do if the customer decides to cancel or void their payment after settlement?	4
12. What devices are compatible with ADAPTIS Tap to Pay iOS App?	4
13. Is ADAPTIS Tap to Pay iOS App secure?	5
14. How do I download the ADAPTIS Tap to Pay iOS App?	5
15. What should I do if I lose my iPhone with the app installed?	5
16. What are the procedures if I upgrade or change my iPhone?	5
17. What should I do if I did not receive my User ID?	6
18. What is the Merchant Portal and how does it support me?	6
19. How do I update my merchant profile?	6
20. Who should I contact for further assistance?	6

FREQUENTLY ASKED QUESTIONS

1. What is ADAPTIS Tap to Pay iOS App?

ADAPTIS Tap to Pay iOS App is a contactless payment feature developed by NTT DATA Payment Services that allows merchants to accept card and digital wallet payments directly on compatible Apple devices, no additional hardware or a physical POS terminal is needed.

2. What payment methods does ADAPTIS Tap to Pay iOS App accept?

ADAPTIS Tap to Pay iOS App accepts the following payment methods:

- **Contactless cards:** Visa, Mastercard, MyDebit.
- **QR code payments:** DuitNow QR, including participating e-Wallets such as Touch 'n Go, Boost, GrabPay, and others.

3. Who can use ADAPTIS Tap to Pay iOS App?

ADAPTIS Tap to Pay iOS App is available to merchants registered with NTT DATA Payment Services.

If you are not a registered merchant, you can sign up through the app and will be guided through an onboarding process. Your application will be reviewed, and once approved, you can start accepting quick contactless payments.

4. How do I get started with ADAPTIS Tap to Pay iOS App?

Download the ADAPTIS Tap to Pay on iPhone iOS App from the [Apple App Store](#) to get started.

- **Existing merchants**
Contact your Sales Manager to enable your login access.
- **New merchants**
Sign up within the app and complete the onboarding process. Your application will be reviewed, and once approved, you can start accepting quick contactless payments.

Once your account is ready:

- a) Log in using your User ID and temporary PIN (sent via email), and set a new PIN.

- b) Ensure NFC is enabled on your iPhone.
- c) Explore the Tutorial section or try a test transaction.
- d) Start accepting quick contactless payments.

5. Is there a contactless transaction limit for cardholders?

Contactless transaction limits follow each card network's policy (e.g., RM250). For higher amounts, the cardholder may be required to enter a PIN or authenticate through their mobile wallet.

6. How do I accept a payment?

- **For Contactless cards**
 - a) Open the ADAPTIS Tap to Pay iOS app.
 - b) Sign in and enter the purchase amount.
 - c) Select the payment method: Contactless Card
 - d) For contactless card payments, ask your customer to hold their card or device at the top of your iPhone over the contactless symbol.
- **For QR payments**
 - a) Display the DuitNow QR code from the app for the customer to scan using their preferred e-wallet.
 - b) When you see the "Done" checkmark, the transaction is being processed.
 - c) A confirmation message or QR e-receipt will appear once the transaction is successful.
 - d) Your customer can receive the e-receipt via email (by providing their email address) or by scanning the QR code shown in the app.

7. What is a Tutorial and how do I access it?

The Tutorial offers step-by-step guide on how to set up your account and start accepting quick contactless payments.

To view the Tutorial, open the ADAPTIS Tap to Pay iOS App and go to Settings > Tutorial

8. What functions are available in the app?

The ADAPTIS Tap to Pay iOS app includes:

- Payment Acceptance

- Void Transaction
- Daily Settlement
- Transaction History

9. Can I use ADAPTIS Tap to Pay iOS App overseas?

No. The ADAPTIS Tap to Pay iOS App is currently supported only in Malaysia.

10. When will I receive my payouts?

- **Existing Merchants**
 - Your payouts will follow your assigned settlement cycle.
- **New Merchants**
 - Initial Payout
When you begin processing live payments, you will receive your first payout within 7 to 9 working days after your first successful transaction is received.
 - Subsequent Payout
Following the initial period, your payouts will follow your assigned settlement cycle.

11. What should I do if the customer decides to cancel or void their payment after settlement?

- Once a transaction has been settled, it cannot be cancelled or void. Void/Cancel can only be performed before settlement.
- Auto-settlement times vary by region:
 - Malaysia (MY): 12:00 AM (GMT+8)
 - Merchants must submit a refund request to the acquiring bank if the transaction has already been settled.

12. What devices are compatible with ADAPTIS Tap to Pay iOS App?

The ADAPTIS Tap to Pay iOS App is supported on the following devices

- **Supported devices**
 - iPhone 11 or newer.
 - Running the latest iOS version 18.6

- NFC function enabled.

Note: For optimal performance and security, merchants are encouraged to always update to the latest iOS version.

- **Unsupported devices**

- iPhone models older than iPhone 11.
- Devices not running the latest iOS version.
- Devices that are jailbroken, rooted, or otherwise modified to bypass manufacturer restrictions.

13. Is ADAPTIS Tap to Pay iOS App secure?

Yes. ADAPTIS Tap to Pay iOS App is PCI DSS and EMVCo compliant.

All transactions are processed using tokenisation and encryption, ensuring that no sensitive card data is stored or shared.

14. How do I download the ADAPTIS Tap to Pay iOS App?

You can download it from the Apple App Store by searching for ADAPTIS Tap to Pay.

15. What should I do if I lose my iPhone with the app installed?

If your iPhone is lost or stolen:

- No customer data is stored on your phone
- Contact **Customer Care Team** immediately to disable the app
- Once you have a new iPhone, request to **reactivate your account**

16. What are the procedures if I upgrade or change my iPhone?

There is no disruption to service. Simply download the ADAPTIS Tap to Pay iOS App from Apple App Store to your new iPhone. Access is restored by logging in with the existing User ID and PIN.

Compatibility requirements must be met: the new iPhone must be an iOS device with NFC capabilities and operating on iOS version 18.6 or later.

17. What should I do if I did not receive my User ID?

Your User ID is sent to the email address you registered with us. If you did not receive them, please check your spam or junk folder. If the email is still not found, contact Customer Care Team for further assistance.

18. What is the Merchant Portal and how does it support me?

The Merchant Portal is an online platform that helps you manage your transactions efficiently. If you have access, you can:

- View and track your transaction history
- Monitor terminal activity
- Generate and download settlement reports
- Access support via our chatbot, NISA
- Retrieve transaction receipts up to 90 days from the sale date

Login credentials will be provided during onboarding, where applicable.

19. How do I update my merchant profile?

To update your contact information, banking details, or business profile, email our Customer Care Team at NDPS.APAC.hdesk@nttdata.com with the necessary supporting documents. Our team will process the update and notify you once it is completed.

20. Who should I contact for further assistance?

For general enquiries or support, please contact:

- **Sales Enquiries:** NDPS.APAC.sales@nttdata.com
- **Customer Care Team:** NDPS.APAC.hdesk@nttdata.com or 03-6286 5222