NTT DATA Payment Services Sdn. Bhd.

ADAPTIS Tap to Pay

Frequently Asked Questions (FAQ)

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FREQUENTLY ASKED QUESTIONS

1. What is ADAPTIS Tap to Pay?

ADAPTIS Tap to Pay is a contactless payment feature developed by NTT DATA Payment Services that allows merchants to accept card and digital wallet payments directly on compatible Android devices, eliminating the need for additional hardware or a physical POS terminal.

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

ADAPTIS Tap to Pay supports 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 is eligible to sign up?

ADAPTIS Tap to Pay is available to registered NTT DATA Payment Services merchants. If you are not yet a merchant, please contact us to start the registration process.

4. How do I sign up as a merchant?

You can sign up through:

- The online form on our product page,
- The general contact form, or
- By emailing our sales team directly at sales@ghl.com.

Once received, our team will guide you through the registration and onboarding steps.

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?

a) Open the ADAPTIS Tap to Pay app.

b) Select Card or QR Payment.

c) Enter the transaction amount.

d) Request the customer to tap their card on your device's NFC area or scan the DuitNow QR.

e) A confirmation message or QR e-Receipt will appear once the transaction is successful.

f) The customer can scan the QR code or provide their email address to receive the e-Receipt.

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

The Merchant Guide provides step-by-step instructions on setting up and operating ADAPTIS Tap to Pay.

To access it:

- Open the ADAPTIS Tap to Pay app and go to Settings > Information > Merchant Guide to view the guide.

8. What functions are available in the app?

The ADAPTIS Tap to Pay app includes:

- Payment Acceptance
- Void Transaction
- Daily Settlement
- Transaction History

9. Can I use ADAPTIS Tap to Pay overseas?

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

10. 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)
  - Thailand (TH): 12:00 AM (GMT+7)
  - Philippines (PH): 12:00 AM (GMT+8)
- Merchants must submit a refund request to the acquiring bank if the transaction has already been settled.

11. How can I register for ADAPTIS Tap to Pay?

Registration is simple:

a) Contact our sales team directly at sales@ghl.com. Once we receive your request, our team will guide you through the registration and onboarding steps.

b) After approval, you will receive your User ID via email.

c) Download the ADAPTIS Merchant App, then activate your Tap to Pay feature.

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

Any Android smartphone with NFC and running Android 12 or higher is compatible.

Devices that are rooted, jailbroken, or otherwise modified are not supported.

13. Is ADAPTIS Tap to Pay secure?

Yes. ADAPTIS Tap to Pay 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 app?

You can download it from the Google Play Store by searching for ADAPTIS Tap to Pay.

15. How do I activate the ADAPTIS Tap to Pay app?

a) Once registered, you'll receive an email with your User ID.

b) Download the app from Google Play.

c) Log in using your credentials.

d) Ensure NFC is enabled on your phone before accepting payments.

16. What should I do if I lose my smartphone with the app installed?

If your device is lost or stolen:

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

17. What are the procedures if I upgrade or change my smartphone?

There is no disruption to service. Simply download the ADAPTIS Tap To Pay application from the Google Play Store onto the new device. Access is restored by logging in with the existing User ID and PIN. Compatibility requirements must be met: the new device must be an Android smartphone with NFC capabilities and operating on Android 12 or higher.

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

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 Merchant Support for further assistance.

19. 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.

20. How do I update my merchant profile?

To update your contact information, banking details, or business profile, email hdesk@ghl.com with the necessary supporting documents. Our team will process the update and notify you once it is completed.

21. Who should I contact for further assistance?

For general enquiries or support, please contact:

- **Sales Enquiries:** sales@ghl.com
- **Device Support:** hdesk@ghl.com or 03-6286 5222