

## App “tapXphone” User Guide

This section provides users with the information on how to use the Application for accepting contactless payments on their own mobile devices.

### Getting Ready to Use

#### What devices does the Application support?

The Application can be used on the most smartphones. There are several general requirements listed below. There are no recommendations which device to choose. The choice is made by the User.

We are not responsible for your choice in favor of the devices poor characteristics of which may cause errors, interruptions in operation, slow and low performance of the Application or its individual functions.

Before you start using the Application, make sure that

- your device (also when it was bought) has OS Android v. 10.0 or higher
- your device provided the NFC functionality
- your device has access to the Google Play Store.

These are the minimum requirements for installing the Application. However, after the Application is installed, the system (server-side) will check the reliability of your device. And if its state does not meet the security criteria, further use of the Application can be restricted.

### Application Installation and Launching

1. Download the Application from the Google Play Market. Type "tapxphone" in the search field. After installing the app, also install the „Citadele Phone POS“ app.

The Application is not available in the HUAWEI AppGallery. Accordingly, the following Huawei and Honor devices will not be able to use the Application (they don't support Google play services):

- P40 / P40 Pro / P40 Pro + / P40 Lite / P40 Lite 5G / P40 Lite E
- P Smart 2021 / P Smart S
- Mate XS
- Mate 40 / Mate 40 Pro / Mate 40 Pro + / Mate 40 RS Porsche Design / Mate 30 Pro / Mate 30E Pro 5G
- Nova 8 / Nova 8 Pro / Nova 8 SE / Nova 7 / Nova 7 Pro / Nova 7 SE / Nova 7 SE Vitality Edition / Nova 7i / Nova 6 / Nova 6 5G / Nova 6 SE
- Y9a / Y8p / Y8s / Y7a / Y6p / Y5p
- Enjoy 20 / Enjoy 20 Plus / Enjoy 20 Pro / Enjoy 20 SE / Enjoy Z
- Maimang 9
- MatePad Pro / MatePad 10.4 / MatePad T 8

The list was compiled as of January 1, 2021, and not limited to the devices listed therein.

Installing the Application from outside the Google Play Store is prohibited. If you try to install the Application from other sources, you are violating the license agreement.

2. Launch the Application. Internet must enable (through mobile network or Wi-Fi) on the device before each Application launching (using).
3. Press the Allow button to grant the Application all the requested permissions.
4. Review the terms of the License Agreement and accept them to be able to start using the Application.
  - To change the language of the Application, click the "Seetings" icon and select the language you need. You can change the language only before login in the Application.
  - After installing the Application, a unique number (ID) is assigned to your device. It is displayed next to the icon on the Application's Sign in screen. If you have any questions on how to operate the Application, contact the Citadele Bank Contact Center with this number (add number) to help you get a response faster.

## Viewing the App Version

The current version of the Application is displayed on the start page at startup.

You can also see the current version of the Application:

1. on the Sign in screen by clicking on the icon "i".
2. Icon "i" is available after login in the Application in the extended menu.

We recommend regular update of the application (including automatic update) when the release of new versions is available.

## Trusted Device Criteria

The device state compliance with listed below requirements and compliance with the safe mode of using the Application minimizes the chances of restrictions in accepting payments on your device.

### Device state

The device must not:

- be rooted (the User must not have root rights to the device)

You can check it the following way 1. Install on your device the Root Bear Sample or Root Checker app from the Google Play Market.

2. Perform a Root check.
  - be in debug mode

You can check it the following way

1<sup>st</sup> method

1. Open "Settings" on your phone, select "For developers" (on some Chinese smartphones, select "Settings", then "Advanced" and then "For developers" or through "Find" function).
2. In the "Debug" menu, "USB Debugging" is activated.

2<sup>nd</sup> method

1. Connect the device to the computer.
2. Make sure that there is no "USB Debugging enabled" notification on your smartphone"
  - be in developer mode

You can check it the following way

You can check it the following way

#### 1<sup>st</sup> method

1. Open "Settings", select the "About tablet" or "About phone" tab.
2. Find the "Build number" section (on Xiaomi gadgets or some other devices, the "MIUI version" section). Then click on it.
3. If you have the developer mode enabled, you will see a message that you are already a developer, you will see a message saying how many more times you need to click.

#### 2<sup>nd</sup> method

1. Open "Settings", select "For developers" (on some Chinese phones, select "Settings", then "Advanced" and then "For developers").
2. At the top of the page, find the switch "Developer Mode". It is activated.

To disable the developer mode on Android gadgets, open the "Developer Menu" and switch the "Developer Mode" switch to the off position.

The device must have a working imbedded NFC module and configured to read cards. You can check it the following way

1. Open "Settings", select the "Connected devices" and after "Connection preferences" tab.
2. Find the "NFC" section and make sure that the switch is in the on position.
3. If you have a choice between paying with "SIM" and "e-wallet", then you need to choose "e-wallet".

## Application Installation Source

The Application must be installed from the Google Play Market Store only. Installing the Application from other sources is prohibited. If you try to install the Application from other sources, you are violating the license agreement.

## Device Safe Mode for the Application

When using the Application, the User must not:

- turn off the previously granted permissions to the Application
- switch to the Split screen mode
- use the camera in obvious or hidden mode (both front and back)

When the Application notifies that the camera is enabled, make sure that all background apps that have access to the camera are closed at the time of the transaction. As well, make sure that the system functions allowing the device not to turn off the screen due to the constant background use of the front camera are turned off. The Application can also report the camera being on due to the activated Face ID feature.

- allow that the tapXphone application screens are not overlay by other apps/system functions.

Generally, this situation happens with messengers. All applications/system functions that overlay the tapXphone screen must be turned off at the time of the transaction. If you see a message restricting the use of tapXphone applications, try the steps described in F&A -> Accepting Payments.

- try to take screenshots or videos of the screen.
- use mobile device remote control applications (for example, TeamViewer, AirDroid).

The User should update the OS and components that affect the security improvement in a timely manner. It is also recommended that the user install malware detection tools on the device and keep it up to date.

## The device is locked in the App

While using the Application, your device is constantly checked for compliance with the Security Criteria.

If the state of a device does not meet the requirements set by the system, it can be blocked in terms of using the Application, as the device may present a threat to the safe acceptance of card payments.

In some situations (instead of blocking), the device will be requested to pass the initialization process.

To find out the possible reason for blocking and to request to unlock the device, contact the "Citadele bank".

When addressing to the Citadele bank, please provide the device ID displayed on the Application's Sign in screen.

## Device Initialization

Initialization is the process of creating an account for your Mobile Device in the system and/or uploading the necessary settings to it to start using the Application. You can find out that your Device needs initialization by paying attention to the subheading of the Sign in screen

On the Application's Sign in screen, select Citadele bank by clicking the icon. If the Citadele bank is already selected automatically, you can skip this step and move on to the next one.

## Initialization

The initialization of a device must be performed by Main Cashier. If you are not Main Cashier, then let him/her know you need to pass the process on your device.

Enter the Username/Login and Password of Main Cashier.

1. When you enter the password, remember it is sensitive to upper and lower case
2. If you are logging in the Application for the first time as Main Cashier, then the default Password is equal to the Login/Username (case sensitive).
3. Password that you received via email is not for Application it is for Merchant portal.

If you have successfully entered credentials, the Application will ask you to enter the initialization code. Enter it into the appropriate field and continue login.

The initialization code is sent by email, to the e-mail address specified by you (which is mainly specified when signing the Application for the Payment card Acceptance Contract and the Card Acceptance Device (POS terminal) Rental Contract).

## Payment Terminal Activation

The activation of the payment terminal must be performed by Main Cashier. If you are not Main Cashier, then let him/her know you need to pass the process on your device.

The payment terminal activation can be required in the following cases:

- you are passing the initialization process on the device for the first time
- the device was unbound from the payment terminal.

If the payment terminal activation is needed, the system will ask to enter the activation code. Enter it in the appropriate field and continue login.

The activation code is sent by email, to the e-mail address specified by you (which is mainly specified when signing the Application for the Payment card Acceptance Contract and the Card Acceptance Device (POS terminal) Rental Contract)

You may be notified that there are no available terminals to bind to your current mobile device. This message may occur when all the payment terminals generated by Citadele bank are already bound to your other mobile devices. In this situation, you can:

- contact Citadele bank with a request to increase the number of payment terminals
- or unbind the existing payment terminal from some other mobile device.

The list of available payment terminals is located in the Merchant's portal.

If you want to activate a payment terminal with a specific ID, use the information about the activation code displayed in the Merchant's portal, instead of the activation code received by email. The activation code for a payment terminal is always available in the Merchant's portal.

## Initialization completion

After the successful completion of device initialization and/or payment terminal activation, the Application will display the Amount entry screen. This means the device is ready to use as a payment terminal.

## Sign in

The Application can be used by any cashier when the subheading of the Sign in screen does not contain indication that the device needs to be initialized.

To sign into the Application, enter the cashier's Username and Password.

1. When entering the password, please note that it is sensitive to upper and lower case.
2. If this is a Cashier's first login to the Application, then the default Password is equal to the Login (case sensitive) that was set in the Merchant's portal.

You have 5 attempts to enter the correct Username/password, after which the account can be locked (in this case, the Application will display a message with the code 203). The cashier's account is unlocked in the Merchant's portal. In this case, you should contact the employee of your company who has access to it.

If the Application displays, when trying to enter, a message with the number 101 and the text that the login and password were entered incorrectly, then the device must be transferred to the Main cashier in order for the device initialization by entering Main cashier login and password.

Upon successful sign in, the Application will display the Amount entry screen.

You can start to accept payments.

# Change and Recovery Password

## Change Password

If you are sign in for the first time, the system will ask you to change the default password. On the Change password screen, enter the current password and new password and confirm the operation.

The password must contain letters, numbers/symbols and must be at least 8 characters long.

You can also go to the Change password section via the menu "Point of sale" of the Application by clicking the icon.

## Recovery Password

If you do not remember your password, you can recover it with the help of the password reset function in the Merchant's portal. Contact the employee who has access to it.

If the password reset, by default it becomes equal to the Login (case-sensitive) that is set in the Merchant's portal.

## Payments acceptance

The Application can only be used for contactless payments.

Payment cards that support contactless payments have an "contactless payment" icon.

## Preparing to accept payments

Before you start to accept payments, make sure that:

- the Internet enabled
- the NFC module has been enabled and configured to read cards
- the device is in the safe mode for the Application

## Amount Entering

On the Amount entry screen, type in the required payment amount and confirm it by clicking the PAY button

Before to accept payments, we recommend to find out and learn current limits on:

- the amount of a one-time payment
- the amount of payment when the Application requests the PIN from a cardholder
- daily amount of payments

You can get this information from Citadele bank.

## Payment card tapping

When you see on the screen the request to tap a card, ask a customer to tap a card or a mobile device on which the payment application is installed to your device, to the location of the NFC module.

A card must be tapped after the first color indicator lights up on the screen ●●●● (the color of the indicators may differ).

Before a card tapping, make sure that payment card is contactless and belongs to payment systems supported by your payment terminal. You can check this by matching the payment systems displayed on the Application's screen with the logo on your customer's payment card.

For better card reading, you should bring it as close to the location of the NFC module on the device as possible and hold it until it is read in full. The result of the complete reading of a card is confirmed by lighting up of four color indicators ●●●● and displaying the message about the successful transaction (the indicators' color may differ). After that, the card can be removed from the device.

## Where to bring the payment card

Below there are examples of some possible locations of an NFC module.

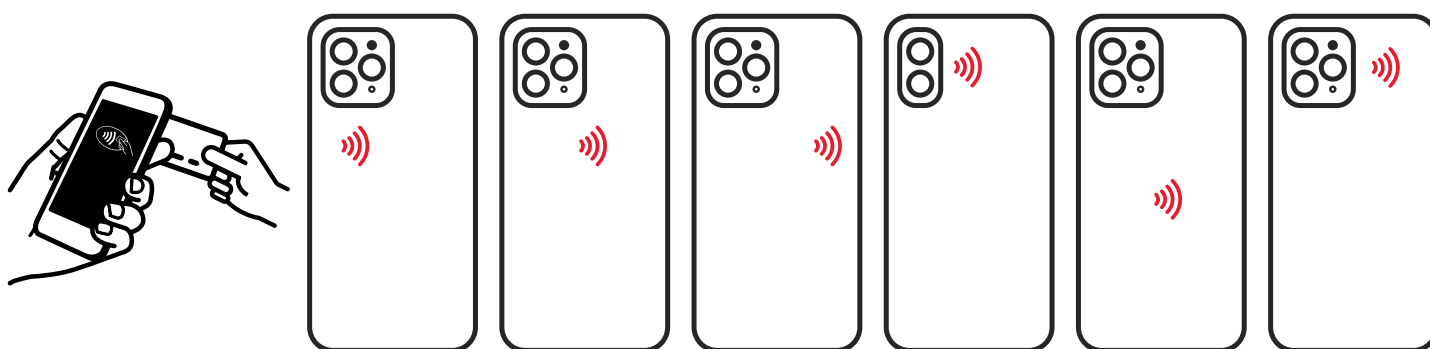
The exact location of this module should be specified in the manufacturer's instructions.

For such practice when finding the NFC module location, you can:

- take an expired card and try to complete several Payments by entering the minimum amount allowed,
- if you have no such card, you can use a valid card, and try to accept Payments with the minimum amount allowed and then (in case the payments have been successful) you can cancel transaction

All NFC modules are mainly located on the back of devices.

The possible locations of the  NFC module are shown in the figure below



All Huawei devices come with the NFC module in the same location where it is popular, or the most popular Samsung devices have NFC modules installed in these certificates.

If you do not see your Samsung device in the photo, we suggest checking the information:  
[www.samsung.com/hk\\_en/nfc-support/](http://www.samsung.com/hk_en/nfc-support/)


## Unsuccessful Card Reading

In case when the payment card reading failed, you will receive a corresponding information message.

The main reasons why the payment card is not successfully read in may be the following:

Reason	Recommended actions
NFC module is not activated	Go to the settings of your device and enable the NFC function. If you have a choice between paying with "sim" or "e-wallet" when activating the function, then you should choose "e-wallet"
Application has no permissions for NFC	Open the system menu, in the section with the applications list find the tapXphone application and make sure that in the Application permissions the access to NFC is allowed
The card is not brought to the NFC module location	Find the location of the NFC module in your device where the strongest antenna signal for reading cards is detected
The payment card was removed too early	Ask your client to bring the card and do not remove it until the result of a successful reading of the card is displayed on the screen



The client's card has very low signal in process of contactless payments	As experience has shown, very often some cards have a weak signal of the internal antenna. In such a situation, you can try to tap the card with the other side, while maintaining the minimal distance between the microchip and the NFC module. If the card cannot be read in, suggest that the customer use another one
Payment card that is used does not have a contactless interface	Check the presence of the icon  on the payment card
Payment card of an unsupported payment system is used	Make sure that the payment card belongs to a payment system that is supported by your payment terminal.
The NFC module does not work	Install a third-party application that can be used to read regular NFC tags. Run it and try to read the NFC tag/any contactless card (but not card of your client).
There are objects that block the signal between the device and the payment card	Remove items that may affect the processing of the payment card. For example, the device case.

Any repeated attempt to use the payment card must begin with removing it from the field of action of the NFC module of your device and re-bringing it to it.

## PIN entering

The Application may ask the customer to enter PIN code if the payment amount exceeds the limit for no-PIN transactions set by Citadele bank. This is a prerequisite for verifying the cardholder in order to confirm the transaction.

When the PIN entry screen appears, allow your customer to enter PIN on your device.

Pay attention of your customer to the fact that in order to safely enter the PIN code a virtual keyboard is used in which the buttons are arranged in random order and have different sizes.

If the customer refuses to enter the PIN code, click the Cancel button or the icon. In this case, the purchase cannot be considered complete.

## Payment Result

Upon successful processing of the transaction and confirmation of the completed payment by Citadele bank, the Application will offer you to use the function of sending/displaying the receipt to your customer.

The Application's receipt is not a fiscal receipt.

If the customer does not need the receipt, you can start a new transaction by clicking the New Purchase button.

## Payment cancellation

If the customer wants to return the purchase, you can use the Reversal function

The Reversal function is available only within the open (not yet closed) business day.

1. If the business day is closed, payment cancellation is not available, since Citadele bank has already settled the transaction. In this case, we recommend using the Refund function.
2. When a payment is canceled, the full amount of the purchase is returned. For a partial refund, use the Refund function.




There are two ways to cancel a purchase:

1. By selecting the required purchase from the list of transactions in the current business day.
2. By specifying the receipt number.

## Cancel purchase from the transactions list

To cancel purchase from the transactions list, go to the menu Point of sale -> Transactions. Then select the required purchase and click Reversal.

## Cancel purchase by the Receipt number

To cancel purchase by the receipt number, click the icon . The icon is available on the Amount entry screen.

Also in the Transaction settings menu where you can select the required transaction type, including payment Reversal.

To cancel a previously completed purchase enter the receipt number from the customer's receipt and confirm the action by clicking Reversal

In the menu Point of sale -> Transactions, the canceled payment will have the corresponding status

If the processing of the payment Reversal has failed, the purchase cannot be considered as canceled. In this case, we recommend try again to cancel purchase

## Refund

The Refund function can also be used when the client wants to return part of the paid amount.

## Refund Result

If the processing of Refund transaction has failed, the purchase cannot be considered as canceled. In this case, we recommend to try again or return the money to the customer in cash.

## Why and How to close the Business Day


Business day - usually 24 hours period after which the automatic closing of the business day is performed and all performed operations are transferred to processing. Business day may be closed:

- automatically, after 24 hours.
- manually, according to the need.

To manually close the business day, click the icon  and the button "Close business day"

In the Application, the Transactions menu provides a list of transactions in the current (open) business day only. When the business day gets closed, transactions for that period become unavailable for viewing.

You can see all transactions (for open and closed business days) in the Merchant's portal. For more information, look at Merchant Portal User Guide – Transactions Log

You can view the consolidated information of your transactions for the current business day in the Application menu  by clicking the button "Business day results"