Tap2Phone

1. What is Tap2Phone?
Tap2Phone is an innovative payment solution to cater to small businesses, as well as delivery and sales agents. This new service enables them to accept credit and debit card payments from customers at anytime, anywhere, by leveraging on their smartphones without the need of an external device or a point-of-sale (POS) terminal.

2. How does it works?
Tap2Phone works the same way as a contactless transaction on a standard EDC credit card terminal. Simply download Maybank Tap2Phone app from Google Play Store onto your Android (version 7.0 and above) smartphone that supports Near-Field Communication (NFC) and follow these steps:
  i. Launch the Tap2Phone app
  ii. Key-in the payment amount and allow your customer to tap his/her contactless card at the back of your smartphone.
  iii. You can send an e-receipt via SMS or email once the transaction is completed.

3. Who will benefit from Tap2Phone?
  i. Businesses that are looking for low-cost payment acceptance device
  ii. Businesses that collect payments in-store or upon delivery
  iii. Businesses that provide services at their customers' premises

4. What are the requirements to apply for Tap2Phone?
  i. The company must be locally registered in Malaysia.
  ii. The company must have a Maybank business current account.

5. What is the process of applying for Tap2Phone?
Merchant needs to submit application online attached with the required documents. Once application is processed and approved, we will furnish a letter of offer for you to sign. Upon receiving complete documentation, we will arrange to activate the Tap2Phone solution on your mobile via email.

6. What do I need to start using Tap2Phone?
Once your Tap2Phone application is approved, you will receive one login ID and password for one Tap2Phone service. You may download Maybank Tap2Phone app from Google Play Store onto your Android (version 7.0 and above) smartphone that supports Near-Field Communication (NFC) to start using your Tap2Phone service.

7. Will I be able to give a receipt to my customer?
You can send your customer an e-receipt via email or SMS (or both). The receipts can be resent from both Merchant Portal and Mobile Application.

8. Will I have to bear the cost of sending the e receipt via email or SMS?
No, the email/SMS e-receipt will be sent by Maybank from Maybank's email address or SMS shortcode (66628), and not directly from your mobile device.

9. Is the Maybank Tap2Phone mobile app free to download?
Yes, it is free to download from Google Play Store (Android devices).

10. What mobile phone can I use Tap2Phone with?
You can use it on Android (version 7.0 and above) smartphones that supports Near-Field Communication (NFC), without any additional accessories.

11. Can I use the Tap2Phone on more than one device?
Each login ID / password can only be used for one Tap2Phone app on the smartphone that you have successfully registered and bound.

You cannot use the same login ID / password that you registered and bound to a designated smartphone, to another smartphone. If you wish to use for more than one smartphone, you are required to apply for new login ID / password. Please indicate the number of smartphones to be used during the application.

12. Can I use Tap2Phone on Wi-Fi connection?
Yes, you can use Tap2Phone on either Wi-Fi or mobile internet connection.

13. What are the type of cards can Tap2Phone accept?
Tap2Phone accepts any contactless credit and debit cards bearing the Visa, MasterCard and MyDebit logo.

14. Can I accept foreign cards?
Yes, you may accept any foreign contactless credit and debit cards bearing the Visa and MasterCard logo.

15. What are the fees that I have to pay?
The advance annual maintenance fee for Tap2Phone and Merchant Rate will be provided in the Letter of Offer upon application approved.

16. How will my funds be deposited?
For all settled transactions, your funds will be deposited into your current account on the next business day.

17. Where can I view the transaction records?
You can view this on the Maybank Tap2Phone Merchant Portal. You will be provided with an account and login credentials.

18. What can I do in Tap2Phone Merchant Portal?
You can view:
- Created mobile users details,
- Transactions history,
- Settlement status,
- Some allowable admin tasks such as change of password

19. Where can I view the settlement reports?
You can view this on the e-statement Merchant Portal. You will be provided with an account and login credentials.

20. Who can I contact for inquiry and clarification?
For further assistance or clarification, you may email to merchantinquiry@maybank.com