Your guide to Tap to Pay on iPhone
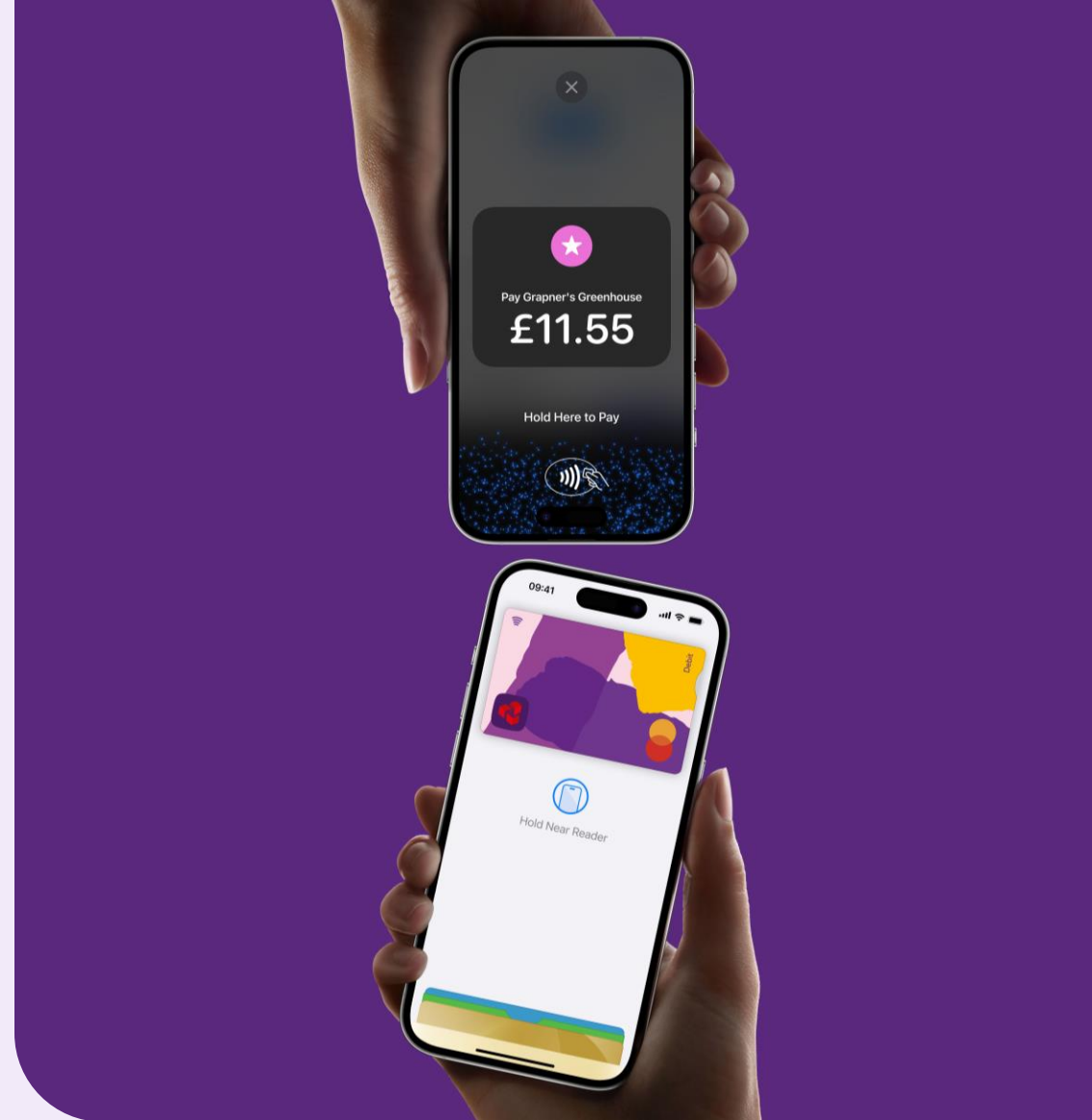
What is Tap to Pay on iPhone?

With Tap to Pay on iPhone, you can accept in-person, contactless payments on your iPhone. No extra card machines or hardware needed. It's easy, secure and private.

Tap to Pay on iPhone is available when you download the NatWest Tap to Pay app available on the App Store.

Compatible with iPhone XS or later with iOS 16.4 or later.

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How does it work?

Join Tyl and/or request NatWest Tap to Pay via a simple onboarding process.

Download NatWest Tap to Pay from the App Store, log in and start accepting contactless payments on your smartphone.

Cash from your transactions will appear in your bank account the next business day.
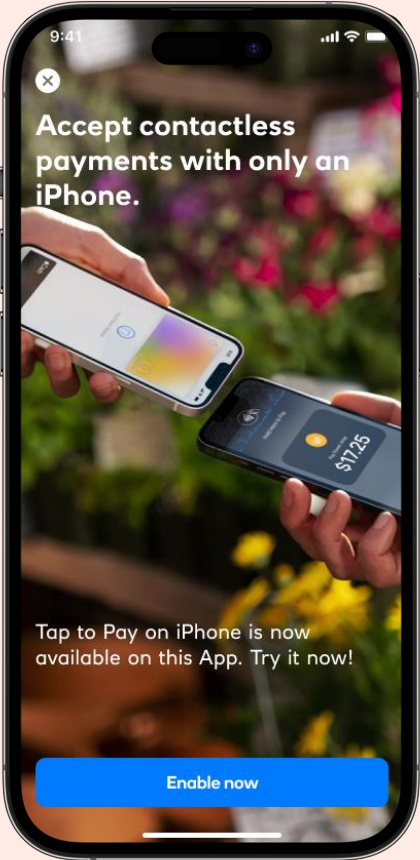
How to start accepting contactless payments
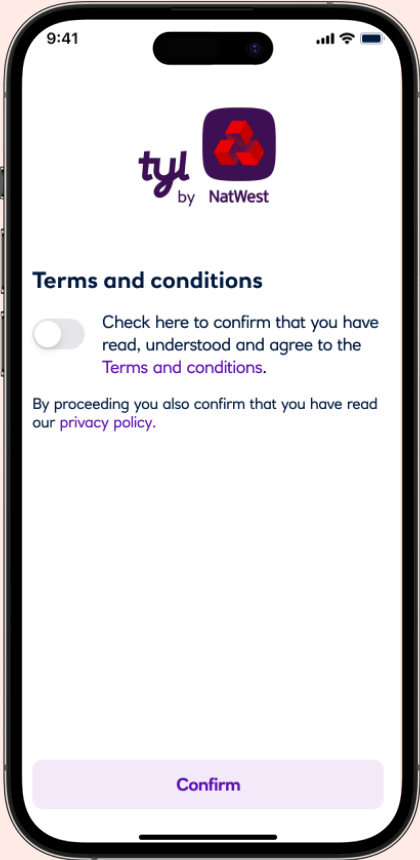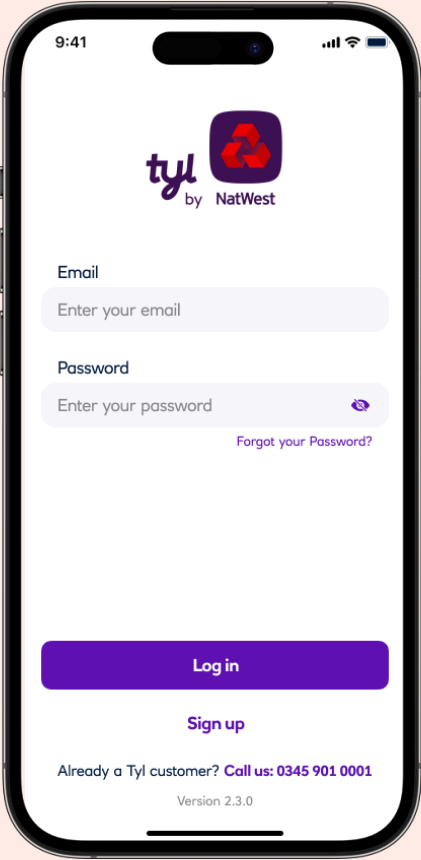
Once the NatWest Tap to Pay app is installed on your iPhone, tap on the app icon on screen to open. It'll go through a security check.

Once you're through security, enter your details into the login screen (you'll have got these during onboarding).
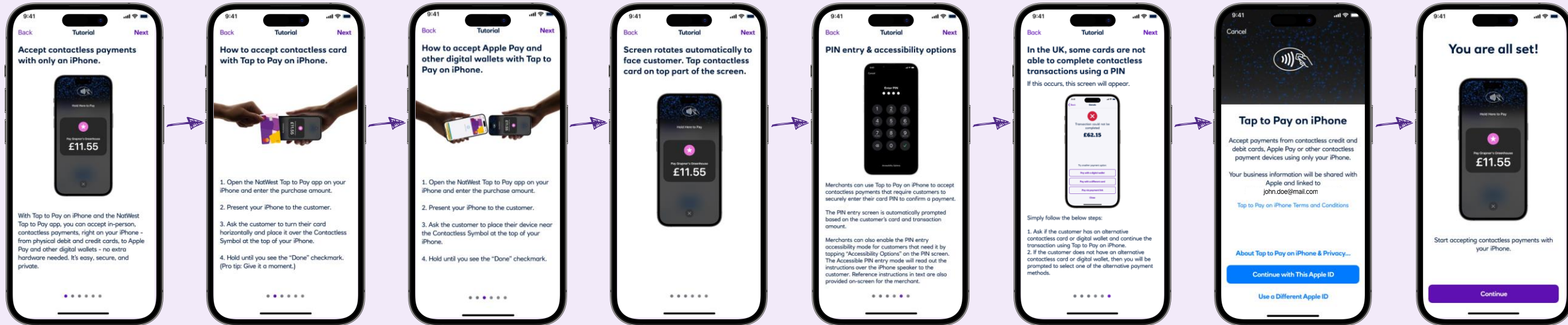
Tap to Pay on iPhone has PIN entry built in. This makes taking high-value contactless payments really straightforward and intuitive.

Getting set up

Screen 1:
9:41

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Security Check.
Please wait.
2.3.0

Screen 2:
9:41

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Email
Enter your email

Password
Enter your password

Forgot your Password?

Log in

Sign up

Already a Tyl customer? **Call us: 0345 901 0001**

Version 2.3.0

Screen 3:
9:41

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Terms and conditions

Check here to confirm that you have read, understood and agree to the Terms and conditions.

By proceeding you also confirm that you have read our privacy policy.

Confirm

Screen 4:
9:41

Accept contactless payments with only an iPhone.

Tap to Pay on iPhone is now available on this App. Try it now!

Enable now

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Getting set up

Once you're all set up, you'll be asked to grant permission for **location**.
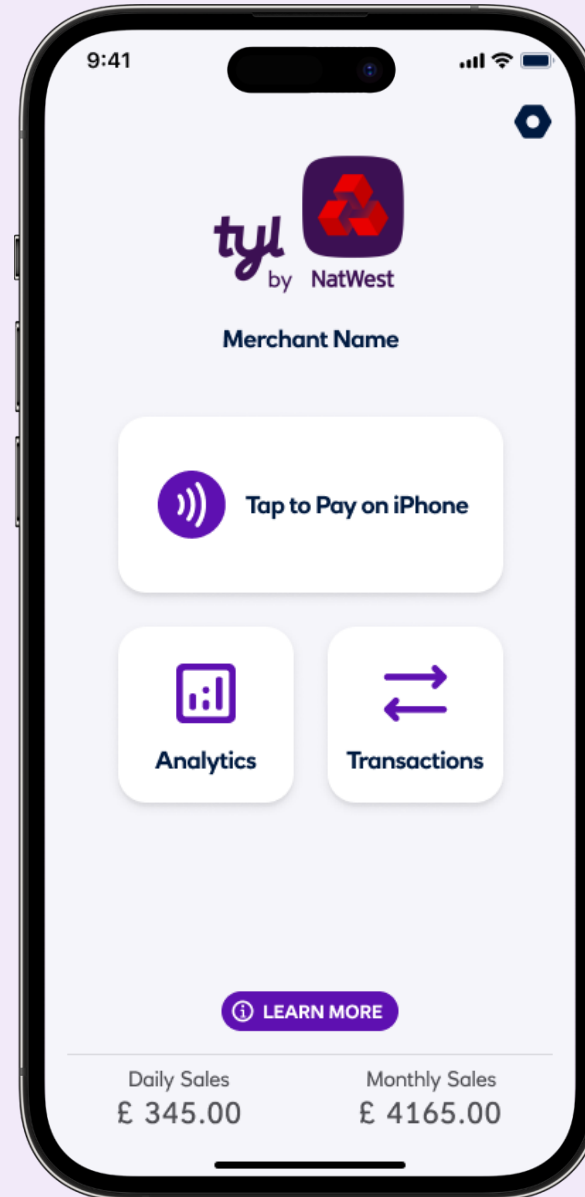
Dashboard

Tap to Pay on iPhone

Take a contactless payment using only your iPhone.

Analytics

A summary of all processed transactions by day, week or month.

Transactions

View all transactions, processed via NatWest Tap to Pay.
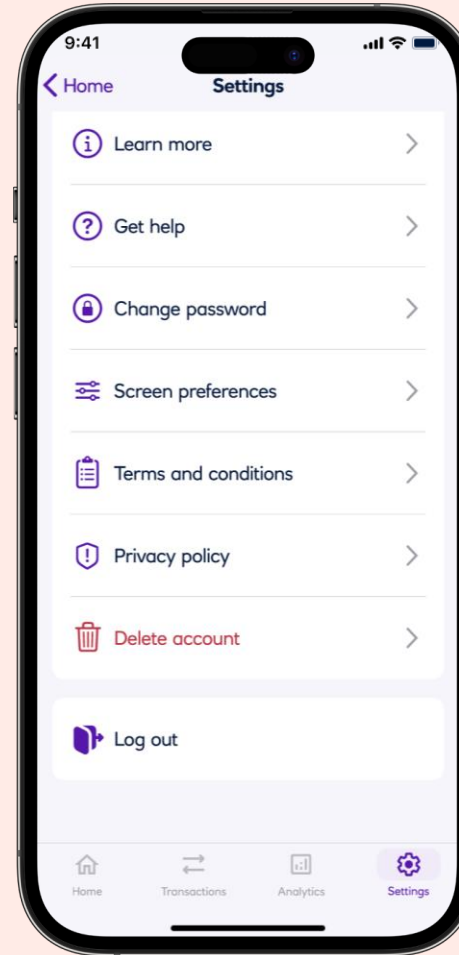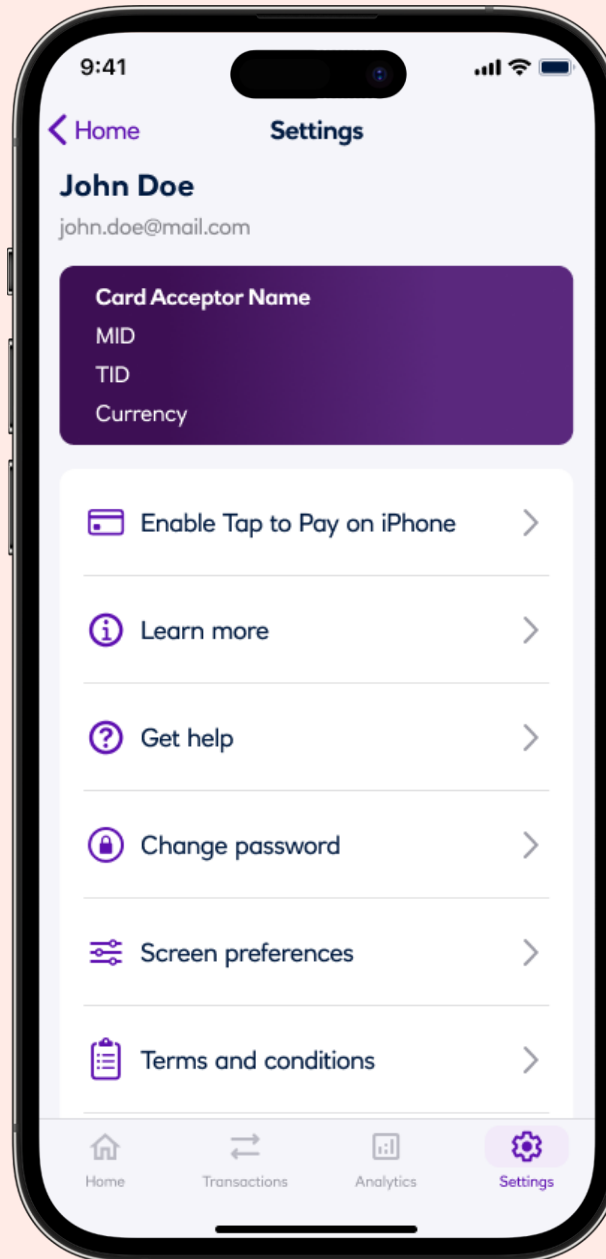
Settings

Merchant details
Name of the app user, merchant e-mail, merchant name, Merchant ID, Terminal ID and terminal currency.

Change password
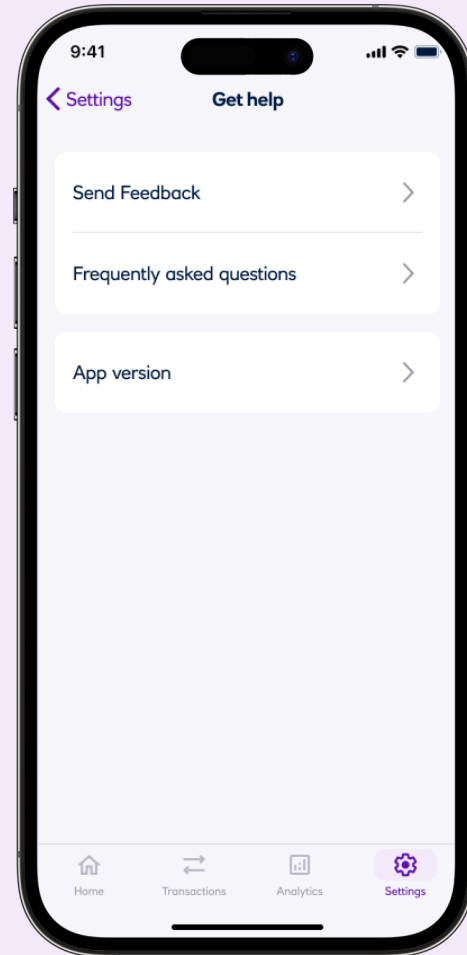Change your password directly from the app.

Screen preferences
Show/hide the optional screens for gratuity (tip) and order reference info. These screens only appear if requested when you joined Tyl or activated in the main user's phone/app.

Learn more
Access educational pages for you to use.

Delete account
Close your account with us.

Screen 1

9:41

< Home   **Settings**

John Doe
john.doe@mail.com

Card Acceptor Name
MID
TID
Currency

⊟ Enable Tap to Pay on iPhone ›

ⓘ Learn more ›

⊘ Get help ›

🔒 Change password ›

⚊ Screen preferences ›

📋 Terms and conditions ›

Home   Transactions   Analytics   Settings

Screen 2

9:41

< Home   **Settings**

ⓘ Learn more ›

⊘ Get help ›

🔒 Change password ›

⚊ Screen preferences ›

📋 Terms and conditions ›

❗ Privacy policy ›

🗑 Delete account ›

↪ Log out

Home   Transactions   Analytics   Settings

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Settings

Send feedback
Get help via e-mail or phone.
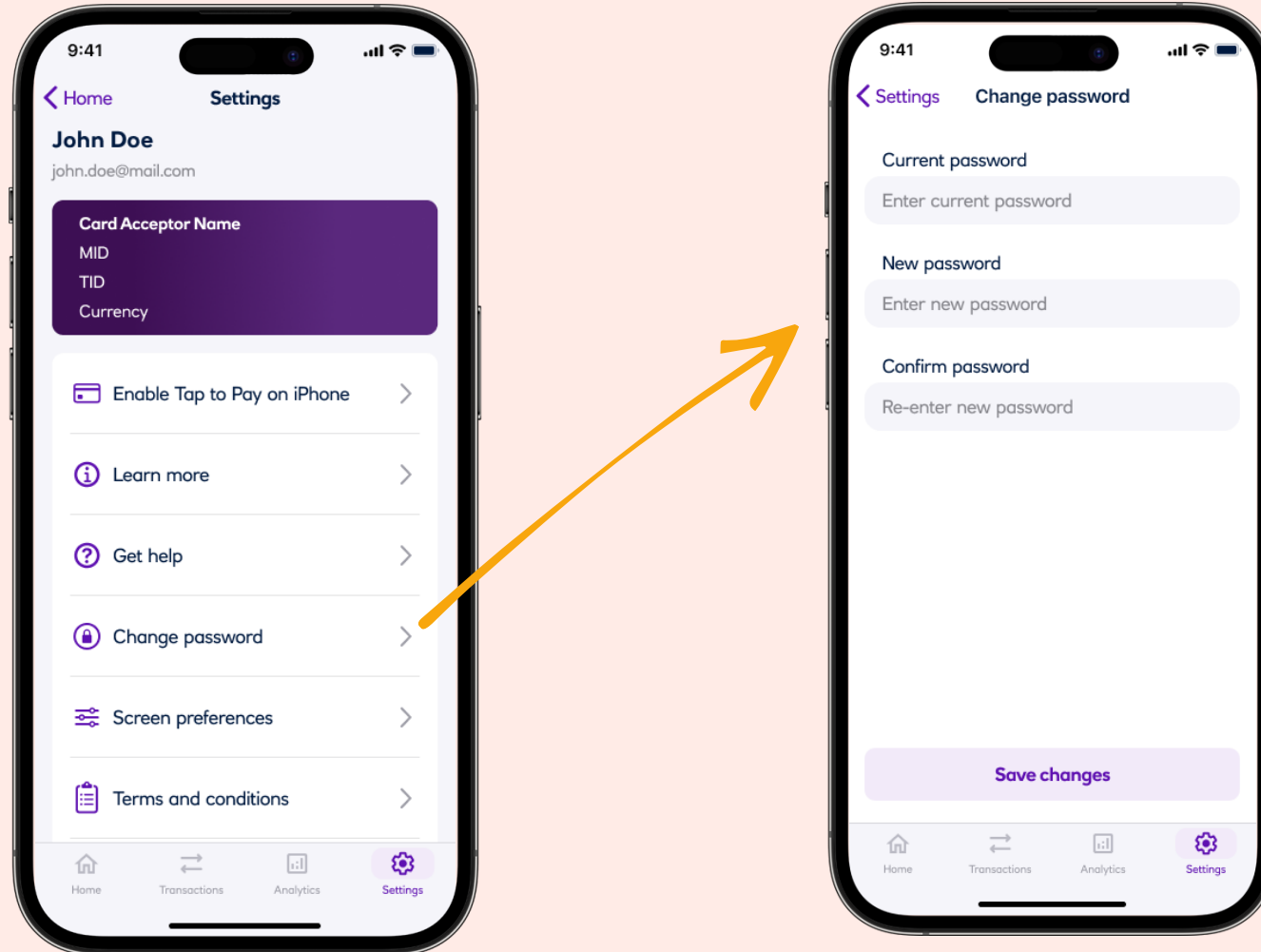
Frequently asked questions
Find answers here.

App version
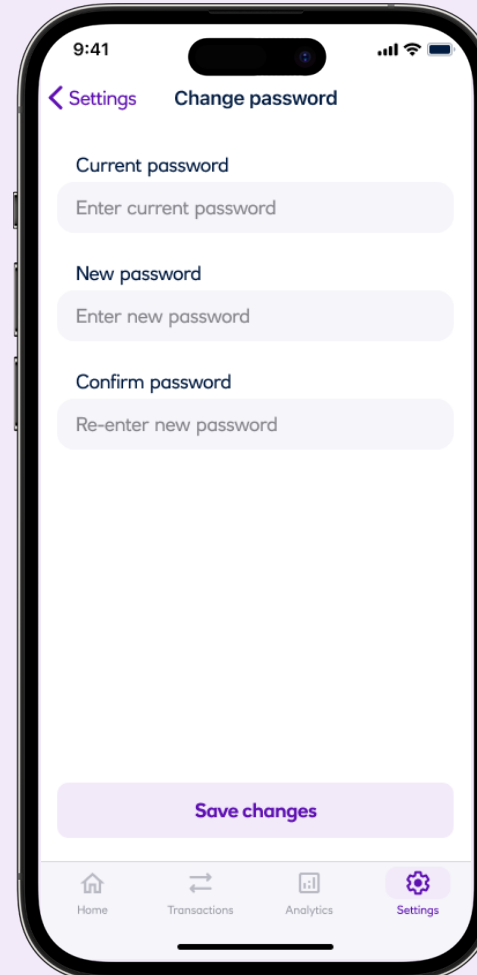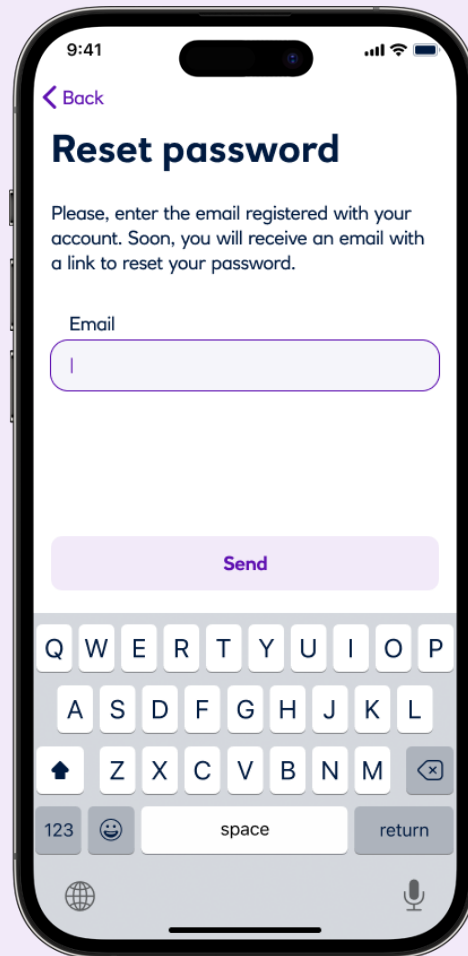Check your app is up-to-date, healthy and secure.
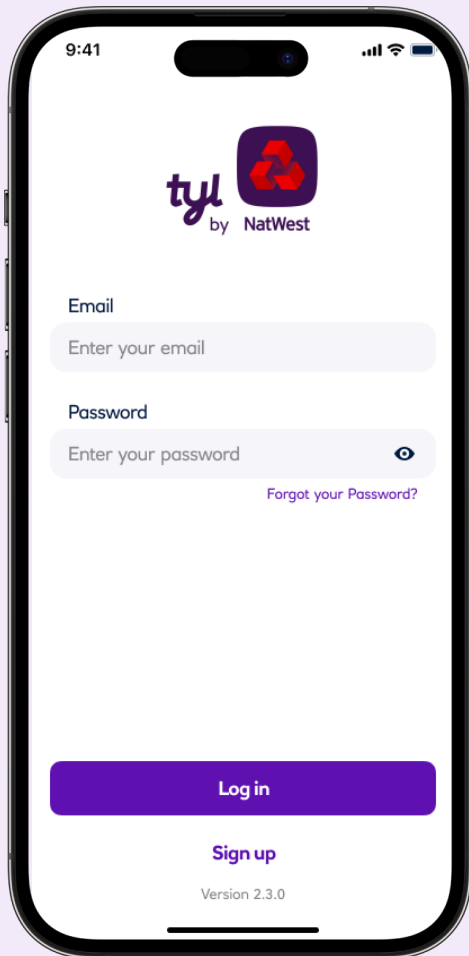
Change password

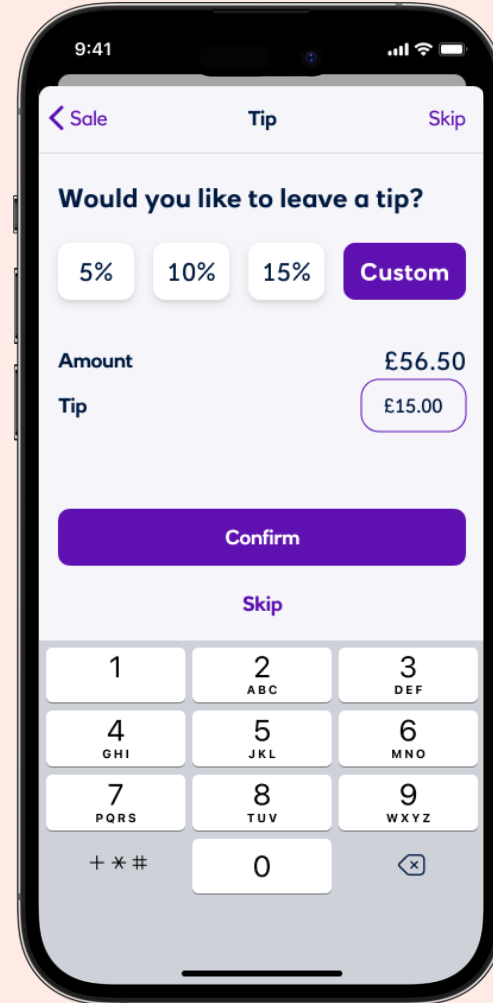**Create a new password right there in the app.**

Reset password

Perfect, if you forget your password.

Gratuity screen

Requested when you join Tyl or activated in the main user's phone.

Optional gratuity screen – leave a 5/10/15% tip, or a custom amount.

Sale

Enter amount – tap – done.

£56.50

1	2	3
4	5	6
7	8	9
00	0	⌫

Confirm

Hold Here to Pay

Pay Grapner's Greenhouse

£56.50

9:41 Back **Details** Done

✓

Payment is successful!

£56.50 22.03.2023 | 13:58

Card	
Card Number	474836XXXXXX7353
STAN	002784
AC	113295

NatWest

Send receipt to:

Email   SMS   QR

Close
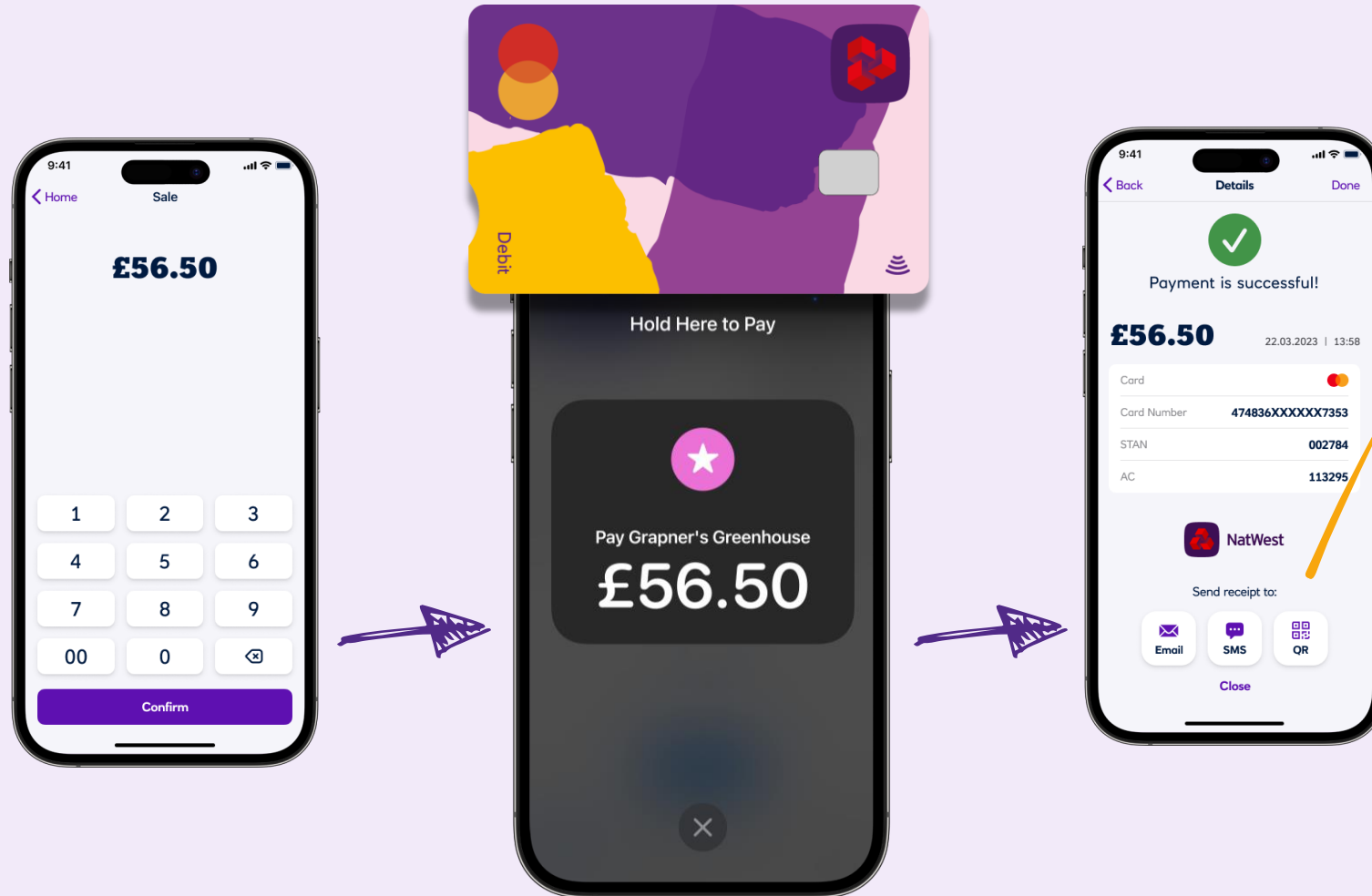
Create a receipt for the cardholder (even if the transaction is declined) via:

- Email
- Text/SMS
- QR code*

*The generated QR code can be read by the customer's phone camera, if QR reading functionality is available on that device.

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Transactions list

The history of all processed transactions.
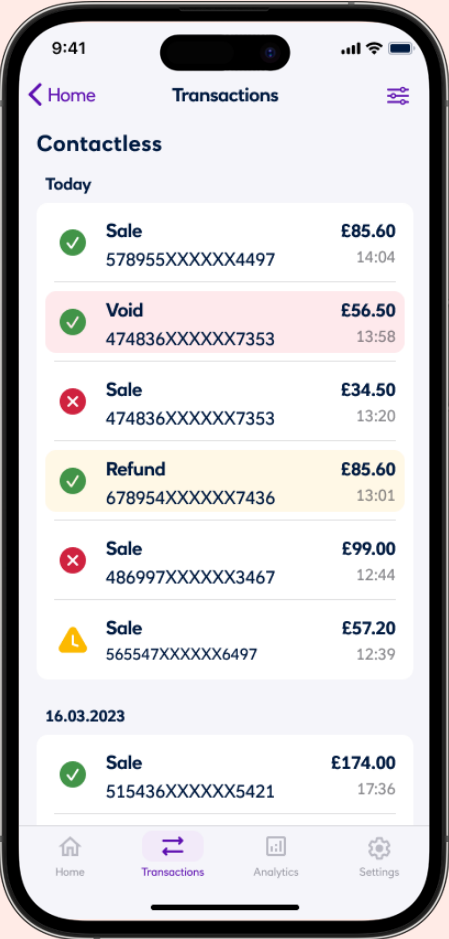
Filter by date, type or status

Click a transaction to check the details or issue a refund.
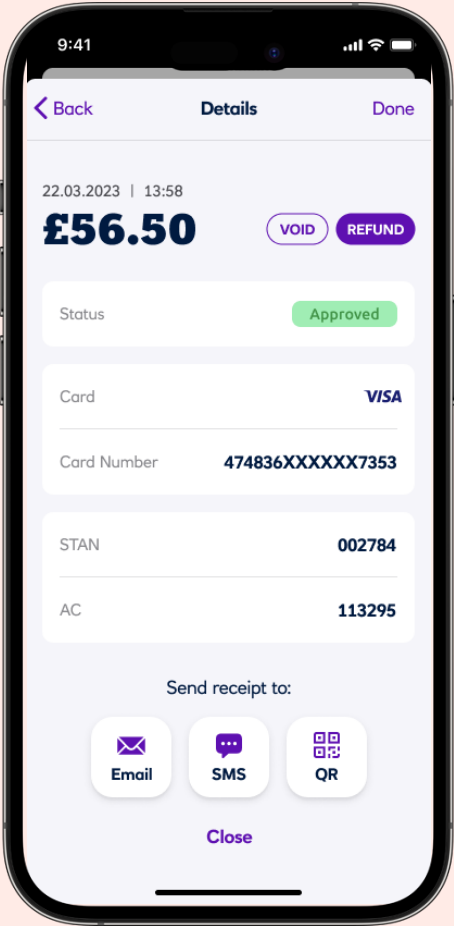
Refund

...if the original transaction is approved and hasn't been refunded already.
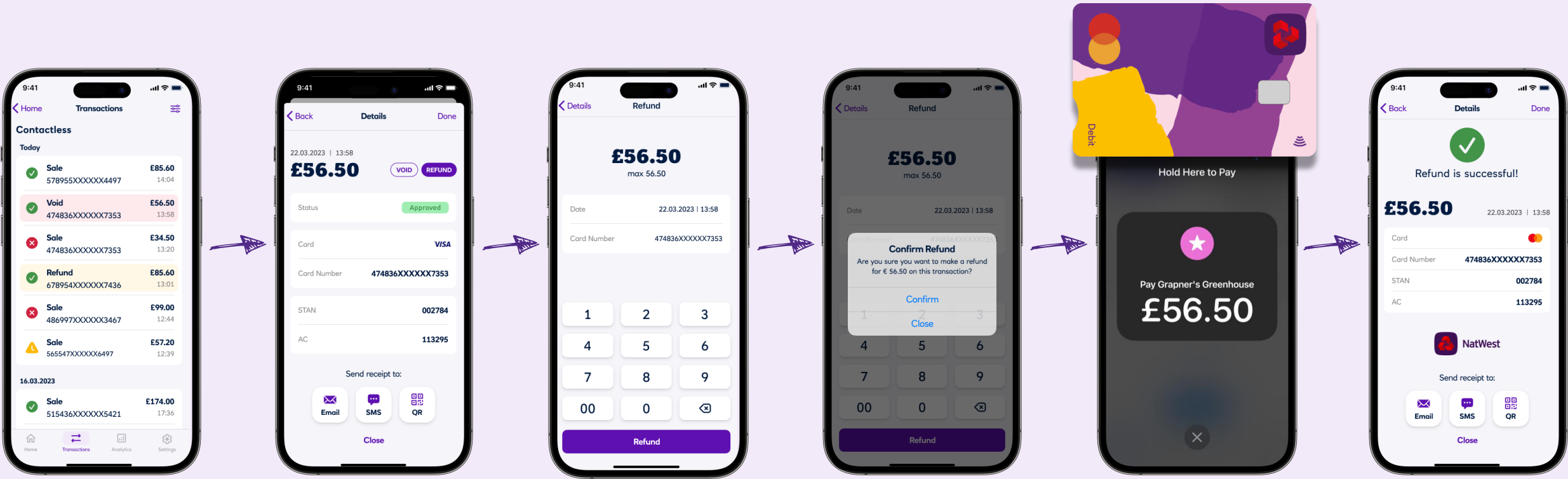
Void

Must be carried out the same business day.
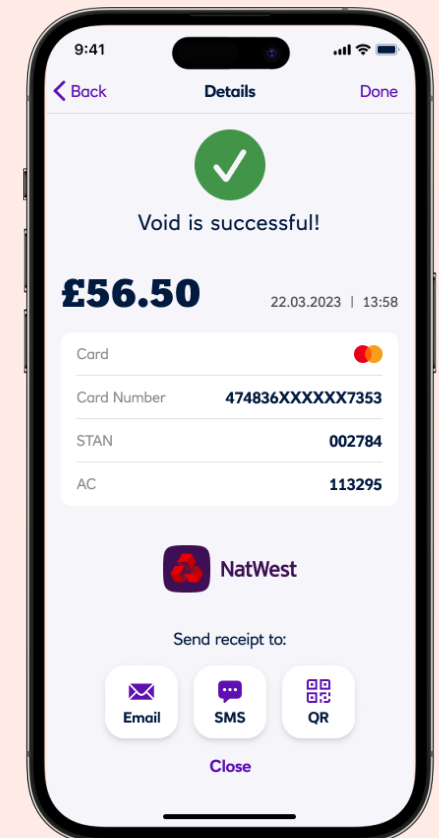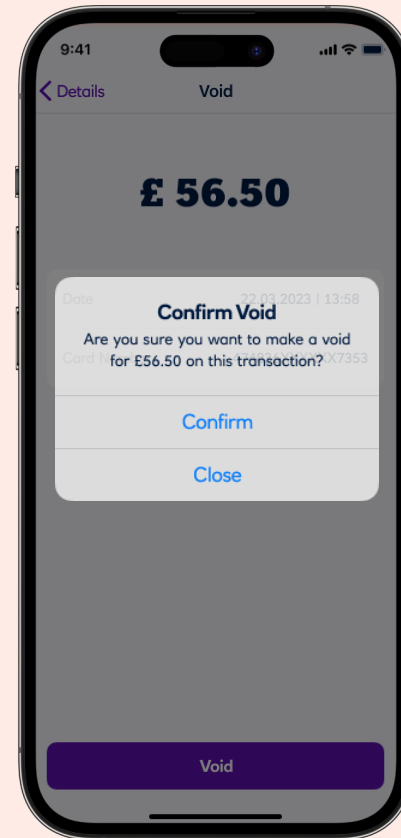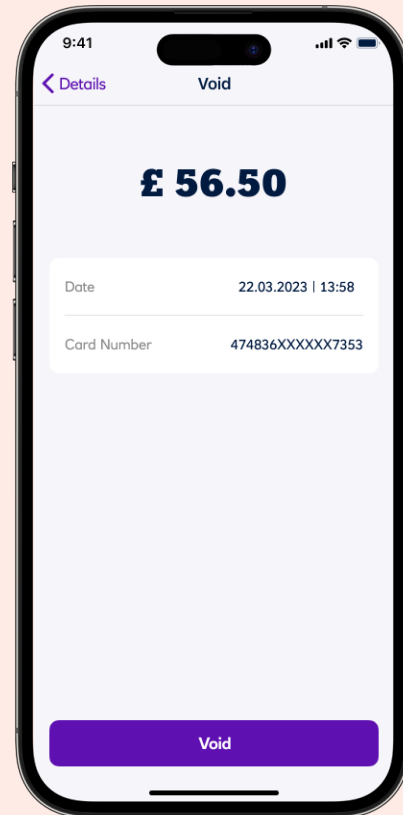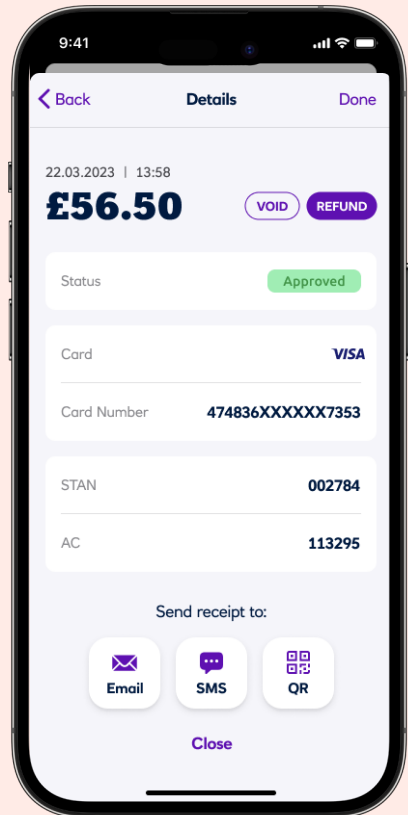
Pin fallback

If a transaction could not be completed, Tap to Pay on iPhone offers alternative payment options. These include paying with a digital wallet, choosing a different card or paying via payment link.

Customer scans QR code, is sent a link and is taken to Tyl's Hosted Payment page to complete transaction.
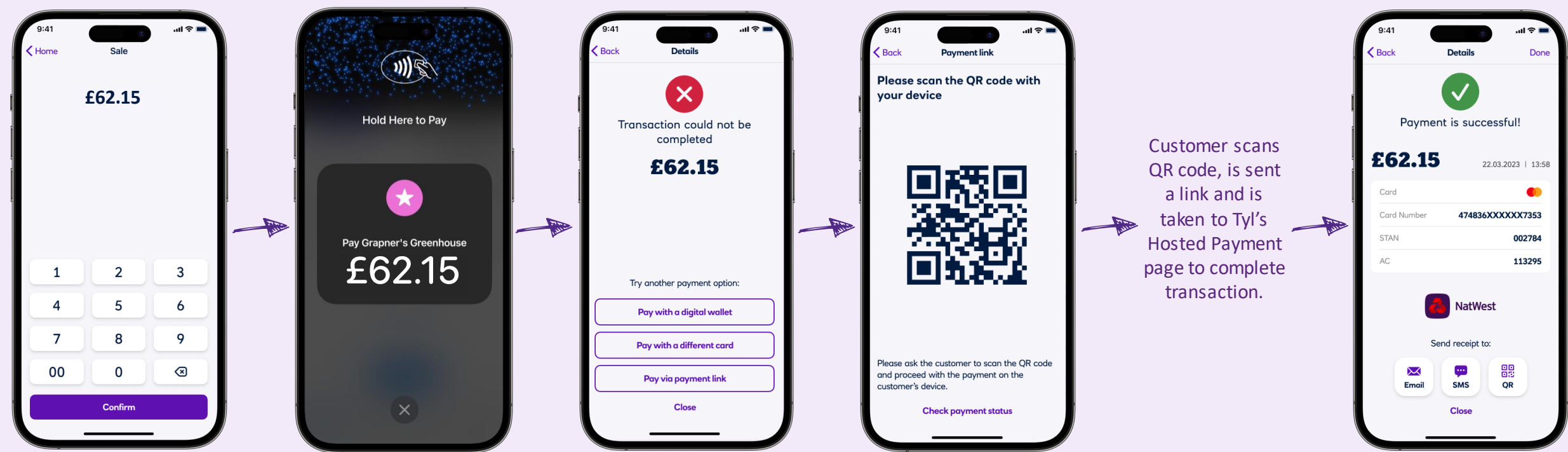
What is CVM limit?

Traditional payments normally require some Cardholder Verification Method (CVM) such as PIN or signature.

Note that the contactless CVM limit varies from country to country (currently £100 in the UK).

Cardholder verification (PIN) is required for contactless card transactions above the CVM limit.

A pin may also be required for certain scenarios such as:
- Cumulative transaction value counter or transaction number counter
- Card issuer detecting suspicious activity
- Random security checks

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Taking payments with PIN in the app
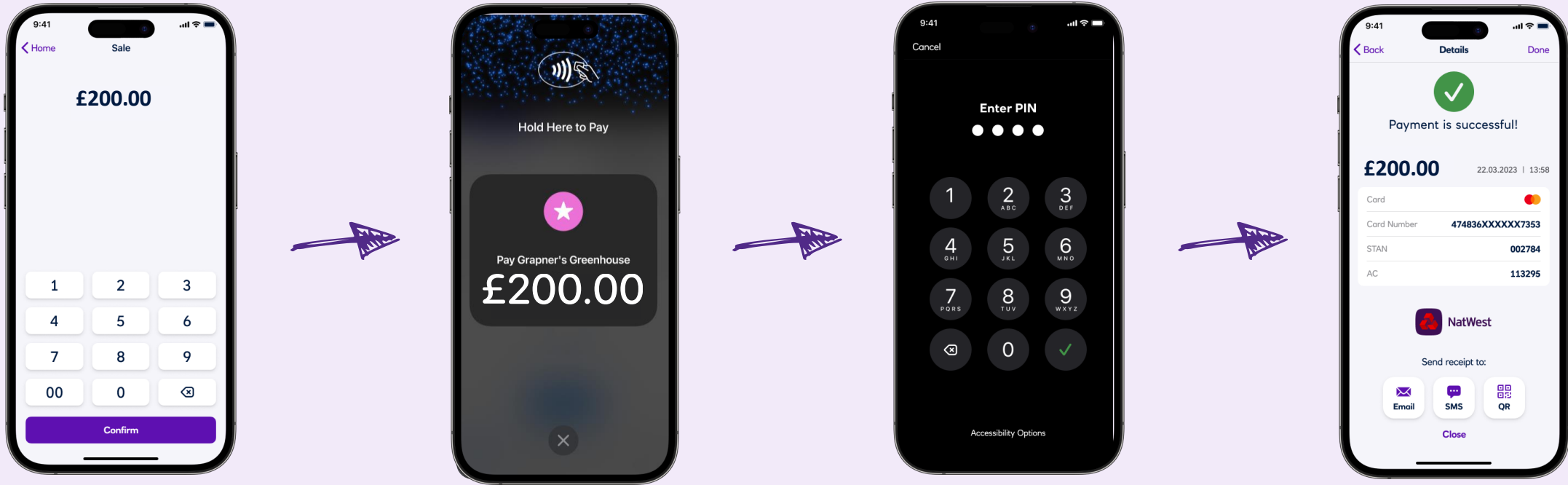
If the customer's card issuer does not support online PIN entry, you can use alternative payment options. These include paying with a digital wallet, choosing a different card or paying via payment link.

or

If you have one of our other devices, you can use a standalone Tyl card machine (Clover, Ingenico or PAX) to take the sale again.

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Please note:

All payments are processed online.
Tap to Pay on iPhone on the NatWest Tap to Pay app should always be connected to the internet every time a payment is processed.

NatWest Tap to Pay does <u>not</u> process payments offline.
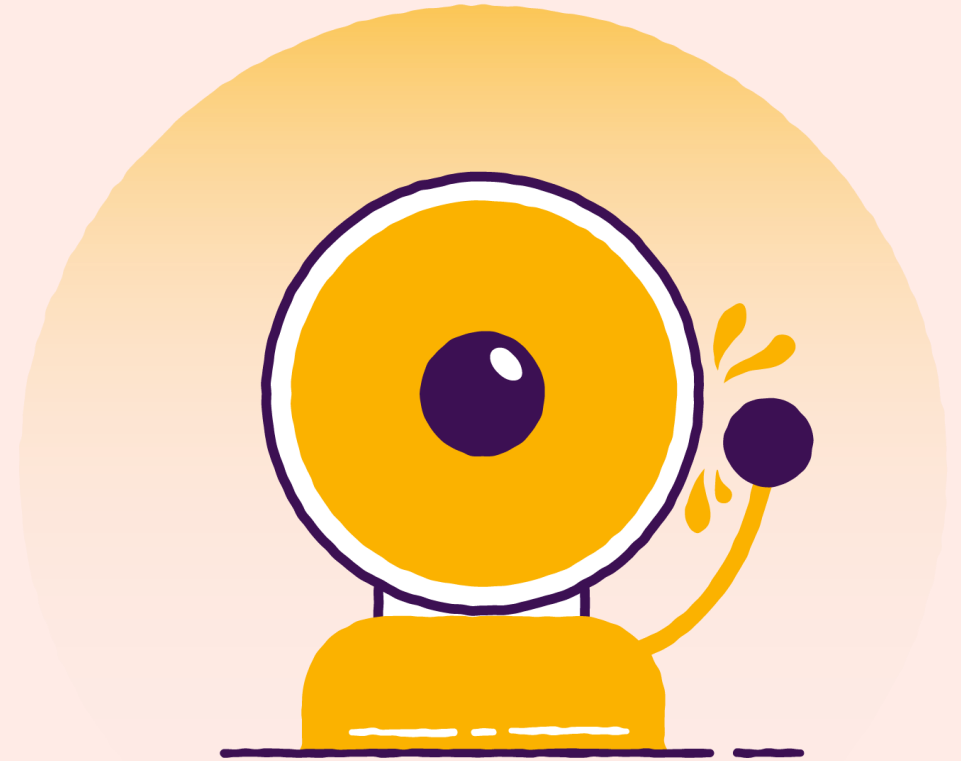
Still got questions?

Visit our FAQ page to find out more:

www.tylbynatwest.com/tap-to-pay-on-iphone

Thank you

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Appendix
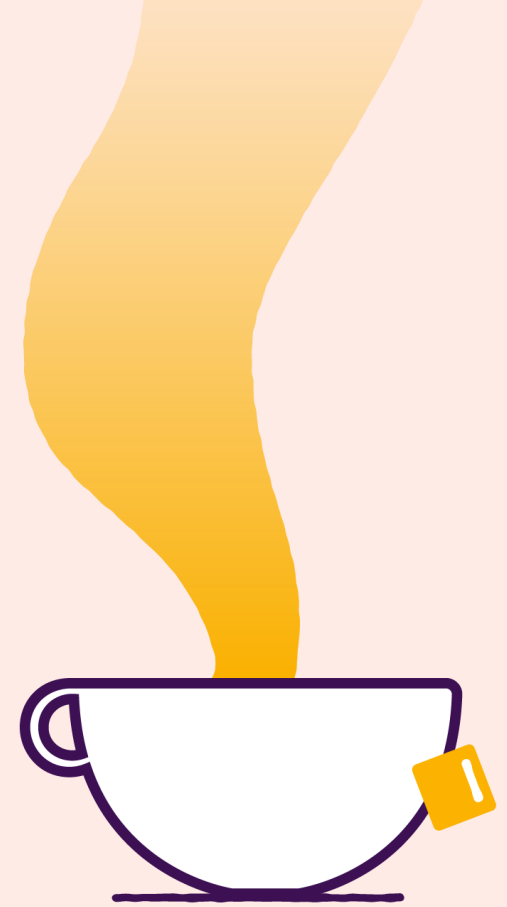
Troubleshooting (most common)

Code	Meaning	Action
00	Success	N/A
01	Refer to card issuer	Cardholder to contact their card issuer bank
02	Refer to card issuer	Cardholder to contact their card issuer bank
03	Invalid merchant number	Contact Tyl Support
05	Do Not Honour	Cardholder to try again after some time or with different card. Alternatively, to contact their card issuer bank. This response means the issuer has not approved the transaction for a number of reasons which are not disclosed in detail.
51	Insufficient funds	The customer's card issuer has declined the transaction as the card does not have sufficient funds. Advise your customer of this fact, and they should either use an alternate card or contact their bank.
65	Retry in contact mode	This response will usually trigger a new request where the cardholder will be required to pay using a secure payment link.
96	System Error	Contact Tyl to find out more about this type of failure
11017	Tyl error	Contact Tyl to find out more about this type of failure
11019	Pin fallback required	Cardholder's issuing bank requires a PIN to complete the transaction, if PIN entry isn't supported, the cardholder will be required to pay using a secure payment link.

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Troubleshooting continued

Code	Meaning	Action
04	Retain card	Pick Up Card, Card Lost or Stolen Usually returned when the Issuer would like the merchant to take possession of the card due to potential fraud.
05	Do not honor	Cardholder to try again after some time or with different card. Alternatively to contact their card issuer bank. Normally occurs when a cardholder has exceeded their allowable credit line, or also returned by some Issuers for not sufficient funds.
06	System error	Cardholder to try with a different card.
07	Retain card	Pick Up Card, Special Conditions (other than lost/stolen card)
08	Refer to card issuer	Honor with identification. Cardholder to contact their card issuer bank.
09	Please wait	Request in Progress. NA
10	Partial approval	NA
11	Approved (VIP)	NA
12	Invalid transaction	NA
13	Invalid amount	Invalid amount (currency conversion field overflow) or amount exceeds maximum for card program.
14	Invalid card	Card number error. Issuer cannot find the account. Re-enter transaction.
15	Unable to route to issuer	Returned when the first 6 digits of the card number are not recognized by the Issuer. Re-enter transaction.
17	Customer cancellation	The customer (cardholder) cancelled the transaction.
19	Re-enter transaction	This code applies to Visa and means that the transaction cannot be processed temporarily.
21	No action taken	The customer's card issuer has indicated there is a problem with the credit card number. The customer should use an alternate credit card, or contact their bank.
25	Unable to locate record on file	The customer's card issuer does not recognise the credit card details. The customer should check the card information and try processing the transaction again.
28	The file is not accessible	NA

Troubleshooting continued

Code	Meaning	Action
29	File update not successful, contact acquirer	NA
30	System error	The customer's card issuer does not recognise the transaction details being entered. This is due to a format error. The customer should check the transaction information and try processing the transaction again.
31	Format error	The customer's card issuer has declined the transaction as it does not allow transactions originating through mail /telephone, fax, email or Internet orders. This error is associated with customers attempting to use a Discover Card.
33	Card expired	The customer's card issuer has declined the transaction as Card has expired. Check the expiry date on the card.
34	Retain card	The customer's card issuer has declined the transaction as there is a suspected fraud on this credit card number. Merchant should retain the card and contact the card issuer.
35	Card acceptor contact acquirer. Retain card	The customer's card issuer has declined the transaction and requested that the customer's card be retained by the merchant as the card was reported as lost or stolen.
36	Restricted card. Retain card	The customer's card issuer has declined the transaction and requested that the customer's card be retained.
37	Retain card	The customer's card issuer has declined the transaction and requested that your customer's card be retained.
38	PIN entry tries exceeded	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN three times. Merchant should ensure that the card belongs to the person trying to use it.
39	No credit account	Bank has declined the transaction as the Card number used is not a credit account.
40	Function not supported	The cardholder's bank has declined the transaction as it does not allow this type of transaction. The cardholder's bank may have put a hold on the card.
41	Card reported as lost. Retain card	This means the cardholder reported the card lost and the card issuer will not allow the transaction to go through. The hold code is a signal from the issuing bank to the merchant that the cardholder reported their card lost.
42	No universal account	The customer's card issuer has declined the transaction as the account type selected is not valid for this credit card number. The customer should use an alternate credit card or contact their bank.
43	Card reported as stolen. Retain card	The owner has reported the card stolen, and the issuing bank has blocked the transaction. Merchant should retain the card.
51	Insufficient funds	The customer's card issuer has declined the transaction as the card does not have sufficient funds. Advise your customer of this fact, and they should either use an alternate card or contact their bank.

Troubleshooting continued

Code	Meaning	Action
52	No checking account	The customer's card issuer has declined the transaction as the credit card number is associated to a cheque account that does not exist.
53	No savings account	The customer's card issuer has declined the transaction as the credit card number is associated to a savings account that does not exist.
54	Card expired	Expired Card code error indicates the card used to pay your subscription has expired. To fix this issue, the cardholder to submit payment from a different card that has not expired.
55	Incorrect PIN	The customer's card issuer has declined the transaction as the customer has entered an incorrect PIN. The customer should re-enter their PIN.
56	Unknown card	The customer's card issuer has declined the transaction as the card number does not exist. The customer should use an alternate credit card.
57	Original transaction not found	The customer's card issuer has declined the transaction as this credit card cannot be used for this type of transaction. The customer should use an alternate credit card, or contact their bank.
58	Unknown terminal	The customer's card issuer has declined the transaction as this credit card cannot be used for this type of transaction. This may be associated with a test credit card number. The customer should use an alternate card, or contact their bank.
		This is also often a response expected for test cards on the live gateway, when test credentials are used.
59	Suspected fraud	The customer's card issuer has declined this transaction as the card appears to be fraudulent.
60	PIN is required	The merchant should ask the customer to enter their PIN.
61	Withdraw limit exceeded	The customer's card issuer has declined the transaction as it will exceed the customer's card limit. The customer should use an alternate card or contact their bank to exceed the withdrawal limits.
62	Restricted card	The customer's card issuer has declined the transaction as the credit card has some restrictions. The customer should use an alternate card, or contact their bank.
63	Security violation	The customer's card issuer has declined the transaction as it will exceed the customer's card limit. The customer should use an alternate card.
64	Amount higher than orig. txn	The customer's card issuer has declined the transaction due to the amount attempting to be processed. The customer should check the transaction amount and try again, contacting their card issuer should the problem persist. They could have a restriction over the maximum amount for one purchase.

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Troubleshooting continued

Code	Meaning	Action
65	Retry in contact mode	The card issuer is requesting further authentication, if a PIN is not being requested please ask the consumer to use an alternative payment card/method to complete the transaction
66	Retain card	Card Acceptor Call Acquirer Security
67	Retain card	Hard Capture - Pick Up Card at ATM
68	Delayed response	The credit card transaction has not been processed. You can retry the transaction after waiting for 15 minutes.
75	PIN entry tries exceeded	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN more than three times.
76	Incorrect PIN	The customer's card issuer has declined the transaction as the customer has entered an incorrect PIN. The customer should re-enter their PIN.
77	Issuer does not support the service	Please ask the consumer to use an alternative payment method to complete the transaction.
78	Customer not eligible for POS	The customer card does not have the needed functions to be accepted by a POS device.
79	System error	Contact Tyl support
80	Network error	Contact Tyl support
81	PIN cryptographic error	Contact Tyl support
82	Transaction timeout	Contact Tyl support
83	Communication failure	Contact Tyl support
85	Account number, address or CVV2 verification failure	Contact Tyl support
86	PIN validation not possible	Contact Tyl support
87	Cashback amount declined	Contact Tyl to find out more about this type of failure
88	Cryptographic failure	Contact Tyl to find out more about this type of failure
89	Authentication failure	Contact Tyl to find out more about this type of failure

Troubleshooting continued

Code	Meaning	Action
90	Cut-off is in process	Contact Tyl to find out more about this type of failure
91	Issuer temporarily not reachable	The customer's card issuer is unable to be contacted to authorise the transaction. The customer should attempt to process this transaction again. If the problem persists, there may be an issue with the card issuing bank, and the cardholder should contact their bank.
92	Invalid card type	NA
93	Transaction cannot be identified. Violation of law	The customer's card issuer has declined the transaction and request the customer to contact their bank.
94	Duplicated transaction	The customer's card issuer has declined the transaction as this transaction appears to be a duplicate transmission. Check this is the case and process the transaction again if needed.
95	Reconcile error	Contact Tyl to find out more about this type of failure
96	System error	Contact Tyl to find out more about this type of failure
97	System error	Contact Tyl to find out more about this type of failure
98	System error	Contact Tyl to find out more about this type of failure
99	System error	Contact Tyl to find out more about this type of failure
11008	Processing error	The transaction has timed out. Please attempt processing the transaction again.
11010	Retry in contact mode	The transaction has failed. Please try again and ask the customer to pay using an e-wallet (e.g. Apple Pay or Google Pay) or using a secure payment link
11011	Expired incomplete	"The transaction required the customer to enter their PIN. Please try again and prompt the customer to enter their PIN when requested
11012	Technical reversal failed	Technical Reversal failed, please try again. If you continue to experience this error, please contact Tyl for support.

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Troubleshooting continued

Code	Meaning	Action
11013	Processor not found	Contact Tyl support
11017	Tyl error	Contact Tyl support
11018	PIN fallback validation error	Contact Tyl support
11019	PIN fallback required	Cardholder's issuing bank requires a PIN to complete the transaction, if PIN entry isn't supported, the cardholder will be required to pay using a secure payment link.
1000016	Store Not Found	This error relates to your merchant account configuration. Please contact Tyl to find out more.
1000024	No Active Terminal Found	This error relates to your merchant account configuration. Please contact Tyl to find out more.