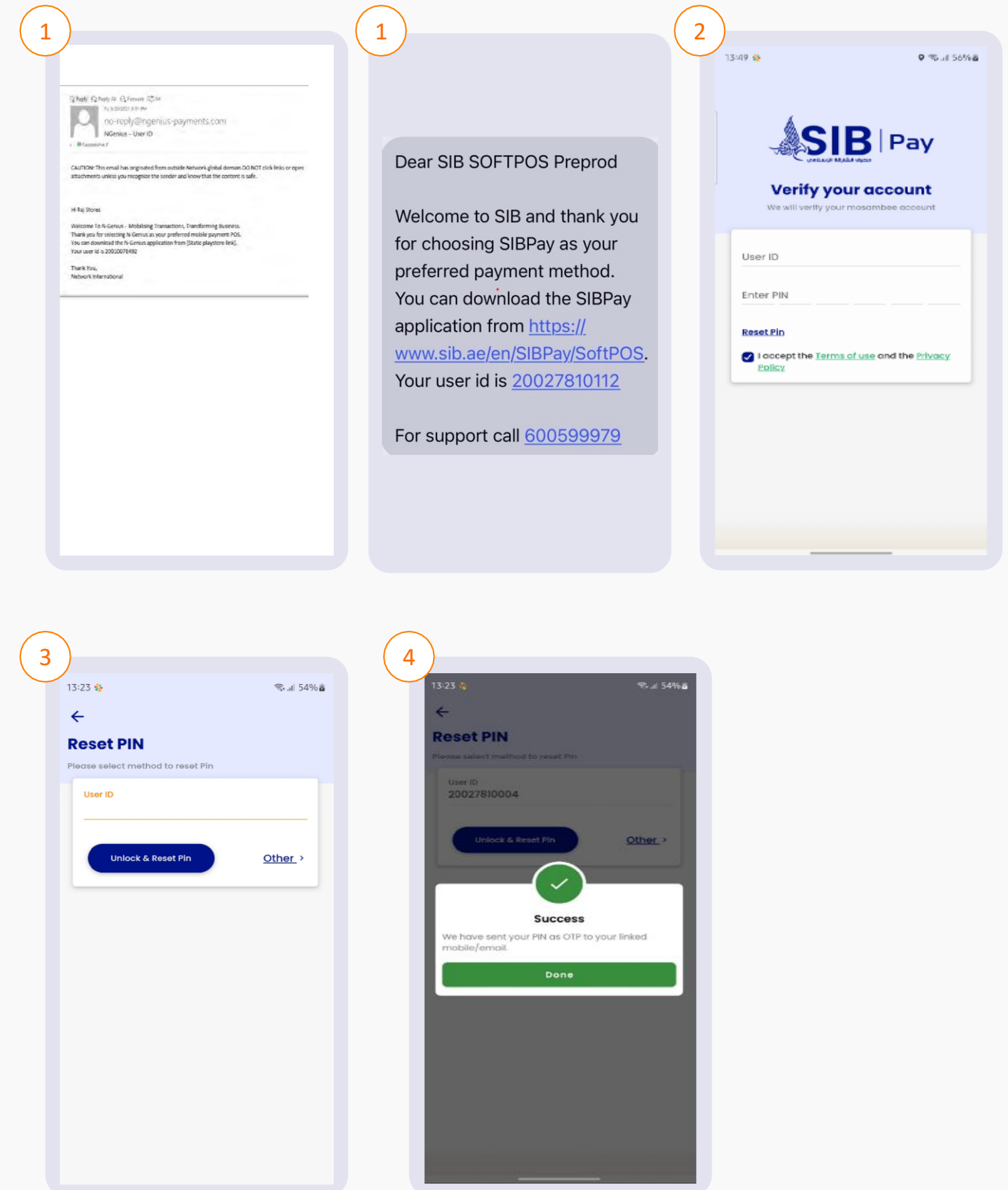




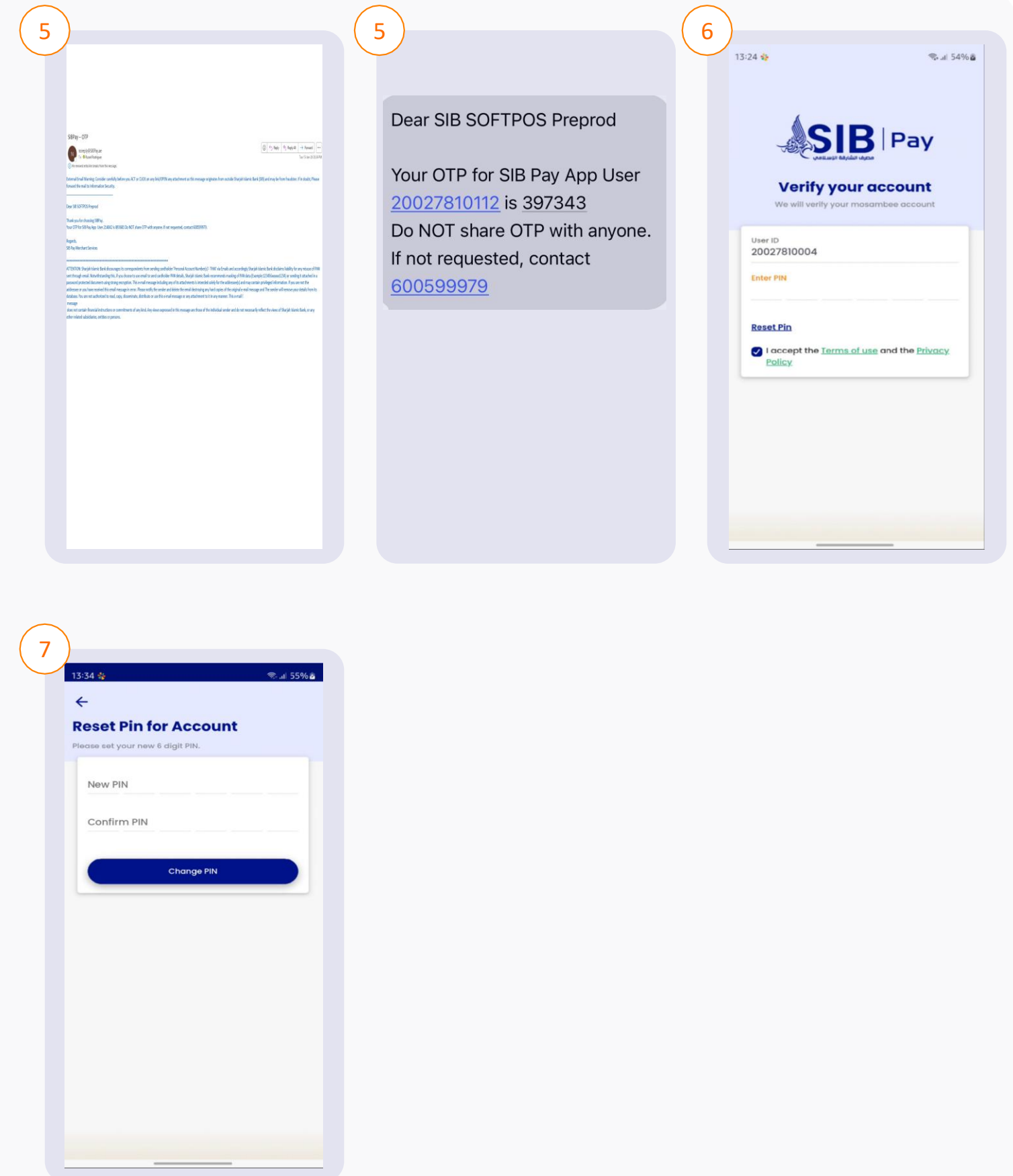
## 1.0 Merchant On Boarding/ Activation Flow

- 1 Approved merchants will receive welcome email & SMS along with login credentials (USER\_ID) and play store link to download the app.
- 2 Upon successful download of the SIB Pay app, merchant needs to enter USERID that was received by email/SMS. Press RESET PIN to set the app PIN.
- 3 It will pop-up to enter USER ID to send SMS onregistered mobile number.
- 4 A message confirming the OTP has been sent with popup. Click OK.



## 1.1 Merchant On Boarding/ Activation Flow

- 5 System will send a temporary PIN to the merchant registered mobile number and email that is linked with the User ID.
- 6 Enter the temporary PIN/OTP received by registered email.
- 7 After OTP/temp PIN authentication, app will pop-up to set a new PIN.
- 8 Confirm your new PIN. *Please note that same process followed when User ID is temporary blocked.*
- 9 Login with new PIN to start your payment journey.

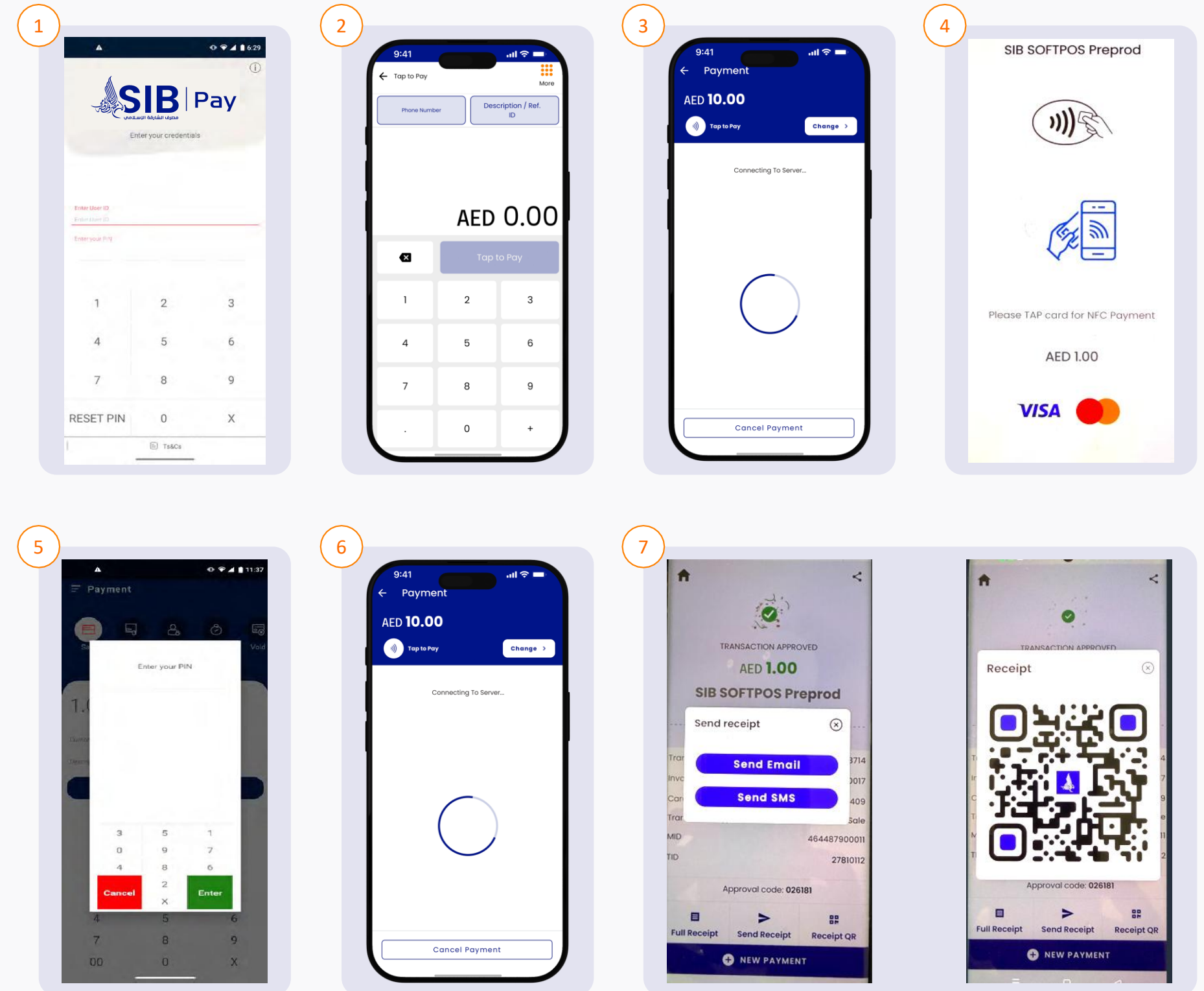


## 2.0 Sale Transaction Flow

- 1 Open the SIB Pay App and enter your user ID and password to log in.
- 2 Select the Sale command. Enter the transaction amount, the customer's mobile number, as well as a description of the transaction, then press the "Tap to Pay" command. "It is optional to enter mobile number & description".
- 3 The app processes the Request for Authorization of transaction.
- 4 The app will prompt the customer to tap their card or device (in the case of ApplePay or SamsungPay). The customer must tap your smartphone to make the payment.  
*Note: The NFC antenna is built into the back of most smartphones.*

- 5 The customer is prompted to enter their PIN using the secure PIN pad.  
*For transactions under the 500AED CVM limit, there is no PIN entry prompt. For security reasons the numbers on the PIN pad are arranged randomly so the merchant can't guess the PIN by watching at the cardholder's hand movement.*

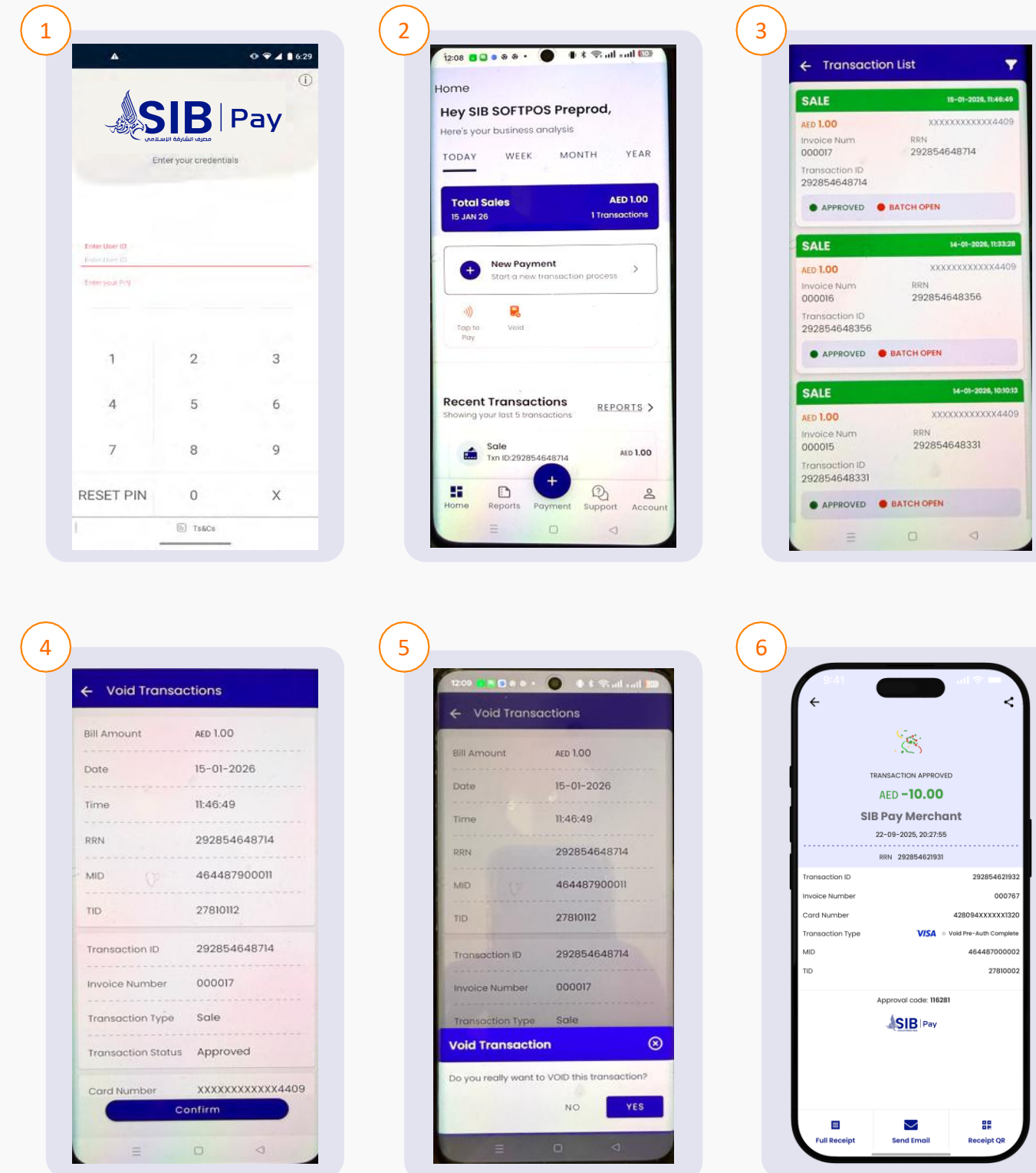
- 6 The app sends the transaction for processing.
- 7 If the transaction is successful, you can provide the cardholder with an E-receipt of the transaction to be sent via email & SMS Or the customer can scan the QR code for Digital Receipt. Alternatively you can select full receipt option to view the receipt. In case of a decline transaction it will be displayed on the same screen.



### 3.0 Void Transaction Flow

- 1 Open the SIB Pay App and enter your user ID and password to log in.
- 2 Select the Void command.
- 3 Select the transaction that needs to be voided.
- 4 Confirm the void by tapping continue.
- 5 Confirm by tapping Yes.
- 6 If the transaction is successful, you can request an E-receipt of the transaction to be sent via email or SMS. Alternatively you can select full receipt option to view the receipt. In case of a decline transaction it will be displayed on the same screen.

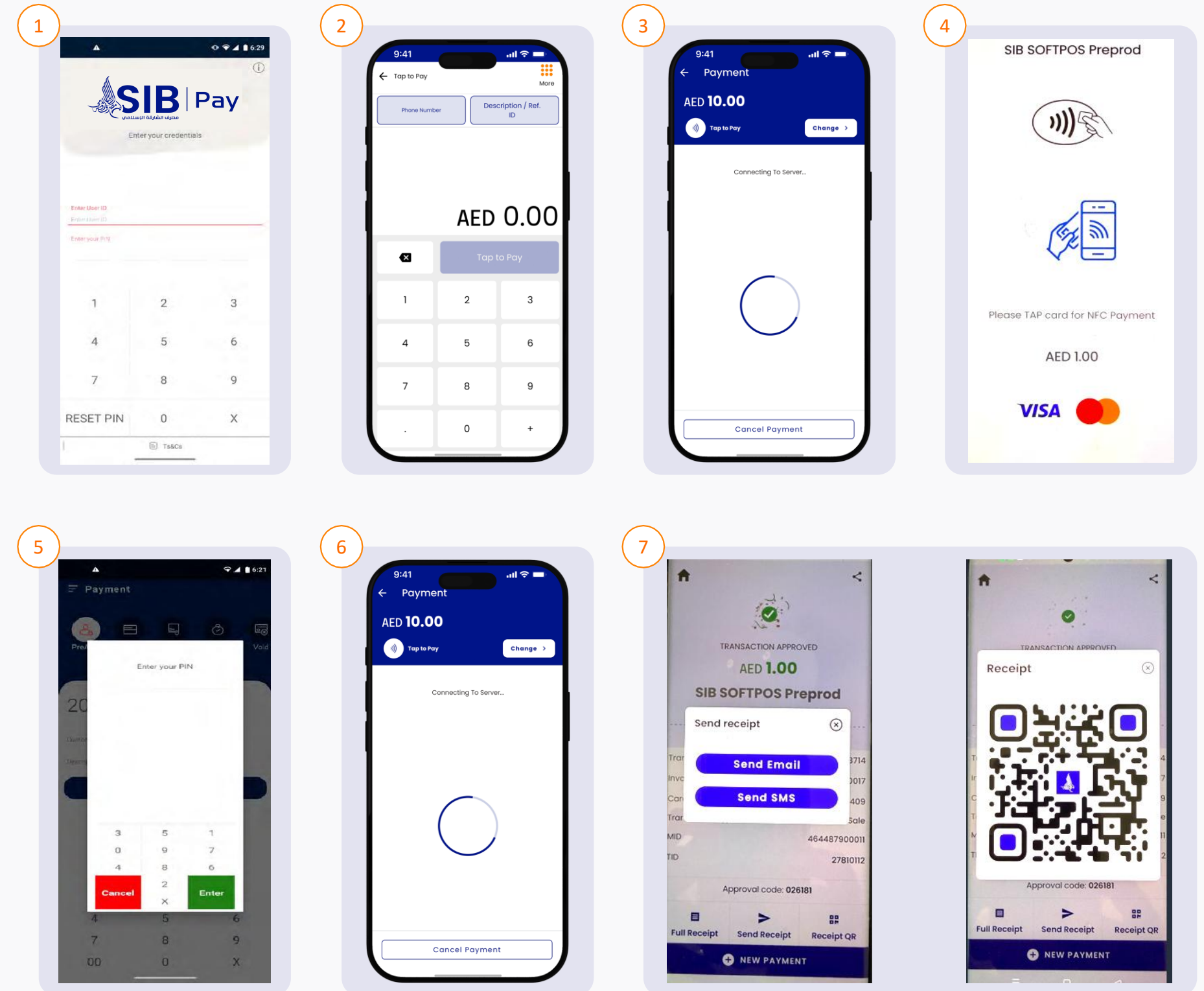
*Note: Transactions can be voided only on same day prior to auto settlement timeframe*



#### 4.0 Pre-Authorisation Transaction Flow

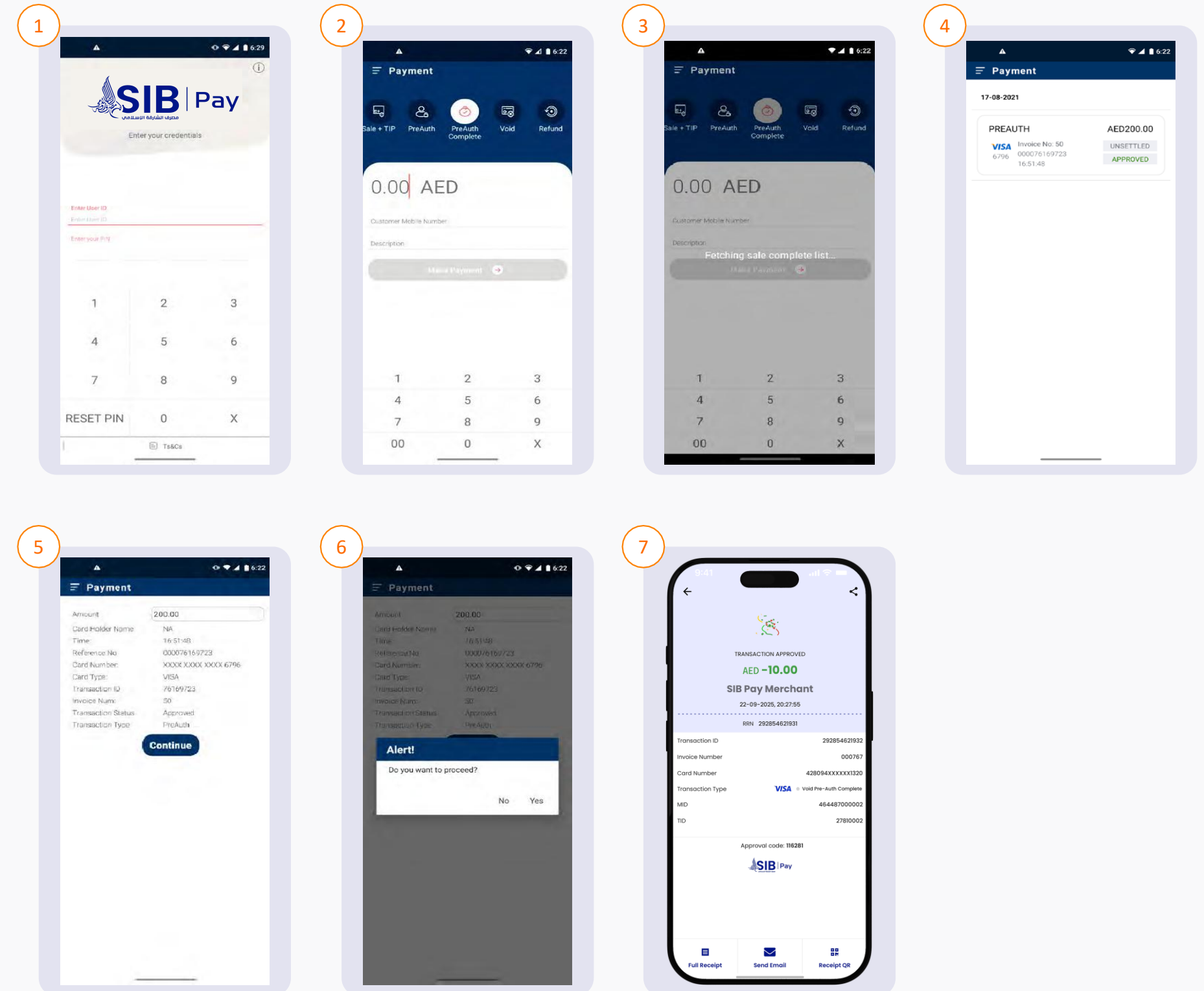
- 1 Open the SIB Pay App and enter your user ID and password to log in.
- 2 Select the Pre-Auth command. Enter the transaction amount, the customer's mobile number, as well as a description of the transaction, then tap the Make Payment command.  
*It is optional to enter mobile number & description.*
- 3 The app processes the Request for Authorization of transaction
- 4 The app will prompt the customer to tap their card or device (in the case of ApplePay or SamsungPay). The customer must tap your smartphone to make the payment.  
*Note: The NFC antenna is built into the back of most smartphones.*

- 5 The customer is prompted to enter their PIN using the secure PIN pad.  
*For transactions under the 500AED CVM limit, there is no PIN entry prompt. For security reasons the numbers on the PIN pad are arranged randomly so the merchant can't guess the PIN by watching at the cardholder's hand movement.*
- 6 The app sends the transaction for processing.
- 7 If the transaction is successful, you can provide the cardholder with an E-receipt of the transaction to be sent via email & SMS Or the customer can scan the QR code for Digital Receipt. Alternatively you can select full receipt option to view the receipt. In case of a decline transaction it will be displayed on the same screen.



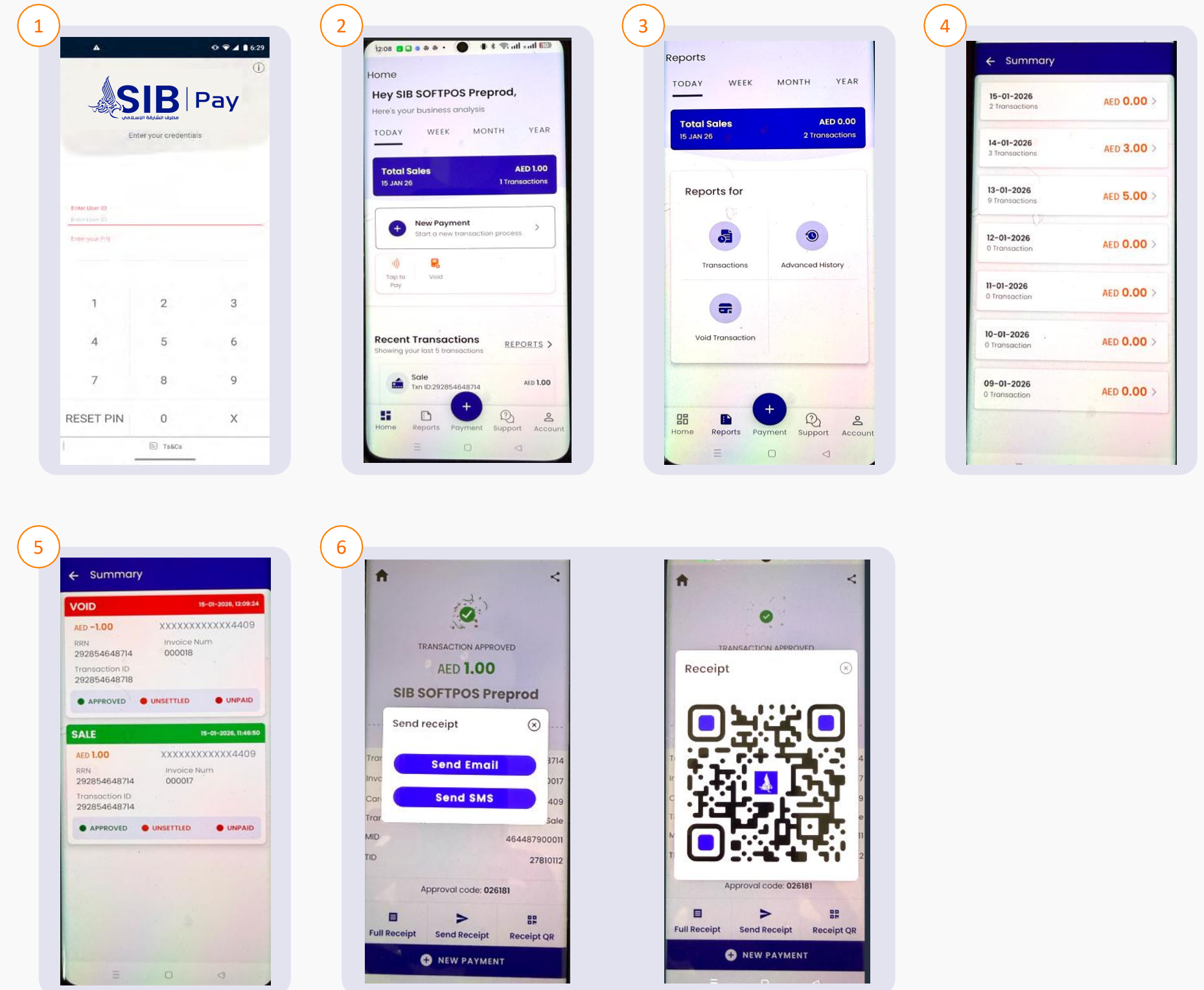
## 5.0 Pre-Authorisation Complete Transaction

- 1 Open the SIB Pay App and enter your user ID and password to log in.
- 2 Select the Pre-Auth Complete command.
- 3 The app will fetch the sale complete list.
- 4 Select the transaction from the list.
- 5 Enter amount.  
*Note: Pre-Auth completion amount can be equal to or less than the original transaction amount.*
- 6 Confirm by tapping Yes.
- 7 If the transaction is successful, you can request an E-receipt of the transaction to be sent via email or SMS. In case of a decline transaction it will be displayed on the same screen.



## 6.0 Transaction History

- 1 Open the SIB Pay App and enter your user ID and password to log in.
- 2 Select the Report button from menu.
- 3 The Report option from the menu will provide two types of filters. The All Trxns tab will display a summary per day. Select the date to view the list of the day's transactions.
- 4 Select date of transactions to view transactions.
- 5 Tap SHOW DETAILS to view additional transaction details.
- 6 You can provide the cardholder with an E-receipt of the transaction to be sent via email & SMS Or the customer can scan the QR code for Digital Receipt.



## 1. WHAT YOU SHOULD KNOW

### 1. Types of payments accepted

The SIB Pay App payment app allows you to accept payments from practically any customer with contactless cards including Wallets like Apple Pay , Samsung Pay etc.

#### Cards:

Covered/Credit, Debit, and Prepaid contactless cards.

#### Card schemes:

Visa & MasterCard

### 2. Payments and statements

Settlement and payments are settled daily in your company bank account.

Statements are sent to you daily by email (terms & conditions apply).

### 3. Chargebacks and presentments

If a paying customer of yours disputes a transaction, the issuing bank may request a written explanation of the issue from them. You, as the merchant, may also have to provide a copy of the receipt for the related sales transaction.

If the customer's chargeback is valid, the disputed amount will be deducted from your account. Under certain circumstances, you may be requested to provide necessary supporting documents for SIB Pay to re-present the chargeback.

## 2. FOR SUPPORT

Contact our 24/7 helpdesk on 600 599 979 (Toll Free)  
Or Email us at : [contact@SIBPay.ae](mailto:contact@SIBPay.ae) , in case of technical queries ,  
issues Or change of device requirements.