

#### General

## 1. What is the SIB Pay App?

**SIB Pay App** is a SoftPOS (Software Point of Sale) application that allows merchants to accept contactless payments directly on their NFC-enabled Android smartphones, eliminating the need for a traditional POS terminal.

## 2. What payment schemes are supported on the SIB Pay App?

The app currently supports Visa and Mastercard contactless card payments only.

## 3. What types of transactions are supported?

The app supports two transaction types as default:

- Sale (accepting payments)
- Void (cancelling same-day transactions)

# 4. Do I need an internet connection to use the SIB Pay App?

Yes. A stable internet connection is required to process transactions.

## **User Registration and Login**

# 5. How do I log in to the SIB Pay App?



To log in for the first time or reset your PIN:

- 1. Enter your User ID and tap Reset PIN
- 2. A window opens with your prefilled User ID
- 3. Tap Send SMS/Unblock
- 4. Receive a 4-digit temporary PIN via SMS
- 5. Enter the temporary PIN on the login screen
- 6. Set and confirm your new 4-digit PIN
- 7. Log in using your new PIN

### 6. What should I do if I forget my login PIN?

Use the Reset PIN option on the login screen and follow the instructions to receive a temporary PIN. Then, set a new PIN to regain access.

#### 7. Can I use the SIB Pay App on a different device?

Each user is bound to a specific device for security reasons. If you would like to change or replace your device, please contact 600599979 | contact@sibpay.ae for assistance with unbinding and reactivation on a new device.

## **Payments & Transactions**

#### 8. How do I accept a contactless payment?

1. Tap New Payment



- 2. Select Sale
- 3. Enter the amount and tap Proceed
- 4. Ask the customer to tap their card or wallet on the back of your phone
- 5. A success screen and digital receipt will be shown after completion

## 9. How can I cancel (void) a transaction?

- 1. Tap Void
- 2. Choose the transaction you wish to Void
- 3. Click Confirm to initiate void request
- 4. Click Yes to Void the transaction
- 5. A void digital receipt will be generated upon success

#### 10. Can I accept payments from digital wallets?

Yes, contactless wallets such as Apple Pay, Samsung Pay, or Google Pay (with Visa/Mastercard cards) are supported as long as the tap-to-pay feature is used.

## 11. Is there a transaction limit for contactless payments?

Yes. Based on local regulations, cardholders may need to enter a PIN on the card for transactions above AED 500.

# 12. Can I void a transaction from a previous day?

No. Void transactions can only be performed on the same day.



## **Receipts & Reporting**

## 13. How do I send a receipt to a customer?

Receipts can be shared via SMS or email immediately after a transaction.

## 14. Where can I find my transaction history?

You can view your transaction history through:

- The Dashboard (for recent transactions)
- The Reports section (for full summaries)

## **Device Compatibility & Availability**

## 15. What devices are supported by SIB Pay App?

The app is compatible with:

- Android devices with NFC support
- Android OS version 13 or above
- Devices with Google Play Store access

## 16. I can't download the application from Google Play.

Make sure that:

Your device runs Android 13 or higher and support NFC



# 17. I can't find the application on Google Play.

This may occur due to:

- Lack of NFC functionality (Google Play filters the app out)
- The app is only available in the UAE ensure your Google Play country is set to UAE

# 18. Is the app available outside the UAE?

No. The **SIB Pay App** is currently available only for merchants registered in the United Arab Emirates.