

Frequently Asked Questions for PayAttitude®

Q. What is PayAttitude® Premium?

A. PayAttitude Premium is a Chip+Pin Tag-type contactless solution based on NFC (Near Field Communication) technology that converts a subscriber/customer's mobile phone handset to an NFC device and links the handset to the subscriber/customer's 15 accounts Plus ePurse enabling the subscriber/customer to debit his/her account(s) for both Remote/Distant and Proximity/Contactless payment transactions

Q. What is PayAttitude DebitPlus?

A. PayAttitude Debit is a Chip+Pin Tag-type contactless solution based on NFC (Near Field Communication) technology that converts a subscriber/customer's mobile phone handset to an NFC device and links the handset to the subscriber/customer's Debit account Plus ePurse account enabling the subscriber/customer to debit his/her account(s) for different Proximity/Contactless payment transactions.

Q. What is PayAttitude PrepaidPlus?

A. PayAttitude PrepaidPlus? is a Chip+Pin Tag-type contactless solution based on NFC (Near Field Communication) technology that converts a subscriber/customer's mobile phone handset to an NFC device and links the handset to the subscriber/customer's Prepaid/Mobile money account Plus ePurse account enabling the subscriber/customer to debit his/her Prepaid/Mobile money account(s) for different Proximity/Contactless payment transactions

Q. What type of financial transactions can I do with PayAttitude®?

A. Proximity/Contactless Transactions for all variants of PayAttitude:

Make contactless payments for goods purchased at Merchant locations e.g. retail supermarkets, pharmacy shops, bookshops, hotels, restaurants, bars, eateries, toll gates/plaza, parking lots etc.

Withdrawal of cash at ATMs

Withdrawal of cash using POS at Merchants locations

Make payment for regular bills like DSTV, PHCN, Internet Access etc

Purchase of airtime – both PIN and virtual top-up

Transfer funds from a Bank account to another and from a Bank account to an e-Wallet

Make balance enquiries on your bank account and e-Wallet

Generate mini-statements

Remote/Distant Transactions for only Premium

Q. Why do I need the Plus or Offline ePurse. What are the benefits to the holder?

A. The benefits to the holder are;

The holder can spend whatever amount he/she has on his e-purse at any PayAttitude merchant shop.

The holder has no fear of network connection

All transactions within limit will be successful

Q. Where can I purchase PayAttitude® Premium?

A. PayAttitude® packs can be purchased at branches of participating banks, selected agent locations e.g. all major supermarkets, pharmacy shops, shopping malls, bookshops, eateries etc

Q. Where can I purchase PayAttitude® DebitPlus??

A. PayAttitude® packs can be purchased ONLY at branches of participating banks.

Q. Where can I purchase PayAttitude® PrepaidPlus??

A. PayAttitude® packs can be purchased at branches of participating banks, selected agent locations e.g. all major supermarkets, pharmacy shops, shopping malls, bookshops, eateries etc

Q. How many accounts can I link to PayAttitude® Premium?

A. You can link as many as 15 bank accounts to your PayAttitude® Premium with up to 3 accounts per bank.

Q. What are the contents of my PayAttitude® Premium pack?

A. Your PayAttitude® pack upon purchase contains a SIM-like sleeve called "Secure Element", a square-shaped Tag with adhesive and a User manual.

Q. What are the contents of my PayAttitude® DebitPlus/PrepaidPlus?pack?

A. Your PayAttitude® pack upon purchase contains a square-shaped Tag with adhesive and a User manual.

Q. What do I need to have before buying PayAttitude® pack?

A. A functional mobile phone with a SIM card.

Q. Do I need to subscribe to data services of the Telcos for internet connection before using PayAttitude®?

A. No you don't. PayAttitude® works without internet access on your phone..

Q. What is PIN and how do I obtain it?

A. PIN stands for Personal Identification Number. It is a 4-digit number known only to you and is used to authenticate transactions done with your PayAttitude. Your PIN of choice is selected by you during the subscription process.

Q. What do I need to do to start using my PayAttitude® Premium?

A. You will need to install and activate it by doing the following:

Proceed to the nearest branch of your bank where you have a bank account if you purchased it from a non-bank location and request for subscription and activation of your PayAttitude

Request for subscription and activation if purchased from a bank branch

Your PayAttitude® will be linked to your bank account and you can immediately start enjoying the functionalities of PayAttitude®.

Q. What do I need to do to start using my PayAttitude® DebitPlus??

A. Visit any of the participating banks branch and request to be subscribed to PayAttitude DebitPlus.

Q. What do I need to do to start using my PayAttitude® PrepaidPlus??

A. Visit any of the participating banks branch/ Agent locations and request to be subscribed to PayAttitude PrepaidPlus?.

Q. Is my PayAttitude® protected from unauthorized usage?

A. Yes. A PIN (Personal Identification Number) is required before transaction can be successfully carried out.

Q. How do I link my accounts in other banks to my PayAttitude® Premium?

A. Simply proceed to the bank where you have other accounts and request to link your account(s) to it.

Q. Is my bank account debited when I make contactless payments at Merchant shops with my PayAttitude Premium?

A. For Online transactions, your bank account will be debited while for Offline transactions your e-purse will be debited. So, you must ensure availability of adequate fund in your bank account at all times for online transactions and adequate funds in your e-purse at all times for offline transactions.

Q. Is my bank account/ prepaid account debited when I make contactless payments at Merchant shops with my PayAttitude DebitPlus/PrepaidPlus??

A. For Online transactions, your bank account/prepaid account will be debited while for Offline transactions your e-purse will be debited. So, you must ensure availability of adequate fund in your bank account/prepaid account at all times for online transactions and adequate funds in your e-purse at all times for offline transactions.

Q. How do I fund my e-wallet?

A. You can fund your e-Wallet using various options below:

Transfer funds from your bank account(s) to your e-wallet. The transfer may be done at a bank branch, PoS at agent locations or by yourself if you have PayAttitude® Premium

Make cash deposit at Merchant's location into your e-Wallet

Q. Can I withdrawal cash with my PayAttitude® ?

A. Yes. By generating one-time transaction code you can:

Make cash withdrawals (i) on the ATM (ii) using the POS at Merchant locations if you have PayAttitude® Premium or at merchant locations only if you have Debit or Prepaid.

Make purchases on the internet if you have PayAttitude® Premium.

Q. Do I require special mobile phone or Telco before using PayAttitude®?

A. No. PayAttitude® works with all types of GSM phone and all Telco networks.

Q. If my PayAttitude®-enabled mobile phone is stolen, misplaced or lost, can an unauthorized party have access to the funds in my bank account(s) and/or e-Wallet?

A. No. Every transaction is protected with a Personal Identification Number (PIN) known only to the holder.

Also, for PayAttitude premium users, the PayAttitude® items i.e. Secure Element and Tag cannot be used by any other mobile phone with a different SIM card except the holder's original SIM card that was registered with the PayAttitude®

Q. Where can I use my PayAttitude to make payments?

A. To find out where you can use your PayAttitude®, click here to view the list of PayAttitudeacceptingMerchants locations

Q. Is PayAttitude® safe and secure?

A. Yes. This is because;

PayAttitude® runs on a platform that is compliant with EMV, PCI DSS Standards – These are the highest form of international security standards available.

The data exchanges are encrypted end to end.

Transactions are protected with a PIN.

In case of stolen phone, your PIN protects you against unauthorized use.

Q. Where can I get help and more information about PayAttitude®?

A. Please send an email to helpdesk@unifiedpayments.com or call 012703023, 012703021 and 012703011

Q. Will I receive a notification when my monthly subscription is about to expire?

A. Yes, you will be notified that your subscription will be expiring at a particular day

Q. What should I do when my e-wallet or bank account is wrongly debited?

A. Kindly visit your bank branch or send an email to helpdesk@unifiedpayments.com or call our customer care on 012703023, 012703021, and 012703011 to lay your complain.

Q. What should I do if my phone is misplaced, stolen or lost?

A. You can take the following actions:

Call our Customer Care Centre number on: 01: 2703023 and request for your PayAttitude® to be disabled.

Visit any branch of your issuer bank and request for your PayAttitude® to be disabled.

Q. What are the transaction limits on PayAttitude®?

A. This is governed by the limits that exists on your bank account and CBN regulations For offline transactions, the set limit is N1,000,000 per day maximum N250,000 per transactions

Q. Do I need to have airtime on my phone to use PayAttitude Premium?

A. You don't need airtime for Contactless/proximity transactions. For Remote/distant transactions, you need just enough airtime to use SMS.

Q. How will offline transactions be stopped when a phone is stolen?

A. You can take the following actions:

Call our Customer Care Centre/ issuer bank contact center and request for e-purse to be deactivated.

Visit any branch of your issuer bank and request for your e-purse to be deactivated.

Q. What will happen to existing POS terminals that are not NFC enabled?

A. There will be add-ons for some terminals while some terminals will need to be replaced.

Q. What will be the validation for transactions done?

A. The consumers will need to put in their PINs for validation.

Q. Is the PIN Validation Online- real time?

Yes it is.

Q. How will prepaid customers load their tags.

A. They can go to the nearest merchant location or the nearest bank to them to load tags.

Q. Can already existing NFC phone transact on NFC enabled tags.

A. Yes, as long as they have PayAttitude®.

Q. Are the remote transactions encrypted?

A. Yes they are.

Q. Can the tags be removed from one phone to another?

A. Yes they can

Q. How long does it take for settlement?

A. Settlement takes the usual T+1

Q. Will a customer be able to do PIN Change?

A. Yes you can at authorized Merchant locations

Q. Will there be charges for ATM code withdrawal?

A. Yes there will

Q. Can the tags be damaged by water, heat sunlight etc?

A. Yes it will. Little drops of water may not damage it but if dropped into a bucket of water for instance, the tag will be damaged. Even heat and exposure to sunlight damages tag.

Q. Can an already registered tag be re-registered?

A. No it can't.

Q. Can Bill collections be done on NFC enabled POS terminals?

A. Yes.

Q. Can Contact Centers have the Privilege to block tags?

A. Yes

Q. How do you validate a customer calling for a tag to be blocked?

A. Certain questions will be asked

Q. Do customers pay Transaction charges after the monthly subscription?

A. There are no charges for payments to merchants. Convenience fees may be charged for certain transactions.

Q. Will the PayAttitude Premium users have an app on their phone?

A. No app is required. The PayAttitude SE and Tag are adequate.

Q. Can the fund on the customer's e-purse be transferred back to his bank account?

A. Yes, on the request of the customer.

Q. What differentiates the tags?

A. The tags are only differentiated at subscription, when the tag is mapped to a PayAttitude variant.

Q. Can the serial number on tag be repeated?

A. No.

Q. Can the tag ID be repeated?

A. No.

Q. Can the CSO print out comprehensive customer data from the PayAttitude Client?

A. Yes.

Q. Can a PayAttitude tag be linked to a bank's existing E-wallet?

A. Yes

Q. Is PayAttitude going to be interoperable?

A. Yes

Which bank will PayAttitude Prepaid tags be mapped to?