

# Frequently Asked Questions for PayAttitude®

## **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 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.

Make balance enquiries on your bank account and e-Wallet

Generate mini-statements

## **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® DebitPlus??**

**A.** PayAttitude® packs can be purchased ONLY at participating branches of Zenith Bank.

## **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.** An active account in zenith bank.

## **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® DebitPlus??**

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

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

**A.** For Online transactions, your bank account 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 by making a cash deposit or a transfer from your zenith bank account at any of our participating branches

**Q. Can I withdrawal cash with my PayAttitude® ?**

**A.** No but you can visit any of our participating branches to transfer money from your e-wallet to your account for withdrawal.

**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.

**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](mailto: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](mailto:helpdesk@unifiedpayments.com) or call 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 Customer Care Centre number on: 01: 2703023 and request for your PayAttitude® to be disabled.

Visit any of our participating branches and request for your PayAttitude® to be disabled.

**Q. What are the transaction limits on PayAttitude®?**

A. The set limit is N50,000 per day, online transactions – maximum N20,000/transaction, Offline transactions - maximum N10,000 per transaction.

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

Visit any participating branch 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. 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 participating branches locations

**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. 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.

**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**