Tap to Pay - Frequently Asked Questions

1. What is the Tap to Pay service?

Tap to Pay is a digital wallet service available through the QNB Mobile Banking App. It allows you to make secure contactless payments using your Android mobile device without carrying your physical card.

After adding your card to Tap to Pay, simply tap your mobile phone on any contactless POS terminal to pay using your selected QNB card, anytime and anywhere.

2. Who can use the Tap to Pay service?

All QNB Egypt Mobile Banking users who have an eligible QNB card, an Android mobile device running OS version 12 or later, and NFC enabled on their mobile device.

3. How can I add my QNB cards to Tap to Pay?

- Log in to the QNB Mobile Banking App on your secured mobile device.
- Select Tap to Pay, then choose the card you want to add.
- Accept the Terms and Conditions, then verify your identity using the OTP generated through your m-Token application or received via SMS.
- Your card will then be successfully registered and ready for contactless payments.

4. Can I add the supplementary cards to Tap to Pay?

No, only your primary cards can be added to the Tap to Pay service.

5. Are there any additional fees?

No separate fees are charged for using Tap to Pay. Standard card transaction fees, if applicable, will continue to apply in accordance with your card's terms and conditions.

6. Can I add my card to Tap to Pay if mobile device protection is not enabled?

No, to add your card and use Tap to Pay, your mobile device must be secured with at least one protection method, such as a PIN or biometric authentication.

7. Can I add my card to Tap to Pay if the NFC option is not enabled?

No, NFC must be enabled on your mobile device to add your card and use the Tap to Pay service.

8. How can I differentiate from the receipt whether a transaction was made using my physical or digital card?

Check the Tap to Pay details screen for the last four digits of the digital card number used for the payment, then match them with the card details shown on the POS receipt.

9. Is it safe to use Tap to Pay?

Yes, your card details are protected on your mobile device by replacing your actual card number with a digital number.

10. Where can I use Tap to Pay?

You can use Tap to Pay at stores that accept contactless payments, both locally and internationally. It allows you to make payments without carrying your physical card.

11. How can I pay using Tap to Pay?

Option 1

- Sign in to the QNB Mobile Banking App and select Tap to Pay.
- Select the card you want to use, then tap the Pay button displayed below the card.
- Verify your identity using your mobile device's security method, then hold your mobile phone near the contactless POS terminal to complete the transaction.
- A "Done" confirmation will appear on your mobile device, and the transaction status will be displayed on the POS terminal.

Option 2

- Set QNB Mobile Banking as your default contactless payment method in your mobile device's NFC settings.
- Unlock your mobile device and hold it near the contactless POS terminal.
- Verify your identity using your mobile device's security method, then hold your mobile phone near the contactless POS terminal again to complete the transaction.
- A "Done" confirmation will appear on your mobile device, and the transaction status will be displayed on the POS terminal.

12. What is the NFC option?

NFC (Near Field Communication) is a secure wireless technology that enables your mobile phone to communicate with a contactless POS terminal over a very short distance. It allows you to use a digital version of your QNB card to make contactless payments with your mobile phone instead of your plastic card.

13. Can I use Tap to Pay for online payments?

No, the service is currently available for contactless POS payments only.

14. Are there any additional transaction limits?

No, all transactions are subject to the applicable limits of your card.

15. Do I need to enter my card PIN on the POS terminal when using Tap to Pay?

No, payments made at a contactless POS terminal are secured using your mobile device's security method (biometric authentication or your mobile device passcode).

16. How many cards can I add to Tap to Pay?

You can add up to five cards.

17. Which cards are eligible for Tap to Pay?

All individual Visa and Mastercard debit and credit cards are eligible.

18. Can I use the same digital card on different mobile devices?

No, each mobile device has its own digital card. You must add your card separately on each mobile device.

19. What should I do if I change my mobile device?

Remove your cards from Tap to Pay through the QNB Mobile Banking App on your old mobile device. Alternatively, delete the QNB Mobile Banking App from your old mobile device.

You can also contact QNB Customer Support at 19700 and select the Tap to Pay support option from the menu for assistance with removing your digital cards.

Install the QNB Mobile Banking App on your new mobile device and log in. You can then add your cards to Tap to Pay on the new mobile device.

20. Can I still use my physical card after adding it to Tap to Pay?

Yes, your physical card remains active and can be used as usual.

21. How will I know the status of a transaction?

After making a payment with Tap to Pay:

- A “Done” message and a checkmark will appear on your mobile device screen to confirm that the transaction was successful.
- You will receive a push notification from the Mobile Banking App showing whether the transaction was approved or declined.
- You will receive an SMS notification for approved transactions.
- The transaction status will also appear on the POS receipt.

22. How can I view my Tap to Pay transaction history?

Sign in to the QNB Mobile Banking App and select Tap to Pay. Your recent transactions will appear below the selected card.

23. What should I do if the payment is declined?

Payment may be declined due to insufficient funds or connectivity issues. If the issue persists, contact QNB Customer Support at 19700 for assistance.

24. How do refunds work with Tap to Pay?

Refunds are processed according to the merchant’s standard procedures and will appear in your account like regular card transactions.

25. How can I set a default card for NFC payments?

The first card you add is automatically set as the default card.

To change the default card, swipe through your added cards in Tap to Pay and select “Make it default card”.

26. How can I remove a card from Tap to Pay?

Sign in to the QNB Mobile Banking App and select Tap to Pay. Choose the card you want to remove, then tap Remove.

You can also contact QNB Customer Support at 19700 to request the removal of your card from QNB Tap to Pay.

27. What should I do if I lose my mobile device?

Contact QNB Customer Support at 19700 and select the Tap to Pay support option from the menu to report your lost mobile device and request the removal of all digital cards registered on it.

28. If I log in to Mobile Banking on a different mobile device, will my previously added Tap to Pay cards appear?

No, cards added to Tap to Pay on one mobile device will not appear on another mobile device. You will need to add them again.

29. If my physical card is stopped, can I still use its digital card?

No, you will not be able to use the digital card through Tap to Pay if the physical card is stopped.

30. What should I do if I need help adding a card or have other inquiries?

Call QNB Customer Support at 19700 and select the dedicated Tap to Pay support option from the menu. You can also contact us through WhatsApp or Mobile Banking Live Chat.