

## **BT Tap to Pay app support**

**IMPORTANT NOTICE: This support document will only be valid until BT Tap to Pay payment services end on 9 April 2025. After this, all services—including access to the BT Tap to Pay app—will stop on 9 May 2025.**

## **Getting started**

### **How do I create an account for BT Tap to Pay?**

To create a BT Tap to pay account, you will need to have an existing BT or EE Log in. If you're an existing customer, you'll use this already to log into your BT or EE account. If you don't have a log in, you will need to [register for a BT Business My Account](#) or [register for an EE Account](#) before you can set up a BT Tap to Pay account.

1. Download the app in the [Apple App Store](#) or the [Google PlayStore](#)
2. Follow the on screen instructions to log in using your [BT Business My Account](#) or [EE Account](#) log in
3. Fill out the required business information to create an account where you may need to provide proof of identification i.e. Passport or UK Driving License

Once your application is submitted it will be verified and set up by our service provider Adyen which can take up to 24 hours, but is often much quicker than this.

### **Do I have to be a BT or EE customer to use BT Tap to Pay?**

No, BT Tap to Pay is available to everyone, but you will need a BT/EE ID in order to log in and use our app. If you're an existing customer, you'll use this already to log into your BT or EE account. If not, you can create an ID using these links:

[Create a BT ID here](#)

[Create an EE ID here](#)

### **Do I have to be a business to use BT Tap to Pay?**

BT Tap to Pay is available for anyone that needs to take in-person payments from their customers. You don't need to be a Limited Company to use the BT Tap to Pay app, and it can be used by merchants who are self-employed, sole traders and freelancers.

### **Why do you need to review my business information/run a 'Know Your Customer' (KYC) check?**

A KYC check is a financial and legal process we are required to complete before we can enable you to take payments. It helps to safeguard against fraudulent and criminal behaviour. We work with our payment processor Adyen to complete the KYC for your account.

[Find more information on this process](#)

### **I don't have the right documents - can I add them later?**

In order to be able to take payments, you will need to complete KYC check as part of the account creation journey. If you don't have the documents to support your account setup you can come back and do this later. However, you won't be able to process any transactions until you have successfully created an account.

### **Why have I failed the KYC check?**

There can be a number of reasons why KYC check's fail, you'll get a notification with advice on how to proceed, through the BT Tap to Pay app.

[Find more information on this process](#)

### **What bank accounts can I set up with BT Tap to Pay?**

You can transfer funds to any UK bank account.

## **Using BT Tap to Pay**

### **Can I use BT Tap to Pay on multiple business devices?**

Yes, you can log in to your BT Tap to Pay account on as many compatible devices as you wish. Just log in to your account on each device using your [BT Business My Account](#) or [EE Account](#) log in details.

### **How do I change my business information?**

You can do this through the Settings screen within the BT Tap to Pay app.

We will need to verify any changes to your account which can take up to 24 hours. During this time, you will not be able to process transactions or be paid out to your bank account until the verification process is complete.

### **Can I change the icon that appears for my business in the BT Tap to Pay interface?**

The icon for your business is set by the merchant category code our payment service provider Adyen assigns to you. If the icon does not match your business category, please contact us at: [support-centre@bt.com](mailto:support-centre@bt.com)

### **How do I check or download my transaction history?**

You'll be able to see your transaction history on the home screen of the BT Tap to Pay app. You can find out more about a transaction, refund or issue a receipt by simply tapping on the item, in the list.

To download the transaction history, simply tap the download button at the top right of the screen - a box with an arrow pointing down. A list will then appear and you can select a month to download.

## **Taking payments**

### **How do I take a payment?**

1. When you are ready to take a payment, open the BT Tap to Pay app and tap on the 'Take new payment' button.
2. Set the transaction amount, then tap on the 'Take payment' button.
3. Ask the customer to tap their contactless payment method on your device:
  - If using an iPhone, this should be at the top of the screen.
  - If using an Android device, this should be on the back of the device.
4. If successful, you will see a payment success message and be returned to your transaction history (this will include details of all your payments).

Note: Your device will need to be connected to the internet in order to take payments. If you have any issues taking payments, see the faqs in the 'Problems taking payment' section, further down this page.

**How do I provide a receipt?**

When viewing your transaction history, tap the transaction you would like to issue a receipt for and tap the "Issue Receipt" button. You will then be able to share the receipt using default sharing options on your device (For example SMS, email or WhatsApp).

**Can I use BT Tap to Pay outside of the UK?**

BT Tap to Pay is only available for use in the United Kingdom

**Which payment services does BT Tap to Pay support?**

We accept payments from all major card issuers as well as Digital Wallets like Apple Pay and Android/Google Pay.

We do not currently support payments from American Express.

**How do I know if the customer's payment card is contactless?**

Contactless cards have an [EMV® Contactless Indicator](#) on the back or the front of the card.

**Is there a payment limit/cap for payments?**

You can take payments up to the value of £9,999.99 using BT Tap to Pay. Physical card payments over the value of £100 may require your customer to enter their PIN code to complete the transaction. The £100 limit does not apply to digital wallets, such as Apple Pay.

**Do I need an internet connection to take a payment?**

Yes, you will need to be connected to the internet in order to take a payment - this can be done through WiFi or mobile data.

**Can I still use the BT Tap to Pay app if I have no data allowance?**

Your device will need to be connected to the internet in order to use the app. If you have run out of data allowance, you can still take payments using WiFi.

**Does BT Tap to Pay support transactions that require a PIN?**

BT Tap to Pay supports PIN transactions, where the customer's card is set up with a digital PIN. After the customer taps their card, the BT Tap to Pay app will prompt the customer to enter their PIN using a secure PIN entry interface.

Some card issuers don't support digital pin yet, or require the customer to activate this feature. If the prompt to type in their PIN hasn't popped up on the screen automatically, we'd recommend using the payment link facility within the BT Tap to Pay app, to take in person payment. Your customer will then need to check their set up with their bank.

**How do I keep my device secure when a customer enters their PIN?**

You can use the screen lock functionality in your device settings. After the customer completes or cancels their PIN entry, unlock the device to continue the transaction.

# The technical stuff

## What devices are compatible with BT Tap to Pay?

You can use the BT Tap to Pay app on both iPhone and Android devices. It's supported on:

- devices newer than and including, the iPhone XS and iPhone SE (2nd and 3rd Gen);
- Android devices OS 11 or above;
- and the device needs to have an enabled NFC chip.

An NFC chip enables the wireless communication between your device and your customers payment card or digital wallet. NFC capabilities can vary by specific models, so we suggest you check your device's model specifications, with the manufacturer, before trying to take payments.

If you'd like to buy a new device, you can discover excellent deals on the latest devices by visiting the [EE website](#).

## Which operating systems can use BT Tap to Pay?

We recommend that you update to the latest version of your devices operating system in order to get the best experience in the BT Tap to Pay app.

If you're a member of the [Apple Beta Software Program](#) you should only install beta versions of iOS on devices that aren't business critical.

Once you update to a beta version of iOS, you won't be able to go back to the earlier commercially released version of iOS and continue using BT Tap to Pay. Instead, you'll need to use the beta version until a new version of iOS is commercially released.

## Will using BT Tap to Pay affect the battery life of my device?

No. BT Tap to Pay won't have a noticeable impact on battery life.

## Is the BT Tap to Pay app secure?

Yes, the BT Tap to Pay app is secure.

We use advanced encryption methods to protect your data during transactions. Sensitive information, like payment details, are encrypted from the moment you enter them, until they reach the final processing stage. The BT Tap to Pay app complies with strict industry standards, such as PCI DSS, meaning it follows rigorous protocols to safeguard your data. Additionally, we employ various security measures, including biometric authentication and regular security updates, to prevent unauthorised access and to keep your information safe.

## App fees and payouts

### How much does BT Tap to Pay cost?

There's no monthly fees or subscription rates, we only ever charge you when you actually take a payment – if you never take a payment, you'll never pay a penny.

When you do take a payment using the BT Tap to Pay app, we charge 1.4% on your transaction, which in real terms is £1.40 in every £100.

You can view transaction fees and access a statement for your account in the app.

### How long will it take for money to reach my bank account?

Payments will settle into merchant bank accounts within two business days. This excludes payments taken or payouts scheduled on Bank Holiday's or weekends, these will take a day longer.

### Can I get my money quicker if I need it?

Not at the moment. We currently only facilitate two business day settlements (excluding bank holidays and weekends).

### Where does the money go before it's paid into my account?

All payments you accept with BT Tap to Pay are processed and held by our payment service provider Adyen, and then deposited to the bank account you've set up with us within 2 business days (excluding weekends and Bank Holidays).

### I would like to change the bank account my money goes to

You can update your business details (including bank account details) through the Settings screen within the BT Tap to Pay app.

We will need to verify any changes to your account which can take up to 24 hours. During this time, you will not be able to process transactions or be paid out to your bank account until the verification process is complete.

## Accessibility

### How do I turn on accessibility options for PIN entry?

From the PIN entry screen, tap Accessibility Options to turn on the accessibility mode for PIN entry.

When the accessibility mode is on, the device reads out loud the following instructions for PIN entry:

- Tap once for 1, tap twice for 2, and so on. Tap ten times for 0.
- Pause between taps for each digit. The device plays a sound to confirm entry for each digit.
- Swipe right with two fingers to confirm the PIN.
- Swipe left with two fingers to delete the last PIN digit entered.
- Swipe down with two fingers to cancel the payment.
- Swipe up with two fingers to read out loud the number of PIN digits entered.

You can use the side buttons on your device to adjust the volume as needed.

To turn off the accessibility mode, tap Turn Off Accessibility Options.

PIN entry times out after 5 minutes. The accessibility mode turns off automatically when the BT Tap to Pay interface times out or is dismissed.

# Problems with the app

## **I'm having problems logging in**

You can reset your BT or EE password by using the 'forgotten password' link in the app. If you're still having issues logging in, please contact us at [support-centre@bt.com](mailto:support-centre@bt.com)

## **I'm having trouble downloading or opening the app**

If you're having issues downloading the app on your iPhone, you can try [following these instructions from Apple](#).

If you're having issues downloading the app on your Android device, try [following these instructions from Google](#).

For any other Android device, please contact the app store support team or device manufacturer.

## **Something isn't working and I need help**

If you need help, then please contact us through live chat, which can be found in the help section of the app settings or send us an email at [support-centre@bt.com](mailto:support-centre@bt.com)

## **I want to make a complaint**

We're sorry to hear that you're unhappy with our service.

Our support team can help. Get in touch through live chat, which can be found in the help section of the app settings.

To make a complaint, please contact us at [support-centre@bt.com](mailto:support-centre@bt.com)

## **Problems taking payment**

### **I was due a payout and haven't received it yet**

Payouts take place 2 business days after you take a payment, however if you take a payment on a weekend or bank holiday it can take 3 days. The time of day your payout arrives into your nominated bank account can vary from bank to bank.

If you haven't received your payout and you didn't take your payment on a weekend or bank holiday, please check your transaction history in the app to ensure there isn't an issue with the transaction.

If there's still a problem, please contact us at: [support-centre@bt.com](mailto:support-centre@bt.com)

### **Why was my customers payment unsuccessful?**

There are a number of reasons why a payment could be unsuccessful.

Firstly, check that your device is connected to the internet - you need to be on WiFi or a mobile data connection in order to process payments.

If you're connected and your customers card still isn't working, don't worry, the app can provide you with the option to generate a payment link. This can be shared with the customer immediately via a QR code or using default sharing options on your device (For example SMS, email, or WhatsApp) so you can still take payment in person.

Other reasons could include (but not limited to):

- The wrong PIN has been entered;
- The payment is over the threshold that the card is authorised to make;
- The customer does not have digital pin enabled; or
- The card issuer suspects fraud.

### **I'm seeing a card error message. What does this mean?**

This means that the customer is using a contactless card that isn't supported. For example, an international customer may have a card that isn't widely accepted outside their region.

Ask your customer to try a different card, or alternatively send them a payment link – which is available within the BT Tap to Pay app.

### **My customers card isn't working**

The performance of contactless cards can vary. Things like the card material or the location of the antenna can cause issues when taking payments and as a result, some cards connect more easily than others.

Try the following to ensure a successful card read:

1. Ask your customer to hold the longer side of their contactless payment card directly on the tap area (as shown by the app) with the card chip on the left for several seconds.
2. If the card still doesn't read, ask your customer to slide their card to the centre with the chip directly over the notch on your device.

If the contactless card remains unread without any feedback from the app, there may be an issue with the card, so we would recommend generating a payment link. This can be shared with the customer via a QR code or using default sharing options on your device (For example SMS, email, or WhatsApp).

## **Refunds and chargebacks**

### **How do I process a refund?**

When viewing your transaction history, tap the transaction you would like to issue a refund for, and then tap the "Issue Refund" button. You will then be able to issue the refund to your customer (as long as you have enough balance on your account).

Refunds are subject to the fees agreed in your contract and cannot be reversed. The breakdown of these fees can be seen from within the BT Tap to Pay App.

Refunds are typically issued to your customers in two business days.

### **Why have I been charged a transaction fee to issue a refund?**

If you issue a refund, a fee will apply to both the initial transaction and the refund transaction. Your customer will still be refunded the full amount they paid.

### **I have no money in my account, how do I issue a refund?**

You can either take more payments through the BT Tap to Pay app to top-up your balance, or contact us using live chat in the help section of the app settings or email us at [support-centre@bt.com](mailto:support-centre@bt.com)

### **What is a chargeback?**

A chargeback (also referred to as a payment dispute) occurs when a cardholder disputes a transaction with their card-issuing bank and asks for the transaction to be reversed.

### **Can I dispute a chargeback**

Yes, but you will need to make a dispute within 14 day's of the chargeback being raised. To get this process started, please contact us using live chat in the help section of the app or email us at [support-centre@bt.com](mailto:support-centre@bt.com)

**Will I be notified if a customer has disputed a payment/raised a chargeback?**

Yes, the BT Tap to Pay app will notify you when a payment is disputed. You will then be directed to contact us if you wish to challenge the dispute.

**Closing your account****How do I close my account?**

To close your BT Tap to Pay account, please contact us using live chat in the help section of the app or email us at [support-centre@bt.com](mailto:support-centre@bt.com)

## Apple specific business management

**What business information is linked to BT Tap to Pay?**

When you accept the app terms and conditions, your unique Merchant ID (defined by our payment service provider, Adyen), merchant category code, and your business name are linked to BT Tap to Pay.

**What is the BT Tap to Pay Merchant ID?**

The BT Tap to Pay Merchant ID uniquely identifies your business as a merchant that is able to accept payments through our payment service provider Adyen.

**Where can I see my BT Tap to Pay Merchant IDs?**

Follow the Apple Business Register link from your BT Tap to Pay welcome email, and sign in with your Apple ID. Confirm your business information to see your BT Tap to Pay connection and your Merchant IDs.

**How do I unlink BT Tap to Pay and my Apple ID?**

First, follow the link in your BT Tap to Pay welcome email to sign in to Apple Business Register. Confirm your business information to see your BT Tap to Pay connection and your Merchant IDs.

From the list of Merchant IDs, select Remove and confirm for each merchant account ID to unlink your Apple ID from Tap to Pay.

When the Merchant ID list is empty, your Apple ID is no longer linked to BT Tap to Pay.

**I don't see BT Tap to Pay when I sign in to Apple Business Register. What do I do?**

To see the BT Tap to Pay connection, you must follow the Apple Business Register link from your welcome email. You receive this email after you accept the terms and conditions in the BT Tap to Pay app on your device.

**I don't see my Merchant ID in my BT Tap to Pay connection in Apple Business Register. What do I do?**

Make sure you sign in to Apple Business Register with the same Apple ID you used to accept the BT Tap to Pay terms and conditions on your device.

**I'm having other issues with my BT Tap to Pay connection in Apple Business Register. What do I do?**

You can submit a help request in Apple Business Register. Sign in to your Apple Business Register account and go to the BT Tap to Pay connection. Select Help from the navigation bar to submit a help request to the Apple Business Register support team.

**I accepted the BT Tap to Pay terms and conditions with an Apple ID I don't want to use for my business. How do I change the Apple ID?**

You can remove the existing Apple ID associated with your business, and then accept the BT Tap to Pay terms and conditions again with your preferred Apple ID.

- First, follow the link in your BT Tap to Pay welcome email to sign in to Apple Business Register. Confirm your business information to see your BT Tap to Pay connection and your Merchant ID.
- From the list of Merchant IDs, select Remove and confirm to unlink the Apple ID from your business account.

The next time you open the BT Tap to Pay app, you will be prompted again to accept the Tap to Pay terms and conditions. Accept the terms and conditions with your preferred Apple ID.

**I can't find my BT Tap to Pay welcome email. How do I access my Tap to Pay connection in Apple Business Register?**

Go to [Apple Business Register for Tap to Pay](#) and sign in with the same Apple ID you used to accept the BT Tap to Pay terms and conditions.

**I have a firewall at my place of business. How do I enable BT Tap to Pay on an enterprise or restricted network?**

See the section for BT Tap to Pay in [Use Apple products on enterprise networks](#).