



# Tap & Zip - Merchant FAQs



## ABOUT TAP & ZIP

### **What is Tap & Zip?**

Tap & Zip is Zip's latest innovation to enable an immediate solution for everyday purchases. Tap & Zip enables Zip to be accepted in-store where Visa, Apple Pay and Google Pay is accepted with ZERO integration required.

### **How does Tap & Zip work?**

Tap & Zip will work instore at any store Visa, Google Pay and Apple Pay are accepted. To check out with Tap & Zip, the customer will need to add their Zip Pay account to their digital wallet and then the transaction will need to be tendered following the normal process for Visa cards.

### **What devices are included in Tap & Zip?**

Tap & Zip is compatible with Android and iOS devices (such as mobiles or smartwatches) with Apple Pay and Google Pay wallets.

### **Will Tap & Zip be available for all transactions?**

Tap & Zip is only available on Zip Pay accounts.

### **Is there a minimum/maximum spend?**

There is no minimum spend at a time and customers can spend up to their approved limit on their Zip Pay account, up to \$1,500.

### **Using Tap & Zip to shop in-store**

Tap & Zip can be used at any store that accepts Visa, Apple Pay or Google Pay.

### **Using Tap & Zip to shop online**

Customers can select Google Pay or Apple Pay at online checkouts that support these payment options, or alternatively customers can generate a single-use card on the "Cards" tab of the Zip app and enter the details like any other card.

### **Can customers use Tap & Zip for online transactions?**

Customers can use Tap & Zip online where Apple Pay or Google Pay are accepted. If the website doesn't accept Apple Pay or Google Pay, a single-use-card can be used by opening the Zip app to the 'Shop' page and clicking on "Generate a single-use-card".

### **Will there be a physical card for Tap & Zip?**

Tap & Zip is fully digital. We don't issue plastic cards which helps save the environment!



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## I HAVE MORE QUESTIONS

### Will my Zip agreement change?

No, your agreement will remain the same!

### Will Tap & Zip transactions appear on my Zip disbursement report?

No, all transactions will be included in your current settlement process with your payment provider.

### What is the Merchant Service Fee (MSF) for Tap & Zip transactions?

The Merchant Service Fee (MSF) rate for all Tap & Zip transactions will be charged by your terminal provider, in accordance with your agreement with them.

### How will I know if it is a Tap & Zip transaction?

When customers make a Tap & Zip payment, the transaction will show as a card payment.

### How do refunds work?

Simply follow the same process you have in place for card payments.

### What do I do if a customer wants to dispute a transaction?

The customer will need to contact Zip's Customer Experience team to complete the dispute/chargeback process.

### Can Tap & Zip be used on international transactions?

Yes, Tap & Zip can be used on international transactions. Visa charges a 1% fee on international transactions.



## SUPPORT

### What do I do if my customer needs help with Tap & Zip?

Customers can contact our Customer Experience team by:

Emailing us at [hello@care.zip.co](mailto:hello@care.zip.co)

Calling us on 02 8294 2345 option 1

Our Customer Experience line is open between:

Monday - Friday: 8am - 8pm AEST

Saturday: 9am - 6pm AEST

Sunday: email support available

### What do I do if I need help with Tap & Zip?

You can contact our Merchant Experience team by:

Emailing us at [hello@partners.zip.co](mailto:hello@partners.zip.co)

Calling us on 02 8294 2345 option 2

Our Merchant Experience line is open between:

Monday - Wednesday: 9am - 6pm AEST

Thursday: 9am - 8pm AEST

