

# Zapper introduces tap-on-phone merchant payments

Independent mobile payments, insights, loyalty and rewards platform, Zapper, has announced that their merchants will now be able to accept tap-on-phone payments. The new functionality gives them access to virtually all digital payments without the need for any additional point of sale hardware and irrespective of whether consumers have the Zapper app.



Source: Supplied

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“After a successful pilot phase, we have rolled out new functionality available to all Zapper merchants which enables them to accept physical card payments as well as mobile wallet payments, such as Samsung Pay, Apple Pay, Garmin Pay and others. The consumer simply taps the physical card or mobile device on the merchant’s compatible Android smartphone,” explains Brett White, CEO of Zapper.



## South Africa sees a surge in contactless payments via smart devices, says FNB

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The upgrade also supports pin-on-glass functionality, which means consumers who have exceeded their verification limit can safely enter their pin on the merchant’s Android smartphone and proceed with their transaction in the same manner as they would on a normal pin entry device when checking out.

“Previously our merchant app was primarily a tool for our merchants to get their payment confirmation feeds through a push notification, in real-time, eliminating the need to wait for an SMS, email, or logging into the merchant portal online. It also allowed merchants to generate a QR code or payment link quickly and easily. Now, the app also turns the merchant’s phone into a point-of-sale device without the need for any additional peripheral hardware,” White explains.

## Payment flexibility

All consumers in South Africa will be able to make use of the new payment option whether they have the Zapper consumer app on their phone or not.

“Our Zapper Merchant app will still enable shoppers to easily scan and pay the app generated Zapper QR code or alternatively tap and pay using their physical bank card or mobile wallets. The primary aim of our latest offering is to ensure our merchants can accept as many payment methods as possible,” White says.

All an existing merchant needs to begin accepting tap-on-phone payments is to have the Zapper merchant app installed on an Android device that is NFC enabled and running version 9.0 or later.

The security of the tap-on-phone offering meets the stringent requirements of a physical point of sale device, and consumers will benefit by not needing to hand over their cards to the merchant, making it a safer and truly contactless payment experience.



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Johannes Masiteng 3 May 2022



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Apart from the Zapper traditional scan-to-pay QR options (either in physical space or via e-commerce offerings), Zapper merchants are now able to accept a comprehensive suite of payment options. This includes vouchers, mobile wallets, and third-party options integrated onto the Zapper network including: Ozow; 'buy now pay 'later' options such as MoreTyme; some cryptocurrency in the form of 6dot50; and now the card-present payments via the tap-on-phone offering - all through a single account.

“The tap-on-phone offering is a significant addition to our payment network and, along with our continuously evolving loyalty and rewards offering, Zapper merchants now have a comprehensive payment acceptance capability and enterprise-level retail insights and payment solution that can be managed entirely via their smartphone,” White wraps up.

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