VALOR PAYTECH

Quick Reference Guide



Tap to Pay

valorpaytech.com

ISO requirements

1. Tap to Pay on Mobile must be enabled for the ISO account.
2. The merchant must be boarded under a supported processor, such as TSYS or Elavon.

Enabling Tap to Pay for merchants

Tap to Pay must be enabled at the **device (EPI) level** for each merchant. Follow the steps below to activate Tap to Pay for a merchant device.

1. Log into the **Valor Portal** using **ISO credentials**.
2. Navigate to the **Merchant Management** module.
3. Select the required **Merchant DBA Name.**
4. On the **Merchant Overview** page, select **Settings** from the right sidebar.
5. Select the **Tap to Pay** tab and enable the toggle.
6. Select the appropriate **Generic MCC Code** from the available list.

Note:
The MCC Code configured here is only used to identify what icon to be displayed on the Tap to Pay present card screen. This does **NOT** affect processing and is applicable only to iOS.

7. In the **Eligible VT EPIs** section, select the EPIs that require Tap to Pay activation.
   You can:
   - Select individual EPIs.
   - Select the **Select All EPIs** check box to enable Tap to Pay for all eligible Virtual Terminal EPIs.
   - Select **Enable** to apply the configuration.
8. After Tap to Pay is enabled, the merchant receives a starter email with the next steps to use Tap to Pay on Mobile in the ValorPay Mobile App.

Automated email notifications to merchants

When Tap to Pay on Mobile is enabled or updated, an automated email is sent to the Merchant Admin with the merchant details, Tap to Pay status, effective date and time, and the user who made the update.
The email also outlines the next steps:

- Verify the mobile device meets hardware and OS requirements.
- Install or update the supported ValorPay Mobile App.
- Log in with valid merchant credentials.
- Use the Tap to Pay-enabled EPI to accept contactless payments.

Merchant requirements

- The merchant must have at least one eligible Virtual Terminal EPI.
- The appropriate MCC code must be assigned while enabling Tap to Pay.
- The merchant must have valid credentials to log in to the ValorPay Mobile App.

Device requirements

- The merchant must use an NFC-supported iOS or Android device (smartphone or Android tablet).
- For iOS, the device must be iPhone XR or later with iOS 18.4 or later.
- For Android, the device must run Android OS 13 or later.
- Android devices must have the Tap to Pay Ready application installed from Google Play.

ⓘ Note:

Android tablets that meet these requirements also support Tap to Pay, including the Samsung Galaxy Tab Active5 5G, Samsung Galaxy Tab Active3, and Blackview Active 8 Pro. iPad is not currently supported.

Application requirements

- The Version 3.1.1 of the ValorPay Mobile App must be installed.
- The device must have a stable Wi-Fi or cellular connection.
- NFC must be enabled on the device before processing Tap to Pay transactions.

Note:

If the ISO enables Tap to Pay for a merchant device while the merchant is using the ValorPay Mobile App, the Tap to Pay option is not displayed until the merchant logs in again. To apply the update, the merchant must either log out of the app and log back in, or close the app on the device and log back in.

Application requirement for Android Tap to Pay

Merchants enabled with Tap to Pay in Valor Portal must install the external **Tap to Pay Ready** application by Visa Inc. to process Tap to Pay transactions on Android devices.
To install the Tap to Pay Ready application, follow these steps:

- Open **Google Play Store** on the Android device.
- Search for **Tap to Pay Ready**.
- Select the **Tap to Pay Ready** application from the search results.
- Select **Install**.

Note:

If Tap to Pay Ready is not installed, the ValorPay Mobile App reroutes the merchant to the application at the play store to install it when they select Tap to Pay as the payment method.

Performing a Tap to Pay transaction

To process a Tap to Pay transaction using the ValorPay Mobile App, follow the steps below:

1. Log in using valid Merchant or Operator credentials.
2. Enter the transaction amount and select **Process Payment.**
3. Select **Tap** as the payment method.
4. Enter customer details, if required by portal configuration.
5. Select **Pay** to initiate the Tap to Pay process.

6. Complete the device-specific Tap to Pay flow:
   iOS: For the first Tap to Pay transaction, provide consent to enable Tap to Pay with the registered Apple ID.
   Android: The installed Tap to Pay Ready application prompts the user to tap the card when ready.
7. The customer taps a supported contactless card, mobile wallet, or NFC-enabled device on the merchant's phone and tablet.

ⓘ **Note:**
If a contactless card read fails, the user is returned to the Sale screen and must reinitiate the transaction.

8. The application processes the transaction and displays a real-time **Approved or Declined** response.



PIN validation

For transactions requiring cardholder verification, PIN validation is securely handled through the integrated SDK.

When PIN authentication is required, a secure PIN entry screen is automatically displayed on the mobile device. The PIN is encrypted within the SDK and transmitted directly to the processor for validation. Valor does not store, access, or log PIN information.

The transaction response (Approved or Declined) is returned to the mobile application and recorded in the Valor Portal.

Settlement workflow

Tap to Pay transactions are maintained in a separate batch from other transaction types. During settlement, both the Tap to Pay and Manual Transaction batches are submitted.

Once settlement is complete, funding is processed by the merchant's processor according to the existing funding schedule and processor configuration.

Note:
If either batch fails during settlement, an error notification is displayed for review and reconciliation.

Visit our Knowledge Base

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