PayWithCapture FAQs

1. **What is PayWithCapture?**

   PayWithCapture is a mobile payment app that enables individuals to make payment for goods and services by scanning a pre-generated QR-Code. Different payment instruments can be linked to the app such as any bank's card (Master, Visa or Verve), Access Bank account and mobile wallets. PayWithCapture works offline i.e. if you do not have internet on your phone you can still use the app to make a payment.

2. **What are the benefits of using PayWithCapture?**

   - Fast and secure way to make payments online and offline via secured SMS and USSD channels

   - Link any bank's card (Master, Visa or Verve), Access Bank account and mobile wallets

   - Not exclusive to Access Bank customers

3. **How can my customers download PayWithCapture?**

   - The app is available to download on Google Play, App store, Blackberry World and Windows 8 store

4. **How do my customers register on PayWithCapture?**

   To register, please follow the steps below:

   - Download app from applicable app store
   - Install app on your phone
   - Click on sign-up to register
   - Enter your details to complete registration, Link a payment method and click on register

5. **How do my customers login to PayWithCapture**

   - Once you have registered your profile on the app, you can login by:
   - Clicking on the 'Login' menu
   - Enter the phone number you registered with and your 5 digit capture PIN to login

6. **How secured is PayWithCapture?**

   - Firstly, PayWithCapture is PCIDSS compliant.

   - Secondly, the application has 2-factored authentication for linkage and is protected with a 5-digit PIN and fingerprint (available on IOS devices only) for authentication.

   - Transactions on the PayWithCapture app are also validated by a 5-digit PIN known to you alone

   - All these are in addition to other security measures the Bank has put in place to ensure that your transaction information is protected from intruders.

7. **What do I need to integrate PayWithCapture on my website?**
   - Exchange of API between the Merchant and Access Bank for prompt integration.

8. What is QR code?

QR code is an abbreviation for Quick Response code.

It is a machine readable optical label that contains relevant information about the merchant. The QR code consists of black modules (square dots) arranged in a square grid on a white background, which can be read by an imaging device like mobile phones and tablets.

9. How does the QR code work?

To make a payment (in-store/remote):

- Launch the PayWithCapture app
- Click on 'scan to pay'
- Scan the QR code
- Confirm transaction amount and authorize the transaction via PayWithCapture 5-digit PIN or fingerprint
- Account is debited with the transaction amount

10. If the QR code fails to scan?
The customer should perform the following
- Launch the PayWithCapture app
- Click on 'quick pay'
- Enter the 'Merchant ID'
- Confirm transaction amount and authorize the transaction via PayWithCapture 5-digit PIN or fingerprint
- Account is debited with the transaction amount
- Report the issue to our support team asap for prompt resolution

11. What account are my fund remitted to?
Any Access Bank account provided by the merchant will be linked to the merchants **PAYWITHCAPTURE** profile and all payment will be remitted to the account

12. Can I link all my stores to one account?
- Yes, all merchant outlet stores can be linked to a single account

13. Can I have separate account for my stores?
- Yes, separate account can be profiled for each outlet location

14. When do I get value in my Access Bank account?
- Same day value for all payments made using Access bank account
- Next day value for payments using other banks card

15. What if I do not have an Accessbank account, can I still use PAYWITHCAPTURE?
- Yes you can, funds will be remitted to any Nigerian Bank account provided. Value for transaction will be gotten 2 days after payment

16. Can I view my transactions online?
- Yes, a web service portal will be deployed to monitor transaction on line real time.

17. What are the fees for PAYWITHCAPTURE?
- Free set up fees
- Free server maintenance fees
- Transaction fees in-store 0.75% capped at N1,200
- Transaction fees on web 1.25% capped at N2,000

1. What do I need to sign up?

. Fill PayWithCapture sign-on form

. Completed form sent to merchants @PayWithCapture.com

. QR code is generated and sent to the merchant in 6 hours

*For support, please contact Access Bank Contact Centre on **01-2712005-7, 2802500, 7332000** or send an email to **contactcenter@accessbankplc.com***