autobooks

Tap to Pay Testing Guide

Below are the instructions for testing Tap to Pay in your mobile banking app. These steps must be completed in Test Flight before submitting your app to the Apple App Store for final approval from Apple. Since testing is done through Apple's Test Flight, there is no need to have a separate UAT test environment configured for testing.

To test Tap to Pay, you will need the following:

1) 	A test account to log into your Mobile Banking app to execute the test.

2) 	An iPhone version XS or later, running iOS v16 or higher.

3) 	EMV credit / debit card(s) or an eWallet on a different device than you are testing Tap to Pay with. Supported eWallet devices are: iPhone, Apple Watch, Android phone.

Before you test:

1) 	Choose an online banking test user account that has access to Autobooks to process payments for small dollar amounts (less than $5).

    a. 	If your FI already has Autobooks, you can use a test account that is already enrolled in Autobooks.

    b. 	If your FI is a new Autobooks customer, you will need to enroll this account with Autobooks in steps 1 and 2 below.

2) 	Set the entitlements for your test user account to have access to Tap to Pay as well as Autobooks.

autobooks

3)   Log into Test Flight for your Mobile Banking app with the test user account.

    a. You should see Tap to Pay on your mobile banking dashboard.

    b. If you do not see Tap to Pay, please contact Autobooks Implementations.

Test Tap to Pay:

NOTE: If your test user account is already enrolled in Autobooks, skip to step 3 below. It's preferred that your test user has real user/business information associated with it (business name, tax ID, primary owner SSN) so that the user can be approved by Autobooks more quickly to process payments.

1)   Select the **Tap to Pay** button on the Mobile Banking dashboard to begin the enrollment process.

    a. Accept Terms & Conditions.

    b. Answer questions displayed. IMPORTANT: you *must* provide real personal information (date of birth, SSN) as well as a real business TaxID (if the test user is a business account) so that Autobooks can approve your test user to process payments.

2)   Autobooks will underwrite your test user for payment processing.

    a. This could take less than 5 minutes, so please stay in the app for next steps.

    b. If 5 minutes goes by and you have not been approved for payment processing, you will be notified via email when your account is ready to begin processing Tap to Pay payments.

    c. Once you receive the notification email, proceed to step 3.

3)   Connect an Apple ID to Tap to Pay. You may use the Apple ID associated with your test device, or another Apple ID. Once the Apple ID is connected (this step will take between 30 – 60 seconds) you will be routed to screen to input a test payment.

4)   Enter the payment amount and select 'Charge'. Test payments should be more than $1 and less than $5.

5)   Tap an EMV-enabled card or virtual wallet to make the payment. An iPhone, Apple Watch, or Android virtual wallet device is supported as well.

6)   You will see the 'Done' page then you will advance to the 'Payment Successful' page.

    a. Optional: Send a Receipt from this page, then select 'Done'.

7)   View Tap to Pay Transactions by clicking on the 'Transactions' link in the upper right corner.

8)   Click on the transaction for the test payment you just made to view Payment Details.

9) You can click 'Cancel Payment' to cancel the payment if desired.

10) Click 'Back' to return to the Transactions page.

11) Click 'New Payment' to return to the New Payment page.

12) Click 'Close' to leave Tap to Pay and return to the Mobile Banking homepage.

13) You have successfully completed Tap to Pay testing!

Submit your app to the Apple App Store:

To submit your mobile banking app to the Apple App Store, you need to provide valid test credentials (username and password) so Apple can validate the Tap to Pay functionality is working properly.

1) Take the Username and Password you used to test Tap to Pay and **turn OFF** two-factor authentication. <u>NOTE</u>: Apple *cannot* test if two-factor authentication is on.

2) Submit a request to publish your mobile banking app to the App Store.

   a. Provide the Username and Password previously used to test Tap to Pay.

3) Wait for Apple to provide approval.

4) Once Apple issues approval, publish your mobile banking app to the Apple App Store.

5) Notify Autobooks that App Store submission is complete. Send an email to Implementations@autobooks.co.