

PayWithCapture FAQs

a. What is PayWithCapture?

PayWithCapture (PWC) 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 your mobile wallets. PayWithCapture works offline i.e. if you do not have internet on phone you can still use the app to make a payment.

a. What are the benefits of 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

a. Do all mobile phones support PayWithCapture?

The app can be used on any phone with a camera. However, it is currently available on IOS, Android and Blackberry devices.

b. How can I download the PayWithCapture app?

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

c. How do I 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

a. How do I 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

b. What is a Capture PIN?

This is a 5-digit pin required to login to the app.

c. What is a Transaction Code?

This is a 4-digit pin required to complete your transaction. Ensure you keep your PIN secure at all times.

a. Why do I need two different pins?

This is a two factor authentication required by CBN. It is required for security purposes, if someone gets access to your app they won't be able to carry out a transaction if they do not have you transaction code.

b. I have forgotten my pin

Click on the "forgot my pin" button and request a new pin. Please note that your "secret word" will be needed to complete the pin reset.

c. How do I link my Cards?

To link your card, please follow the steps below:

- Login to the **PayWithCapture** app with your unique 5-digit capture PIN
- Go to payment methods and click on new
- Link your card to the app by inputting your details.

a. How many cards can I add to my PWC profile?

There is no limit to the number of cards that can be added on the PWC platform.

b. How do I link my Access Bank account?

To link your Access Bank account, please follow the steps below:

- Link your Access Bank account to the app by inputting account number into the app
- To complete linkage, select either '**use a hardware token from Access Bank**' or '**send an OTP to my phone number linked to my bank account**'

For 'use a token':

- Input the OTP from your token
- System authenticates the OTP and links the account

For '**send an OTP to my phone number linked to my bank account**':

- Input the OTP in the SMS sent to your phone
- System authenticates the OTP and links the account
- A debit of N1 is initiated on the account and an OTP stated in the SMS
- Input the OTP or the amount into the app
- System authenticates and links account successfully

a. What transaction types can I perform using PayWithCapture?

PayWithCapture can be used to pay for goods and services at a range of merchant stores and locations. Please check the app dashboard for merchants that are currently available on the platform.

b. How do I make a payment using PayWithCapture?

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

c. I can't make purchases

Go to payment methods, check if your account/card has been properly linked and verified. If not, link and verify appropriately (**Perform steps I / J**)

a. How long will it take for payment to reach the merchant?

The merchant gets an alert of any payment made immediately. However, settlement to merchant is done at the end of each day

b. Will I receive alerts for transactions done on PayWithCapture?

Yes, you will receive alert for every transaction performed or carried out using the app.

c. Do I need to be an Access Bank account holder to use PayWithCapture?

PayWithCapture is not exclusive to Access Bank account holders. However, only access bank account holders can link their account to the app non- account holders can link their cards.

d. How secure 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.

a. How do I keep my app safe?

Your **PayWithCapture** PIN should not be disclosed to another person. It is also advisable that you should change your PIN when you have reason to believe that it has been compromised.

a. What happens if my phone is missing?

In the event that you lose your phone, please call Access Bank Contact Centre to block your account as soon as possible. You will have to download the app, create your profile and link your cards and/or account on your new phone.

b. Does the PayWithCapture app work offline?

Yes, the app works offline. However, at the prevailing network provider's SMS charges.

c. Who do I contact for support?

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