



# **CUSTOMER EXPERIENCE GUIDELINE FOR MERCHANT PAYMENTS**

**May 2023**

**Version 1.0**

## **1. INTRODUCTION**

The purpose of this document is to guide Financial Service Providers (FSPs) on how to create a standardized menu for merchant payments through TIPS. The goal is to ensure a consistent customer journey experience when making payments from payer (customer) to payee (merchant) through TIPS. This journey will be familiar to all FSPs integrated with TIPS and involves the use of a standardized Merchant QR code or number ('Lipa Namba'). The standard message format and technical documents will follow the latest TANQR-TIPS Message Guide, TIPS API Integration Guide, and TIPS Operation Guide.

## **2. CUSTOMER JOURNEY EXPERIENCE**

Customers typically use USSD and mobile apps as their primary payment channels. As a result, this guide focuses on the customer journey through these two channels. The execution plan will follow the guidelines outlined in the TANQR-TIPS Implementation Plan.

# 1. USSD

**1**



**Select x - “Pay Merchant/Phone”**

*Chagua x - “Lipa kwa Mfanyabiashara/Simu”*

This will be on the Main Menu and the option can be placed on any number.

Also, it can be placed with any label of the Menu Item. E.g. “Pay by Phone”, “Pay Business”, “Pay Chap”, “Pay by XXX”, etc

**2**



**Select 1 - “Pay TANQR”**

*Chagua 1 - “Lipa TANQR”*

This can be an optional menu/step for the payer FSP to have more than one scheme (VISA, Masterpass, UnionPay, etc.), it is recommended to put “Pay TANQR” as a first option.

**3**



**Enter Merchant Number**

*Ingiza Lipa Namba*

This will be filled by a Standardized Merchant Alias Number (Lipa Namba) e.g. 00112349. Any label can be used e.g “Enter Merchant Number”, “Enter Business Number/Code”

**4**



**Enter Amount**

*Ingiza kiasi cha kulipa*

The amount of product/service will be filled in this step.

**5**



**Confirmation of Payment**

*Hakiki malipo na gharama za muamala*

Confirmation of

1. Amount to be paid to the Merchant;
2. Name of the merchant from the API lookup service;
3. End user fees.

**6**



**Other FSP steps and PIN**

*Endelea na hatua nyingine na PIN*

If no other FSP steps exist, PIN confirmation will be done in step 5.

## 2. Mobile App

**1**



**Choose QR code payment option/button.**

*Chagua sehemu ya kulipa kwa kuskani QR Code*



The Application should be simple to help the Customer to find the menu/button to scan and pay.

**2**



**Choose TANQR option/button**

*Chagua TANQR*



This can be an optional menu for the payer FSP to have more than one scheme like VISA, Masterpass, UnionPay, etc.

**3**



**Scan QR Code or Enter the Merchant Number**

*Skani QR Code au ingiza Lipa Namba*



This is the stage where the customer will scan the QR code of the merchant. The app may allow a customer to insert the merchant alias (“Lipa Namba”).

**4**



**Enter Amount**

*Ingiza kiasi cha kulipa*



The amount of product/service will be filled in this step.

**5**



**Confirmation of Payment**

*Hakiki malipo na gharama za muamala*



Confirmation of

1. Amount to be paid to the Merchant;
2. Name of the merchant from the API lookup service;
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**Other FSP steps and PIN**

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If no other FSP steps exist, PIN confirmation will be done in step 5.