



National Bank of Fujairah Aani Merchant App

How-to Guide and FAQs



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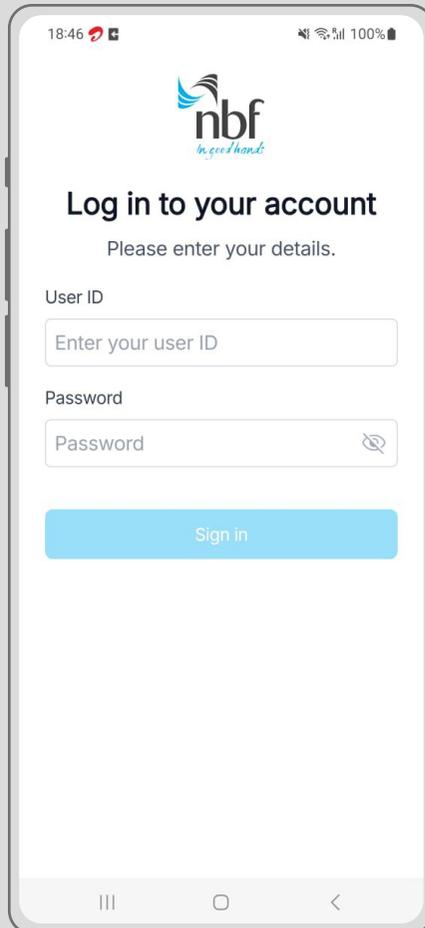
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AI Etihad Payments

Technology provider **PineLabs**





Welcome to the NBF Aani Merchant App How-to Guide, your comprehensive source for managing seamless digital payment acceptance with National Bank of Fujairah. The app, powered by AI Etihad Payments and in partnership with Pine Labs, is designed to streamline your operations. With the Aani Merchant App, merchants can generate a dynamic QR code for accepting payments and track transactions. This guide will walk you through the key features of the app, ensuring a smooth, secure, and efficient digital payment experience.



Once the Merchant on-boarding process is completed please follow below steps to navigate NBF Aani Merchant application

Step 1

Each merchant may have multiple stores, and each store can have multiple cash desks (soft POS). Every cash desk has a unique user ID and password.

Step 2

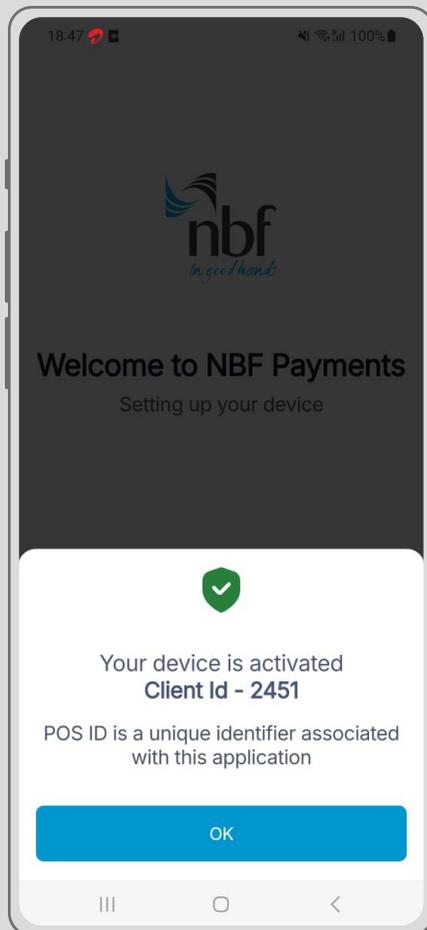
Enter your user ID and password to log in, which is shared as per the setup process.

Step 3

A one-time password (OTP) will be sent to your registered email for two-factor authentication.

Step 4

Enter the OTP to complete the login process.



After logging in, you will see this screen.

This confirms that your login was successful and the application is now activated.

Your Client ID (also referred to as your POS ID) serves as the unique identifier in the system associated with your account.



Once logged in, you will see:

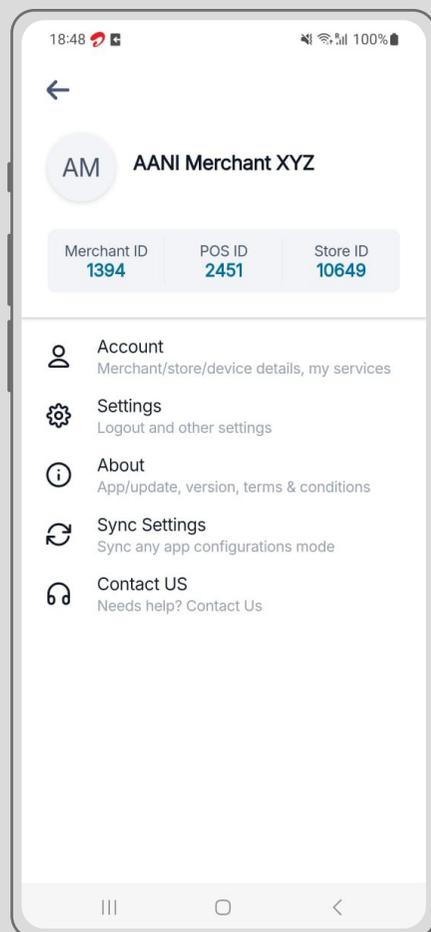
Merchant Name and Store Details: Displays your business information provided as part of the on-boarding documentation.

Initiate DQR: This is where you can generate dynamic QR codes for your sales transaction.

Transaction History: View your recent transaction records here.

Notification: Displays the recent activities carried out through the application.

Viewing Merchant Details



Click the icon in the top-right corner to access Merchant Details.

This section provides important information, such as your Merchant ID, POS ID. These are essential when contacting technical support.

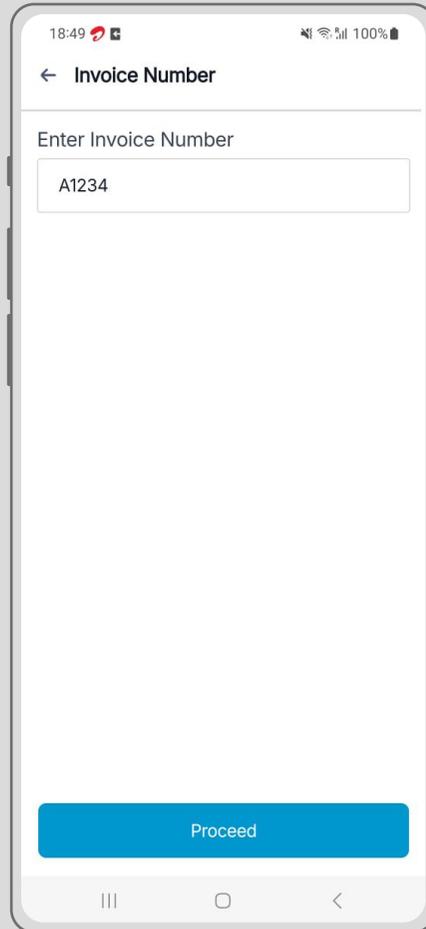
You can also find the Sync Settings option to refresh any backend updates.

Initiating a Dynamic QR (DQR) Transaction



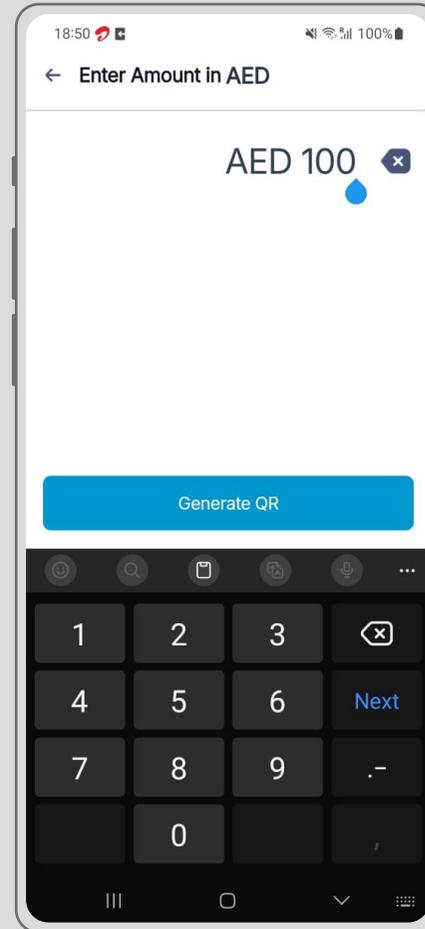
Step 1

Click the DQR button.



Step 2

Enter the invoice number.



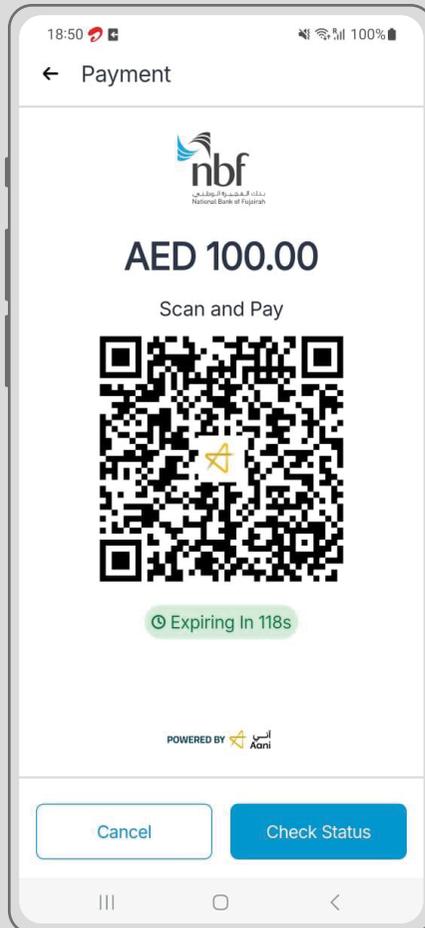
Step 3

Enter the transaction amount.
Transaction value can be up to 2 decimal fills.



Step 4

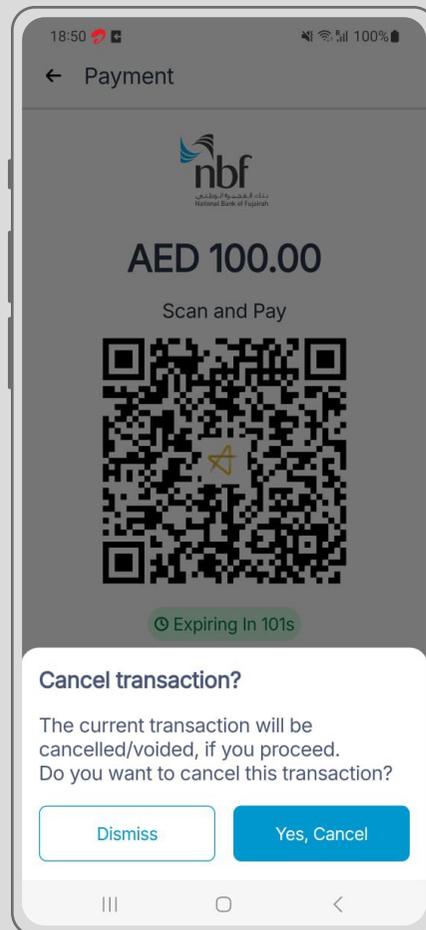
The customer will scan the QR code with their end consumer Aani app to complete the transaction.



Once the QR code is generated, the end consumer needs to scan and complete the transaction within 120 seconds.

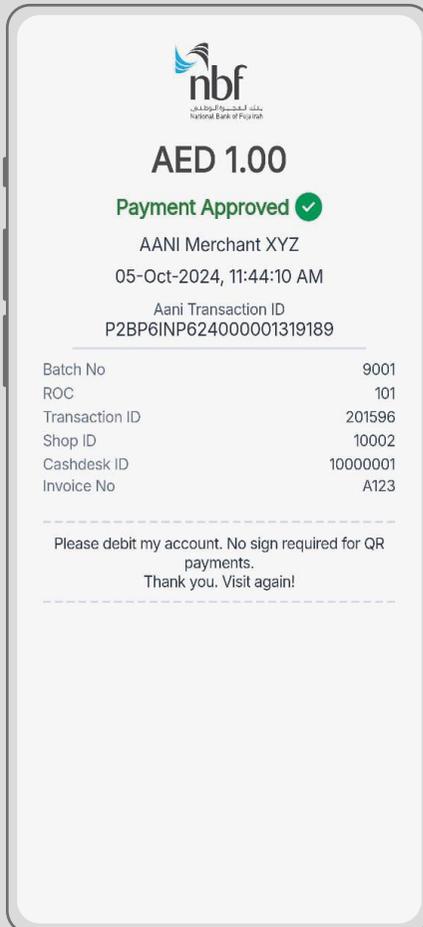
The system checks every 10 seconds for the transaction's completion.

You can also manually check the status by clicking the Check Status button.



If the customer decides not to proceed with the payment, you can cancel the end consumer transaction by clicking Cancel.

Note: If the end consumer customer has already scanned the QR code, the cancellation will not work. In this case, ask the customer not to complete the payment in their Aani app.



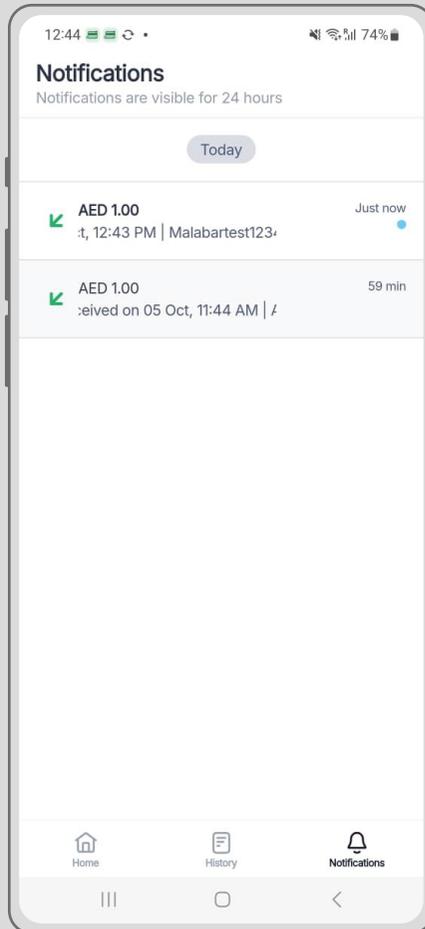
Once the QR code is generated, the customer needs to scan it within 120 seconds.

The system checks every 10 seconds for the transaction's completion.

You can also manually check the status by clicking the Check Status button.

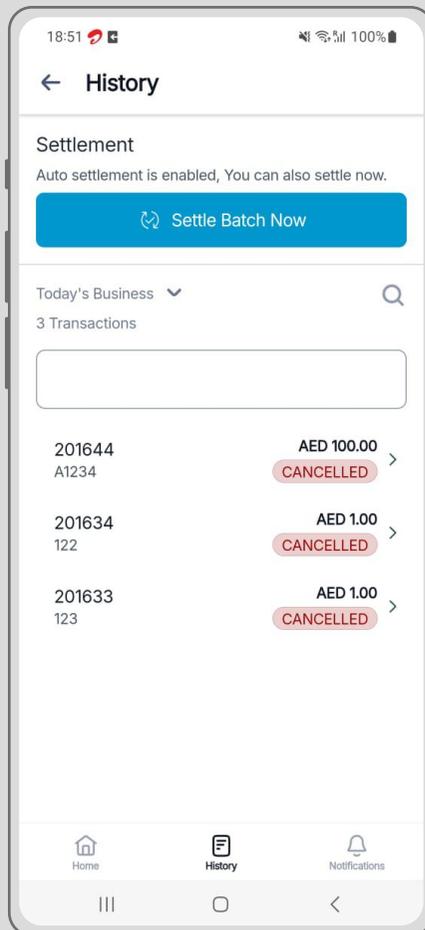
Once the transaction is successfully completed, a confirmation receipt is generated which can be shared with the end consumer or made available for print. This receipt can be retrieved through the application for your reference.

Managing Transaction Notifications



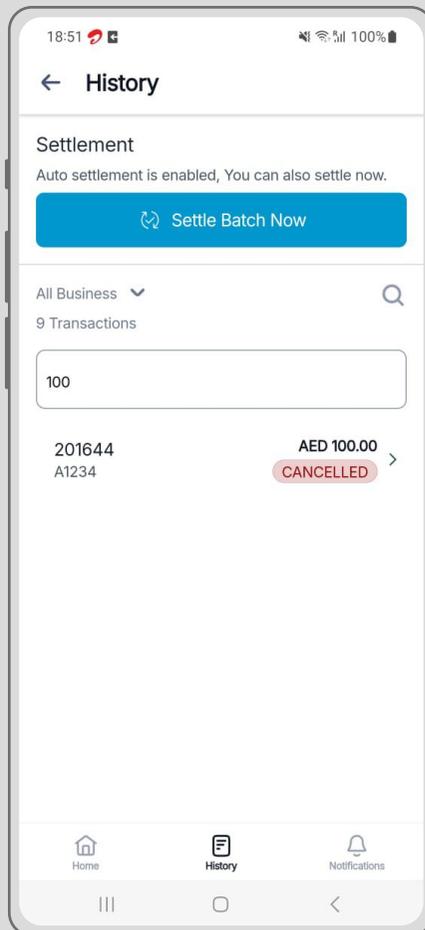
For every successful transaction, system generates the notification.

The notification is available under notification tab at the bottom of the screen.



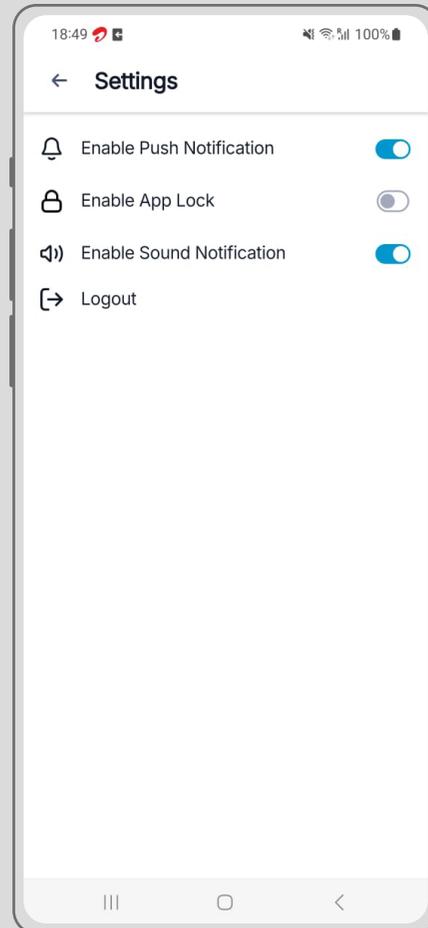
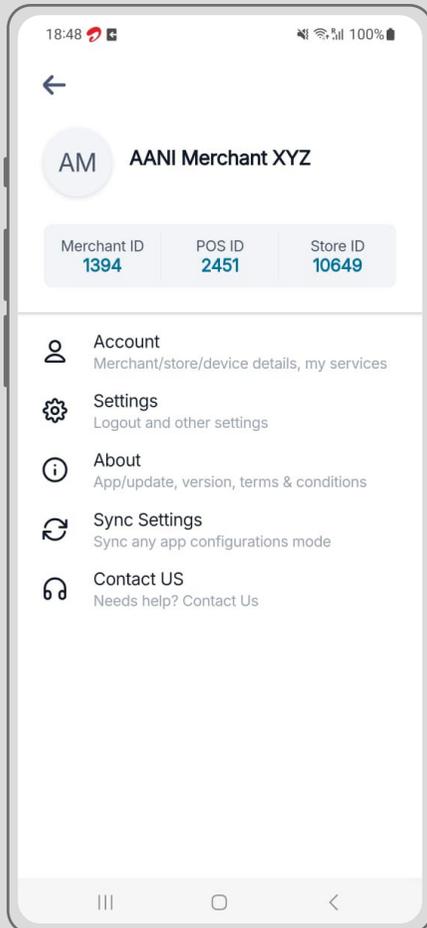
Click the Transaction History button to view records from the last 3 days.

For full transaction history, contact Pine Labs to enable TRM access (a paid service).

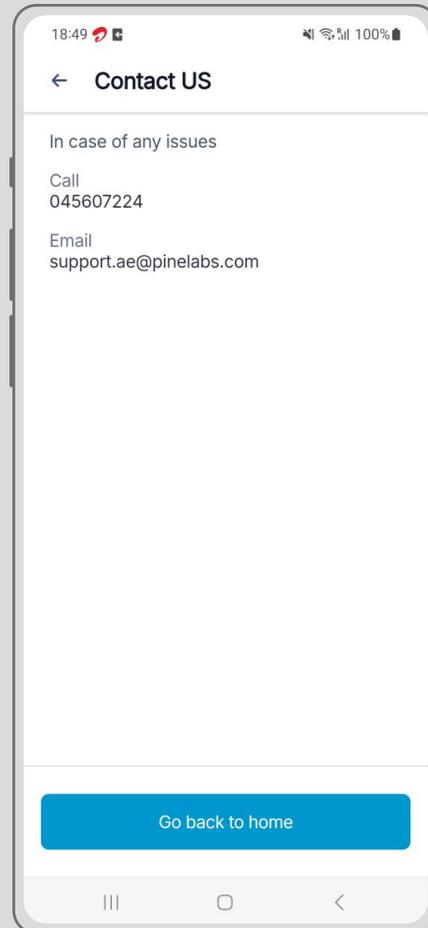
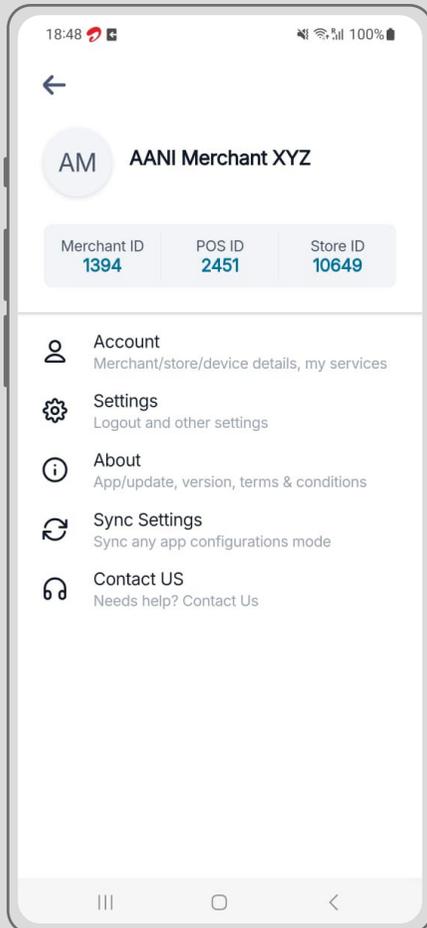


How to Use the Transaction History Search Feature

You can search for a specific transaction by either entering the invoice number or the transaction amount.



To log out, go to the Settings menu and click the Logout option.



If you encounter technical issues, click Contact Us in the app.

Make sure to provide your Merchant ID and POS ID when contacting support via phone or email.

Your POS ID serves as the unique identifier in the system associated with your account.



National Bank of Fujairah Aani Merchant App

Common Errors and Troubleshooting



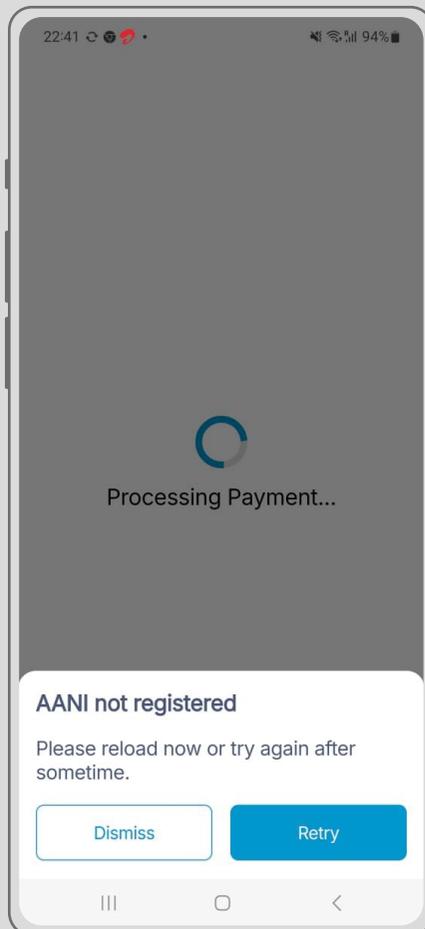
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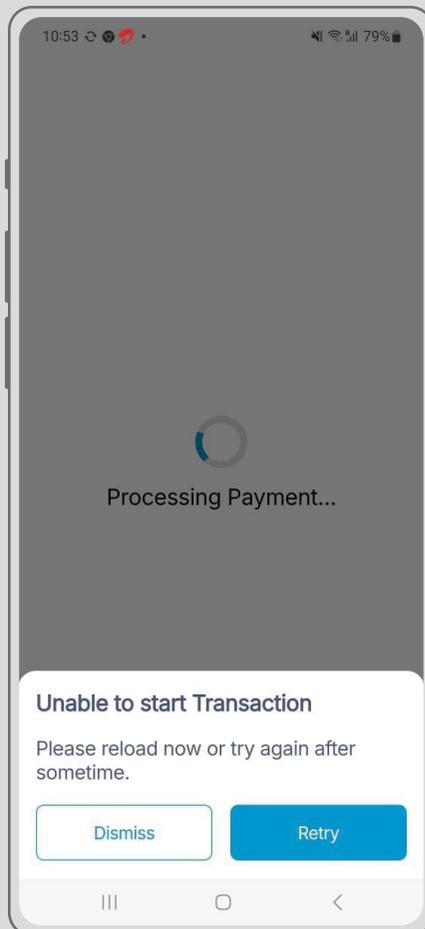
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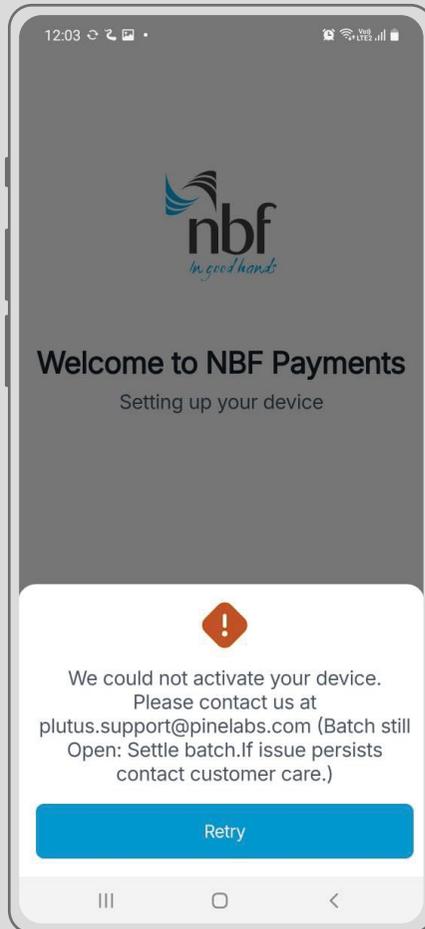




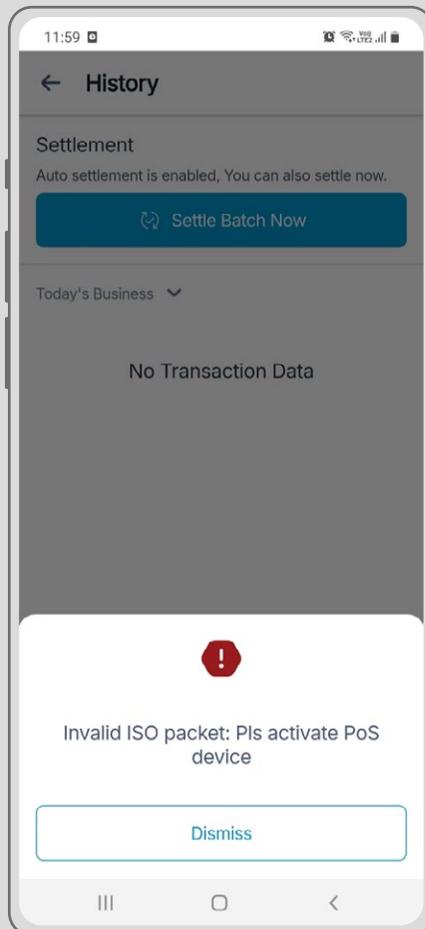
Aani Not Registered: This error appears if your merchant setup is incomplete. Contact Pine Labs support for assistance.



Unable to Start Transaction: This error may occur if the QR service is down. Contact Pine Labs support.



Could Not Activate Device: This error occurs if you attempt to log in from multiple devices without logging out first. Always log out from the previous device before logging in on another.



Troubleshooting: Invalid ISO Packet, Activate POS Error"

Step 1

This error may occur when the same user attempts to log in from another device without logging out from the first device.

Step 2

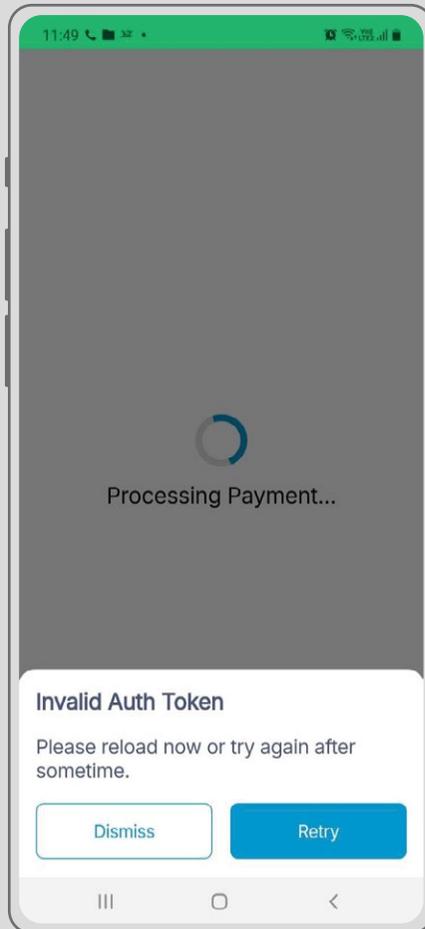
The user on the first device will not be able to perform any transactions in this situation.

Step 3

It is strongly recommended not to log in using the same credentials on two different devices simultaneously. Always log out from the first device before logging in on another.

Step 4

If this error persists, please contact the Pine Labs support center via email or call the contact center for assistance.



Troubleshooting: Invalid Auth Token Error

Step 1

This error occurs when the same user attempts to log in from another device using the same credentials without logging out from the first device.

Step 2

In this case, the user on the first device will not be able to perform any transactions.

Step 3

It is strongly recommended not to use the same login credentials on two different devices

Step 4

If the issue persists, please contact the Pine Labs support center via email or call the contact center for assistance.



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Frequently Asked Questions (FAQs)



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Frequently Asked Questions (FAQs)

How do I log in to the NBF Aani Merchant App?

- Upon completion of the on-boarding documentation, respective user credential will be shared.
- Each merchant may have multiple stores and can have multiple cash desks. Every cash desk is assigned a unique user ID and password.
- To log in:

- 1 Enter your user ID and password.
- 2 You will receive a one-time password (OTP) on your registered email for two-factor authentication.
- 3 Enter the OTP to complete the login process.

What is a Dynamic QR (DQR) transaction, and how do I initiate one?

- A Dynamic QR (DQR) is a QR code generated for each transaction the customer can scan to complete the payment.
- To initiate a DQR transaction:

- 1 Click on the **DQR** button in the app.
- 2 Enter the invoice number and transaction amount.
- 3 The customer will then scan the QR code using their Aani app to complete the payment.

How long is the QR code valid for?

- The QR code is valid for **120 seconds**. If the customer does not complete the transaction within that time, the QR code will expire.

What should I do if the customer decides not to complete the payment?

- If the customer decides not to proceed with the payment, you can cancel the transaction by clicking the **Cancel** button.
- Note: If the customer has already scanned the QR code, the cancellation will not work. In that case, request the customer not to complete the payment on their Aani app.

How can I check the status of a transaction?

- The app automatically checks for transaction completion every **10 seconds**.
- You can also manually check the status by clicking the **Check Status** button.

Frequently Asked Questions (FAQs)

How can I view my transaction history?

- You can view the transaction history for the last three days by clicking the **Transaction History** button.
- For a complete history, you can contact Pine Labs to enable **TRM access** (this is a paid value-added service).

How do I log out of the app?

- To log out of the app:

1

Go to **Settings**.

2

Click on **Log Out**.

How do I contact technical support if I encounter issues?

- You can click on **Contact Us** in the app for support.
- When contacting technical support, make sure to provide your **Merchant ID** and **POS ID**. You can reach them through the call center or via email.

What happens if I see the "Aani Not Registered" error?

- This error occurs when the merchant setup is incomplete.
- Please contact Pine Labs support for assistance in completing the setup.

What does the "Could Not Activate Device" error mean?

- This error happens when you attempt to log in from multiple devices using the same credentials without logging out from the first device.
- Always log out of the first device before logging in to another. If the issue persists, contact Pine Labs support.

Can I use the same user ID on multiple devices simultaneously?

- No. You cannot log in using the same user ID on multiple devices at the same time. Make sure to log out from one device before logging in from another.

How do I share transaction receipts with my customers?

- Once the transaction is successful, a digital receipt will be generated.
- You can share the receipt with the customer via **WhatsApp** or **email** directly from the app.

In good hands

Call 8008**NBF**(623)

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