



Frequently Asked Questions

1. What is NMB TAP?

A wearable contactless payment device embedded with secure payment technology that enables customers to pay by tapping rather than using a physical card or mobile phone.

Examples include:

- Silicone wristbands
- Payment rings -ceramic or ceroxy
- Payment stickers

These wearables are linked to a customer's existing debit, credit or prepaid card through tokenisation, meaning the actual card number is never stored or shared. They work on any Mastercard contactless-enabled POS terminal.

2. How can a customer request or obtain an NMB Tap?

A customer can request an NMB Tap by contacting our **Call Centre number 0800 002 002** or chat with **Jirani on WhatsApp number 0747333444**.

Does an NMB Tap involve any cost? Yes.

Silicone Wristband	TZS 36,000
Payment Sticker	TZS 26,000
Ceramic Ring	TZS 60,000

- No monthly fees
- Normal card transaction charges apply (same as plastic cards)
- Replacement fee applies for lost or damaged wearables
- Has issuance fees. But other charges remain the same as the card linked to the NMB Tap.
- NMB Tap devices will be issued with embedded insurance, covering
 - o Accidental damage within the insured period.
 - o Replacement in case the device is lost/stolen, subject to policy terms and conditions.
 - o The insurance cost is embedded within the selling price, and no separate charge will be levied to the customer for the first Year, and will be charged a recurring yearly insurance fee of TZS 500 afterwards

3. Is it possible to link more than one wearable to a Debit Card?

Yes. One debit card can accommodate multiple NMB Tap devices.

4. Can a parent link an NMB Tap to other family members?

Linking the NMB Tap requires the cardholder's consent.

5. What should I do if I want to temporarily suspend the use of my NMB Tap?

Cardholders can block or unblock the token linked with an NMB Tap through the Tappy App.

6. Can an active NMB Tap be linked to more than one mobile/ Any device at the same time?

No. An NMB Tap can be actively connected to only one device at a time.

7. Which phone types can accommodate the NMB Tap devices?

All phones with NFC, and for iOS, the Dongle is needed to enable connection.

- **NFC** (Near Field Communication) is a wireless technology that allows devices to exchange data over very short distances. It's commonly used for contactless payments, file sharing, and quickly connecting devices by simply tapping them together.

- **Dongle:** is a small device that plugs into a computer or other electronic equipment to provide additional functionality—such as internet access, security authentication, or connecting to wireless peripherals.

8. Do I receive any notification when I transact using the NMB Tap?

Yes. A customer normally receives the transaction sms on their mobile phones.

9. What happens if the wearable is damaged?

Contact the Nearest branch and request a replacement.

10. What happens if the card linked to my wearable expires?

The NMB Tap will not work; you will need to request a new card.

11. If my phone battery dies, can I still use the wearable?

Yes. A wearable payment device does NOT depend on the phone being online, powered on, or even nearby for it to complete a payment at a POS terminal.

12. Can I use my NMB Tap to withdraw cash on ATM?

No. NMB Tap devices are only used to perform transactions on Pos terminals

13. How can I check my balance when using an NMB Tap?

A balance can be accessed through NMB Mkononi, bank statement or Internet banking.

14. What should I do if the NMB Tap fails to tap?

Report to the nearest NMB Branch or NMB Contact Centre.

15. What is the transaction limit when using the NMB Tap?

A transaction limit depends on the type of card, particularly for a POS contactless transaction.

16. Are NMB Tap devices water-resistant?

Some of them are water resistant, and some, such as the smart ring is not water resistant.

17. Can I use my NMB Tap internationally?

Yes. You can use your NMB Tap anywhere in the world where POS contactless payments are accepted.

18. Is the NMB Tap PIN-protected?

Yes. Wearable payment devices are PIN-protected the same way as a physical card.

19. Do I need the internet to use my NMB Tap for payments?

You do not need internet or mobile data to make payments.

20. Does an NMB Tap need to be charged/powered?

Most payment NMB Tap devices do not need to be charged or powered, but some, such as fitness devices (e.g., smart rings), do.

21. What is required when the NMB Tap gets lost?

Customers should promptly block the NMB Tap using NMB Tap and immediately report the incident to any NMB branch or NMB Contact Centre.

22. Who should be contacted if clarity is needed regarding the NMB Tap?

Contact us through our **Call Centre number 0800 002 002** or chat with **Jirani on WhatsApp number 0747333444**.