

## **FAQs:**

### **1. What are contactless payments?**

Contactless payments use short-range wireless technology to securely complete payments between a contactless-enabled card and a contactless-enabled POS terminal. A contactless card is a chip card that has a near-field communication (NFC) antenna, which enables close-range payments. When customers tap their contactless card at a NFC enabled POS terminal it is sent for authorization.

### **2. How close the card does need to be from the contactless terminal?**

The card or device should be held no more than 1-2 inches (about 4 cm) away from the payment device.

### **3. Does the customer actually have to tap their card on the contactless-enabled checkout terminal?**

No. The customer does not have to physically tap the card to the contactless-enabled payment terminal. However, their card should be close to (within 1-2 inches of) the device.

### **4. How should the customer hold their card to the contactless-enabled checkout terminal?**

The checkout terminal reads the antenna best when the contactless card is flat over the device, versus at an angle.

### **5. How long do you need to hold your card to the contactless-enabled checkout terminal?**

You should hold the contactless card to the contactless-enabled checkout terminal for 1-2 seconds.

### **6. How does this technology compare to mobile wallets, like Apple Pay?**

Contactless payments use the same NFC (Near-Field Communication) technology as mobile wallets, such as Apple Pay and Google Pay.

### **7. What are the benefits of contactless payments?**

Contactless payments are easy. Customers simply tap their contactless card on the POS terminal. They are fast and convenient to use in places where customers need to pay on the go. Further, contactless payments are secure as for extra security PIN will be asked and helps customers keep better records of their purchases compared to cash.

### **8. Can customers use their contactless card on a non-contactless terminal?**

Yes. If they don't see the Contactless Symbol, they can still use their contactless card at an EMV checkout terminal by inserting their card, or at a magnetic stripe by swiping their card.

### **9. Are Contactless cards safe?**

Yes. Contactless Visa cards are safe for a number of reasons:

1. Each transaction is accompanied by a one-time code that securely protects your payment information, just like with a chip card. Contactless payments are based on international EMV chip security standards and the most advanced and widely adopted cryptographic security.
2. Customers can't pay accidentally. Their card or device must be within 1-2 inches of the contactless-enabled terminal for the transaction to occur (and they won't be billed twice, even if they accidentally tap twice).

### **10. Can I use my Contactless card to tap to pay outside Pakistan?**

Yes you can. You can tap to pay at millions of places around the world, wherever you see the Contactless Symbol. In countries like Australia, Canada, the UK and France, over half of retailers currently accept contactless payments. Whereas, UAE has a 100% acceptance for contactless payments. If tapping to pay is not available at a location, you can simply swipe or insert your contactless card at terminal.

### **11. Is skimming information possible on a contactless card?**

Skimming is very unlikely and limited in scope. For every contactless transaction, a unique transaction-specific code is created that secures the cardholder's payment information. Due to the nature of the code and additional fraud protection processes, it is difficult to use skimmed cardholder information for fraudulent purchases.

**12. Can I knowingly make a purchase if I am in close proximity to a contactless-enabled payment terminal?**

No. The technology behind tapping to pay requires the merchant to initiate the payment. Next, the contactless card must be tapped or held within 1 - 2 inches of the contactless-enabled terminal in order for a transaction to take place.

**13. Do I have to sign any slips?**

Contactless card is simple and convenient, merchants that accept contactless do not require you to sign for small purchases (PKR 1,500 or below). However, for your protection, purchases over PKR 1,500 generally require a signature or PIN.

**14. What do I do if my contactless card has been lost or stolen?**

If you have lost your card or suspect unauthorized activity on your account, contact at 111 225 111.

**15. Do I have to turn it on/off?**

If you are using a contactless card, it is always on and ready for use.