

# INTRODUCING BANK ALFALAH TAP TO PAY



We are excited to announce that we have enabled NFC based contactless transactions through our Bank Alfalah Debit Cards. You can now use your Bank Alfalah Debit Cards for contactless transactions up to BDT 3,000. With this facility, we aim to provide you with more convenient and efficient services to improve your banking experience with us.

Below are few helpful FAQs regarding contactless payment for your convenience.

## FREQUENTLY ASKED QUESTIONS

### 1. What are contactless transactions?

Your Bank Alfalah Card comes with contactless technology, for more convenient transactions. Contactless transactions do not require you to swipe your credit card or enter your PIN code (unless above the payment threshold) into the POS machine, thus allowing you to make payments faster and easier as well as reducing the need for you to carry cash.

Contactless technology also allows you to keep your card more secure as it never has to leave your hand when making a payment at the POS machine.

### 2. What are the benefits of contactless transactions?

Contactless payments are easy. Cardholders simply tap their contactless card on the POS terminal. They are fast and convenient to use in places where the cardholders need to pay on the go.

### 3. What is the maximum transaction cap for Contactless transaction?

You can make a contactless transaction without PIN for purchases up to BDT 3,000 at any merchant where the POS machine is displaying a contactless symbol.

### 4. How can I make Contactless Transaction with my debit card?

- Look for this symbol the  POS machine.
- Hold your Bank Alfalah Cards in front of the contactless reader on the POS machine.
- The machine will indicate that the transaction has been processed successfully and you can remove your credit card.

### 5. How long do I need to hold my card to the contactless-enabled checkout terminal?

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

### 6. Can I use my contactless card on a non-contactless terminal?

**Yes**

If you don't see the contactless symbol, you can still use your contactless card at Chip and PIN enabled terminal by inserting your card and entering PIN. Bank Alfalah Cards are enabled with both Chip & PIN as well as Contactless technology.

### 7. 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, please call 16515 immediately.

### 8. 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 for a transaction to take place.

### 9. Do I have to sign any slips?

**No**

Contactless card is simple and convenient, merchants that accept contactless do not require you to sign for small purchases (BDT 3,000 or below). However, for your protection, purchases over BDT 3,000 generally require a signature or PIN.

### 10. I do not want to use this facility, can I disable it from my card?

**Yes**

Simply call our 24/7 phone banking service if you wish to disable/opt out from this facility.