


## CONTACTLESS CARD FAQs

### What is the benefit of a contactless card and tapping to pay?




Tapping to pay with a contactless card helps you avoid touching surfaces at checkout. It's safe, easy and secure — perfect for places like fast-food restaurants, grocery stores, coffee shops, vending machines, taxis and more. Tapping to pay is also secure because just like a chip card, each transaction is accompanied by a one-time code that protects your payment information. Unlike cash, tapping to pay provides an electronic record of your purchases and gives you all the great functionality and convenience of a Visa card.

### How will I know if a payment terminal accepts contactless cards?


Contactless payment-enabled devices will display the Contactless Symbol .

### How do I pay with a contactless card?



Follow these 3 steps:

1. **Look** - Make sure your card has the Contactless Indicator  on it, then find the Contactless Symbol  at checkout.
2. **Tap** - When prompted, simply tap your contactless card over the Contactless Symbol  to make a payment.
3. **Go** - Your payment is processed in seconds. Once your payment is confirmed, you're good to go.


### What is the technology behind tap to pay?

Tap to pay uses short-range wireless technology to make secure payments between a contactless card and a contactless-enabled checkout terminal. When you tap near the Contactless Symbol , your payment is sent for authorization.


### Do I actually have to tap my card on the checkout terminal?

No, actual tapping is not necessary. Your card needs to be within 1-2 inches of the Contactless Symbol  to initiate a payment. It works best when your contactless card is held flat over the Contactless Symbol,  versus held at an angle.

### Can I still swipe/insert my contactless card even if I don't see the Contactless Symbol at the checkout terminal?

Yes. If you don't see the Contactless Symbol  on the checkout terminal, you can still swipe or insert your contactless card.

### Can I use my contactless card to tap to pay outside the U.S.?

Yes. 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. If tapping to pay is not available at a location, you can simply swipe or insert your contactless card at checkout.

### Is tapping to pay safe?

Yes. Just like with a chip card, each transaction is accompanied by a one-time code that securely protects your payment information.

### What information is transmitted from my card when I tap to pay?

The card securely transmits information including the account number, expiration date, and a unique one-time code that changes for every in-person transaction and encrypts your payment information.

### Can I unknowingly 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.

### Can I be charged twice if I have more than one contactless card in my wallet?

No. Contactless-enabled checkout terminals will only communicate with one card at a time. If you have more than one contactless card in your wallet, you should tap the individual card you want to use, rather than tap your whole wallet.