

## CONTACTLESS CARDS FAQs

### What's 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 do I know if my card is contactless?

Contactless cards will contain the Contactless Indicator  on the back (Classic and Business) or the front (Platinum) of the 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 Visa 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 or payment-enabled device 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.

### How long do I need to tap my card on the checkout terminal?

One to two seconds should do it.

### When exactly do I tap to pay?

Once you are prompted to pay (by the cashier, a light on the checkout terminal, etc.), place your card within 1-2 inches of the Contactless Symbol  on the terminal and follow the prompts.

## **How does this technology compare to Apple Pay?**

Contactless payments, including those made with Visa contactless cards, Google Pay and Apple Pay, use the same NFC (Near Field Communication) technology. Samsung Pay, however, works with both NFC technology and MST (Magnetic Secure Transition) technology, which can be used anywhere you can swipe.

## **Can I still swipe or insert my Visa 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, just like any other Visa card.

## **Can I use my Visa 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 Visa contactless Visa 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. The unique code is different than the code encoded on the magnetic stripe of a Visa card.

## **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.