


FAQs regarding your Contactless Credit Card

1. How do I identify my Card has Contactless feature?

Look for the Contactless symbol that denotes Wi-Fi signal . If you have this symbol on your Card, it means your Card has the contactless feature and can be tapped to pay.

2. Where can I use my Contactless Card?

Contactless feature works at any shop where a Contactless payment POS machine is available. If the POS machine has a contactless symbol  displayed on it, then it is enabled for contactless payments.

3. Can I use my Contactless Card at merchants that do not accept contactless payments?

Yes, for the merchants that are not enabled for contactless payments, you can complete the purchase by swiping your Card & entering your 4-digit PIN.

4. What is the maximum purchase amount I can pay through Contactless Tap & go?

You can make a purchase of maximum Rs. 5000 or less through contactless Tap & go.

5. What are the charges for a Contactless enabled Card?

There are no additional charges for Contactless enabled Credit Card.

6. What are the benefits of Contactless technology?

Purchases made using contactless Tap & go are as secure as purchases made using chip or PIN based technology. Since your Card has to never leave your hand, risk of Card cloning and fraud transactions is also minimized.

7. Is Contactless technology safe?

Yes. A unique code is generated each time you tap your contactless card at the payment reader, reducing the risk of counterfeit transactions. Even if you tap twice, you will only be charged once for that purchase. Purchases will only go through if your Card is within 1-2 inches of the contactless symbol on the payment reader, thus ensuring your purchases are absolutely safe.

8. What should I do if tapping my card doesn't work?

You can always swipe your Card to make a regular purchase using PIN in case contactless technology doesn't work

9. Will a charge slip be issued for Contactless purchases?

Yes, merchant will issue a charge slip for all contactless purchases.

10. What if the customer is passing by a Card reader and a contactless purchase takes place?

The contactless technology works only when the Card is within a maximum range of 1-2 inches from the Card reader. Hence, even if the customer is at a close distance from the Card reader, no accidental purchase can take place.

Also, the cashier must first enter the amount on the POS machine before the Card is tapped and payment is processed.

11. What happens if the wrong amount is entered in the Card reader?

Your merchant can nullify the purchase & reattempt it with the correct amount.

12. What if I tap the Contactless Credit Card twice at the Card reader? Will I be charged twice?

A unique code is generated each time you tap your contactless Card at the payment reader, reducing the risk of counterfeit transactions. Even if you tap twice, you will only be charged once for that purchase.

13. What if my Contactless Card is lost or stolen?

You can block your Card and ask for a replacement by calling up the Customer Service Helpline. We request you to please do this immediately if your Card is lost or stolen.

14. How do I protect my Contactless Card?

Contactless Cards are very secure. A contactless purchase will not happen without merchant entering the purchase amount in the POS machine. Also contactless Cards have a limited range. Your card needs to be within 1-2 inches from the POS machine for the purchase to take place.

15. My Contactless Card is not working. Can I place a reissuance request?

Yes, a new Card can be issued. You can call the Customer Service Helpline to raise a request. The existing card will be blocked once the new Card is issued.