

# FAQs

## Contactless cards



### FAQs

#### Q: What is a contactless card?

A: It is a payment card embedded with contactless technology. Contactless technology is a new feature that uses an embedded chip and antenna to ensure that the payment details are transmitted safely and securely without your card leaving your hand.

#### Q: How do I know if my card is a contactless card?

A: Your card will have a contactless symbol. )))

#### Q: How does a contactless card benefit me?

- A: 1. It is quick, simple and convenient – tap your VISA contactless card in front of a point-of-sale device, where you see a contactless symbol. )))
2. It is safe – contactless uses the same safe technology as your Chip and PIN card. In the case of contactless the customer needs not hand the card to the cashier therefore the card never leaves the hands of the cardholder therefor making it safer.

## MAKING CONTACTLESS PAYMENTS

#### Q: Where can I use my contactless card?



A: You can use your contactless card wherever you see a contactless enabled point-of-sale device both locally and internationally. )))

#### Q: What if I am unable to use a contactless card at point of sale?

A: Your contactless card can also be used to make swiped/dipped transactions as usual. You will be required to insert your card in the point-of-sale device and enter PIN as usual.

## MAKING CONTACTLESS PAYMENTS CONTINUED

### **Q: How does a contactless card work?**

- A: 1. Look out for a contactless symbol  at the pay point or till.
2. Tap at a point-of-sale device with your contactless card.   
(For extra security you will be asked to enter your PIN)
3. A green light and beep will confirm that the transaction is complete.
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### **Q: Can I use a contactless card to withdraw cash at Cash@Till?**

- A: Yes, it will be a normal Chip and PIN transaction. You will be requested to insert your card into the point-of-sale device and input your card PIN. The Chip on the card still functions as it has been. The contactless function is an additional feature that does not replace the Chip and how it has been functioning.
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### **Q: Will I receive a receipt for my transaction?**

- A: This is optional, you can ask for a receipt. In addition, some shops may ask for a signature on the receipt.
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### **Q: How can I keep track of the purchases I have made with my contactless card?**

- A: You can check your transactions and account balance via any FNB channel in the same way you have been checking them. This enhancement comes at no change to transaction reporting and statement features on FNB digital platforms.

Your monthly statement will reflect all contactless card payments you have made. For payment BWP100 or less, you will not receive an inContact SMS, but you will receive a notification via the FNB App if you have registered and linked the FNB App.

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### **Q: Are there any additional fees for paying with a contactless card?**

- A: No, there are no additional fees for paying with your contactless card.
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### **Q: Will I lose my Cash Rewards if I tap to pay vs swiping my contactless card?**

- A: You will not lose your rewards. A contactless card payment earns the same rewards as swiping your card for purchases.
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## MAKING CONTACTLESS PAYMENTS CONTINUED

### **Q: Are the contactless cards transactional limits different?**

A: No, the prevailing transaction limits apply to contactless. Therefore, contactless does not come with new specific limits.

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### **Q: Can I use my contactless card outside of Botswana?**

A: Yes, your contactless card is accepted at retailers locally and internationally displaying the contactless symbol. If you are making an international contactless payment, the contactless payment limit may vary per destination country.

## CONTACTLESS CARD SECURITY

### **Q: Is the contactless card secure?**

A: Yes, your contactless card is just as secure as any other Chip & PIN card that carries multiple layers of security. For additional security, you will be asked to insert the card into the point-of-sale device and enter a PIN; Thereafter, you will simply tap your card and enter card PIN for contactless transactions.

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### **Q: Could I unknowingly make a purchase if I walk past a point-of-sale device that can read contactless cards?**

A: No. Contactless cards are designed to ensure that the card holder is always in control. The cashier must first enter the purchase amount; you must then hold your card in very close proximity to the card reader (within 4cm) for the transaction to take place. Pay points or tills can only process one payment transaction at a time, ensuring that no duplicate payments can take place. Plus, you also enter your PIN to complete the transaction.

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### **Q: Is there a chance that payments may be taken twice from my account?**

A: No, contactless card readers are designed to only make one transaction per card at a time.

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### **Q: What should I do if my contactless card is lost\stolen?**

A: As soon as you realise that your card is lost or stolen, cancel your card immediately on the FNB App, FNB Online Banking, an ATM or visit your nearest branch.