


FREQUENTLY ASKED QUESTIONS

What are contactless payments (Tap to Pay)?

Contactless payments use short-range proximity technology to securely complete transactions between a contactless card and a contactless-enabled checkout terminal. Your contactless card is a chip card that has a near-field communication (NFC) antenna, enabling close-range payments. When you tap your contactless card at the contactless-enabled checkout terminal (near the Tap to Pay  symbol), your payment is sent for authorization.

What are the benefits of contactless payments?

FAST - Contactless payments are fast and convenient to use in places where you need to pay on the go, such as fast-food restaurants, grocery stores, convenience stores and more.

EASY - Contactless payments are easy since all you have to do is tap your card on the checkout terminal to complete your payment.

SECURE - Contactless payments are secure because just like a chip card, each transaction is accompanied by a one-time security code that protects your payment information.

And unlike cash, you can keep better record of your purchases with your contactless card. You can still do everything you would do with your debit card, including adding a tip.

How do I get a contactless card?

We will automatically update your card at its expiration with the new featured card. You may also visit us at one of our locations to purchase a new contactless card for \$5.00, if you would like one sooner.


How do I know if my card is a contactless-enabled card?

Look for the Tap to Pay  symbol on your card to know if your card has the technology to make contactless payments.


How close does my contactless card need to be to the contactless checkout terminal?

Your card must be within 1-2 inches of the Tap to Pay  symbol on the terminal.

How do I hold my contactless card to the checkout terminal?

Typically, the terminal reads the antenna best when your contactless card is flat over the Tap to Pay  symbol. However, some contactless readers will function best if you tap the chip to the actual payment reader.


How long do I need to hold my contactless card to the checkout terminal?

You should hold your card to the terminal for 1-2 seconds. In some cases the contactless reader will function best if you tap the chip on the actual payment reader where you see the Tap to Pay  symbol.



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When exactly do I tap to pay?

Once you're prompted to pay (by the cashier or the machine), simply tap your card to the terminal where you see the Tap to Pay  symbol.


How does this technology compare to using my card in a mobile wallet, like Apple Pay?

Contactless payments use the same NFC (near-field communication) technology as mobile wallets, such as Apple Pay and Google Pay. As with mobile wallets, you'll continue to enjoy all the benefits of using your card, just as if you had swiped or inserted it into the checkout terminal.


Where can I pay with my contactless card?

You can tap to pay where you see the Tap to Pay  symbol. Millions of merchants around the world accept contactless payments, including fast-food restaurants, grocery stores, pharmacies and more.

Can I use my contactless card even if I don't see the Tap to Pay symbol?

Yes. If you don't see the Tap to Pay  symbol, you can still use your contactless card at an EMV chip terminal by inserting your card, or at a magnetic stripe terminal by swiping your card.

Can I use my contactless card outside the U.S.?

Yes. You can use your contactless card at millions of merchants around the world that accept contactless payments by tapping it at a contactless checkout terminal where you see the Tap to Pay  symbol, inserting it into an EMV chip terminal, or swiping it at a magnetic strip terminal.

Are contactless payments safe?

Yes. Paying with your contactless card is safe for a number of reasons:

- Just like with a chip card, each transaction is accompanied by a one-time security code that securely protects your payment information.
- You can't pay accidentally - your card must be within 1-2 inches of the terminal for the transaction to occur (and you won't be billed twice, even if you accidentally tap twice.).

