CONTACTLESS:
A convenient way to pay

What is contactless?

Contactless technology is another way that your card or mobile phone can communicate with a retailer's point of sale terminal. Contactless payment is a feature that is being included with an increasing number of debit, credit and prepaid cards. Some mobile phones can also be configured for contactless payments. Mobile phones may host the details of several contactless cards in a virtual "wallet", allowing you to select your preferred card prior to making a payment.

The underlying technology, commonly referred to as near field communication (NFC), enables the contactless use of a card or mobile phone. During a contactless transaction, information is exchanged and transmitted via a radio signal between the card or mobile phone and the payment terminal.

Contactless cards and mobile phones enable the payment transaction to take place by simply holding the card or mobile phone near a dedicated spot on a retailer's point of sale terminal. The terminal will light up or beep to let the consumer know that the payment has been completed. However, from time to time a security check might be prompted. This periodic check is intended to ensure that it is you, the authorised user, who is making the payment with the contactless card or mobile phone.

What are the benefits of contactless?

Contactless may make paying a faster process, reducing the time you have to spend queuing. At the same time contactless payments have the same convenience as standard chip-and-PIN card payments.

The speed and ease of contactless further facilitates the use of electronic payments. In the case of low-value payment transactions, contactless may make the need for carrying small change or buying prepaid tickets for public transport a thing of the past.

How do I know if I have "contactless" on my card or mobile phone?

A card that has contactless functionality looks much the same as a standard chip-and-PIN card, but the design will incorporate one or more "contactless" logos. Contactless cards will typically feature the following trademark, referred to as the Contactless Indicator:

The Contactless Indicator is a trademark owned by, and used with permission of, EMVCo, LLC.

The contactless functionality can be an integral feature of a payment card or mobile phone, or be issued on a separate card or mobile phone, but it must always be linked to a payment account (e.g. a credit or debit card account). If you wish to use the contactless functionality, your payment service provider[1] should be able to provide you with details about how it works.

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[1] E.g. your bank or card issuer

Where can I use contactless?

Contactless technology has already been introduced in a number of European countries, where it is available at various retailers, vending machines, parking meters, public transport systems, etc. Simply look for the following trademark, referred to as the Contactless Symbol:

The Contactless Symbol is a trademark owned by, and used with permission of, EMVCo, LLC.

The Contactless Symbol indicates the spot on the point of sale terminal near which you should hold your card or mobile phone.

What makes contactless secure?

Contactless card payments benefit from the same range of features found on a standard chip-and-PIN card, and transactions are processed through the same secure networks. Mobile contactless payments also benefit from similar security features.

For added security, your payment service provider sets a limit, which they should inform you about, on how much you can spend without having to provide a PIN, mobile code or fingerprint for verification. For transactions going above the limit, you will be asked to enter a PIN or a mobile code, or use the fingerprint reader on your mobile phone. Although low-value payments with contactless cards do not normally require a PIN, after a certain number of transactions you might nevertheless be prompted to enter your PIN on the point of sale terminal to check your identity and prevent fraud.

Along with these precautions, you should always take reasonable steps to keep your PIN or mobile code and any other security information secure. If your card or mobile phone is lost or stolen, you are strongly recommended to report it to your payment service provider (e.g. bank or card issuer) as quickly as possible.

European legislation limits a consumer's liability to €150 for fraudulent or unwanted payments, and there are plans for this amount to be reduced by the end of January 2018. National legislation may even afford better protection for the consumer. Furthermore, payment service providers may offer their customers greater or full protection against liability for fraud.

Duplication of payments at retailers' terminals is highly unlikely to occur, as the terminal has to be prepared for each and every transaction, either by a retailer's cashier or by you at an unattended terminal. There is also only a minimal risk of initiating an unwanted contactless payment at a retailer's terminal, since the card or mobile phone needs to be held within a few centimetres of the relevant terminal.

Other information

- If you suspect fraud or experience any anomalies or issues, do not hesitate to contact your payment service provider immediately. They will provide you with the necessary information, including the maximum amount you will be liable for in the event of fraudulent or unwanted payments and how to claim reimbursement. Ask your payment service provider about the amount limit for contactless transactions.

- You can always ask your payment service provider to provide you with a payment card without contactless functionality. You also have the option to activate and deactivate the contactless functionality on your mobile phone at any time. Whatever you decide, using contactless payments remains your choice.