

Cardholder FAQ Leaflet for Contactless Card

1. What is Contactless Card?

Contactless Card is a new payment feature that lets you make purchases faster since you don't need to fumble for cash. With a Contactless Card, you simply wave your Contactless card in front of a secure reader at the sales counter, and you're on your way. Payment cards enabled with this contactless payment technology feature a distinctive contactless mark  on the card face. The card has an embedded chip, which contains a tiny antenna that securely transmits payment instructions to and from a secure reader

2. What are the benefits?

Using a Contactless Card is a quicker and more convenient way to make purchases. You don't have to sign a receipt or enter a PIN, just wave- and- go. Contactless Card saves time on both sides of the counter - shorter transaction times mean you spend less time in queues. There's no more fumbling for cash, counting change or worrying if you have enough cash for the purchase. It's also a more secure way of paying because the card doesn't leave your hand at checkout.

3. How do I use my Contactless Card?

Look out for a card reader displaying the contactless symbol  at the Point of Sale. Once the cashier enters the purchase amount into the terminal, hold your card within 4cm of the secure contactless reader. Your transaction is confirmed when the green indicator lights up and you see a display message confirming that your transaction has been successful. This should take no more than half a second. You can choose to have a receipt, but this is optional.

4. How close does the card need to be near the reader?

You should hold your Contactless Card within 4cm of the card reader.

5. Is there a limit on the value of goods you can purchase with Contactless Card?

You can use your Contactless Card for purchases at any value. Your signature will be required on the transaction slip for amounts RM250 and higher.

6. What happens if I try to purchase goods over RM250 with my Contactless Card?

You will need to sign on the transaction slip, just as you would for a regular Credit Card transaction.

7. Can I get a receipt after I make the payment?

Contactless Card is designed to let you make a paperless wave-and-go payment, but you can request for a receipt if one is required.

8. Can I unknowingly make a purchase if I walk past the reader?

A contactless card must be very close to the contactless reader at the cashier to work. Your contactless card will only work when the card is within 4cm of the card reader. Furthermore, the reader needs to be enabled by the cashier and this will only happen when the cashier initiates a transaction at the terminal to accept payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.

9. What happens if I accidentally tap my card twice on the contactless reader?

The contactless terminal can only process one transaction at a time. Even if the contactless card is accidentally tapped more than once, you will only get billed once for the transaction.

10. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?

If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and won't complete the payment. You will need to do the transaction again. You should make sure you only hold one card on the reader and always take it out of your wallet.

11. What if a fraudster reads my card by placing a contactless reader close to my wallet?

In the unlikely event that the contactless card security details are read by a fraudster through a rogue contactless reader in close proximity to your pocket or wallet, safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless card, and prevents a counterfeit card from being produced from the intercepted card security details.

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised card use or any suspicious activities.

12. Could a fraudster steal my card and use it to empty my bank account?

Safeguards are in place to mitigate the use of a lost or stolen contactless card by a fraudster. There is a low contactless transaction limit of RM250, above which the transaction cannot be authorised without cardholder verification – PIN or signature verification.