

FAQs

WHAT IS MASTERCARD CONTACTLESS?

WORLD CURRENCY CARD



Q: What is Mastercard contactless?

A: Mastercard contactless is a fast, secure and convenient way to pay for low-value transactions. A simple tap of your card is all it takes to pay at a card terminal that is contactless enabled.

Q: What are the benefits of contactless payments?

A: Contactless payments have the following benefits:

- Your contactless card stays in your hand at checkout so that you are in control.
- It's ideal for when speed is essential – like public transport (e.g. Transport for London), fast-food restaurants, petrol stations and more.

Q: Where can I make contactless payments?

A: Anywhere you see the below contactless symbol at checkout – you can simply tap to pay.



If you don't see the above symbol, your card can still be used by inserting it into the card terminal and entering your PIN.

Q: Can I make contactless payments at an ATM?

A: Some ATMs allow contactless payments with a PIN.

Q: Are there any limits applicable to contactless payments?

A: Limits may apply to specific card terminals and are dependent on a number of factors.

For example:

- Financial authorities in various countries. E.g. in the UK, a contactless transaction can only be done for payments up to £30. In USA, the limit is currently USD100, and in Australia, AUD100.
- Mastercard Rules.
- Terminal functionality – i.e. the capability to verify a PIN online.

Please also note that the contactless limits are subject to change at any stage.

Q: How do I pay with Mastercard contactless?

A: To make a purchase, simply tap your Mastercard contactless card on the card terminal at the checkout of participating retail locations.

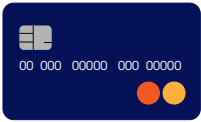
Note:

- You may, or may not, be required to enter your PIN for a contactless payment – e.g. for public transport payments. PIN entry is dependent on the value of the transaction and other factors.
- If you are uncertain or uncomfortable in any way, you may still insert your card into the card terminal and enter your PIN.

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Q: How close does the “tap” have to be to the card terminal?

A: It should be within 4 (four) centimetres of the contactless symbol on the card terminal. If you have more than one contactless card in your wallet, you should remove the specific card you would like to use rather than tapping your wallet against the reader.

Q: How will purchases appear in my World Currency Card™ ('WCC') transaction history?

A: Contactless purchases will be displayed like any other WCC purchases. You may not receive a receipt for a contactless transaction so it is important to check your transaction history.

Q: Is it safe?

A: Yes. Contactless payments use secure encryption technology and offer the following benefits:

- You are in control – your contactless-enabled card never leaves your hands to make a payment
- No accidental payments – your contactless-enabled card must be close to the card terminal at checkout to work
- Not billed twice – even if you tap more than once, you'll only get billed once for your purchase
- All payments are authorised online and you will still receive transaction notifications by email and SMS*
- Transactions are actively monitored for possible fraud. If suspicious activity is observed, the card may be suspended until it can be verified that the card is in your possession and that you performed the relevant transactions.

*In certain cases there may be a delay between the card being tapped and the transaction being sent for authorisation.

Q: Do I need to handle my Mastercard contactless card in any special way?

A: Treat your contactless card the same way as you would any other debit card. Keep the card in a safe place and refer to the Cardholder Guide for more info.

Q: Do I need to activate the card or turn it on/off?

A: A contactless card is always-on and ready-to-use (unless it is suspended for any reason).

Q: What do I do if my contactless card has been lost or stolen?

A: If you have lost your card or suspect unauthorised activity on your account, contact Card Services or Bidvest Bank Limited directly on the numbers shown in the Cardholder Guide or on the Bank's website.

Q: Can I add my WCC to Apple Pay / Google Pay / Fitbit Pay / Garmin Pay, etc.?

A: No, unfortunately the functionality to add the card to a digital wallet is separate to the card and the contactless card does not enable the functionality to be added to a digital wallet.

Please Note:

The standard Mastercard® World Currency Card™ Terms and Conditions apply to the contactless card in all other respects.



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