




# Tap to pay Contactless Cards

## How to know if you can tap to pay with your card

It's easy. If your Visa card features the Contactless Indicator\*  on either the front or back, you can use it to tap to pay at many of your favorite merchants.


## How to tap to pay

### Look

See if your Visa card has a Contactless Indicator  on it, then find the Contactless Symbol  at checkout.



### Tap


When prompted, simply tap your Visa contactless card over the Contactless Symbol  to make a payment.



### Go

Your payment is processed in seconds. Once your payment is confirmed, you're good to go.


## Where to tap to pay

Tap to pay at many of your favorite places like fast-food restaurants, grocery stores, pharmacies, vending machines and more. Just look for the Contactless Symbol  at checkout.





# Contactless FAQ



What is the technology behind tap to pay?

Tap to pay uses short-range wireless technology to make secure payments between a contactless card or payment-enabled device and a contactless-enabled checkout terminal. When you tap near the Contactless Symbol , your payment is sent for authorization.


What does the  and  mean?

The Contactless Indicator  indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal, it means a merchant accepts tap to pay. The Contactless Symbol  indicates where you tap your contactless card or payment-enabled device on the checkout terminal to make a payment.

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

Your card needs to be within 1-2 inches of the Contactless Symbol  to initiate a payment. It works best when your contactless card is held flat over the Contactless Symbol,  versus held at an angle.


Do I actually have to tap my card on the checkout terminal?

No, actual tapping is not necessary. You can also hover the card 1-2 inches over the Contactless Symbol  on the checkout terminal to make a payment.


How long do I need to tap my card on the checkout terminal?

One to two seconds should do it.

When exactly do I tap to pay?

Once you are prompted to pay (by the cashier, a light on the checkout terminal, etc.), place your card within 1-2 inches of the Contactless Symbol  on the terminal and follow the prompts.

Where can I tap to pay?

You can tap to pay where you see the Contactless Symbol  on a checkout terminal. Millions of places around the world accept contactless payments, including fast-food restaurants, coffee shops, grocery stores, retail pharmacies, vending machines and taxis and more


## What's so great about tapping to pay with Visa?

Tapping to pay with a Visa contactless card helps you avoid touching surfaces at checkout. It's safe, easy and secure — perfect for places like fast-food restaurants, grocery stores, coffee shops, vending machines, taxis and more. Tapping to pay is also secure because just like a chip card, each transaction is accompanied by a one-time code that protects your payment information. Unlike cash, tapping to pay provides an electronic record of your purchases and gives you all the great functionality and convenience of a Visa card.

## How does this technology compare to Apple Pay?

Contactless payments, including those made with Visa contactless cards, Google Pay and Apple Pay, use the same NFC (Near Field Communication) technology. Samsung Pay, however, works with both NFC technology and MST (Magnetic Secure Transition) technology, which can be used anywhere you can swipe.

## Can I still swipe or insert my Visa contactless card even if I don't see the Contactless Symbol at the checkout terminal?

Yes. If you don't see the Contactless Symbol  on the checkout terminal, you can still swipe or insert your contactless card, just like any other Visa card.

## Can I use my Visa contactless card to tap to pay outside the U.S.?

Yes. You can tap to pay at millions of places around the world, wherever you see the Contactless Symbol . In countries like Australia, Canada, the UK and France, over half of retailers currently accept contactless payments. If tapping to pay is not available at a location, you can simply swipe or insert your Visa contactless Visa card at checkout.

## Is tapping to pay safe?

Yes. Here's why:

- Just like with a chip card, each transaction is accompanied by a one-time 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 sale to take place. And even if you accidentally tap twice, you won't be billed twice.

What information is transmitted from my card when I tap to pay?

The card securely transmits information including the account number, expiration date, and a unique one-time code that changes for every in-person transaction and encrypts your payment information. The unique code is different than the code encoded on the magnetic stripe of a Visa card.

I heard people can “skim” information from a contactless card. What does that mean?

Skimming is very unlikely and limited in scope. For every contactless transaction, a unique transaction-specific code is created that secures the cardholder’s payment information. Due to the nature of the code and additional fraud protection processes, it is difficult to use skimmed cardholder information for fraudulent purchases.

Can I unknowingly make a purchase if I am in close proximity to a contactless-enabled payment terminal?

No. The technology behind tapping to pay requires the merchant to initiate the payment. Next, the contactless card must be tapped or held within 1 - 2 inches of the contactless-enabled terminal in order for a transaction to take place

Can I be charged twice if I have more than one contactless card in my wallet?

No. Contactless-enabled checkout terminals will only communicate with one card at a time. If you have more than one contactless card in your wallet, you should tap the individual card you want to use, rather than tap your whole wallet.

What do I do if my Visa card has been lost or stolen?

If your Visa card is lost or stolen, or you believe there has been unauthorized activity on your account, contact BBOK immediately. If you don’t have that contact information readily available, contact your community bank and they will connect you with BBOK.