



1. What is a Contactless Card?

Contactless technology is a new feature that uses an embedded chip and antenna to ensure that the payment details are transmitted safely and securely without your card leaving your hand.

2. How does a Contactless Card work?

- Look out for the contactless symbol in shops, stores and fast food outlets.
- For low value transactions all you need to do is simply hold your card over the contactless card reader. Your card details will be transmitted and they payment processed.
- The card reader light will go green to confirm that the transaction is complete.
- For high value transactions, the merchant may request your card from you to insert into the point of sale and you will need to input your card PIN.

3. Benefits of using a Contactless Card?

The Contactless Card adds convenience, security, flexibility and speed to your payment transactions. When using your Visa Contactless Card, your card never leaves your hand. It is a great way to pay when you want to get in and out of a merchant quickly, like at a fast food outlets, grocery stores, movie theatres etc.

4. Is the Contactless Card secure?

Yes, your FNB Contactless Card is just as secure as any other Chip & PIN card that carries multiple layers of security and with Contactless technology your card never has to leave your hand. For additional security, the first time the Contactless Card is used, you will be asked to insert the card into the point of sale and enter a PIN (which will be given to you with your credit card), and thereafter low value transactions will not require a PIN.

5. Can my card details be transferred to anyone passing by my wallet/purse?

No. Only POS (Point-of-sale) machines that are contactless enabled and used by registered merchants can read your Contactless Card. Any information transferred by a person 'scanning' your card with any other device is not reusable and can't be used to make transactions without requiring your card PIN.

6. What if I am unable to use a Contactless Card at point of sale?

Your Contactless Card can also be used to make swiped/dipped transactions as usual. When your card is dipped you will be required to insert your card PIN and if it is swiped you will need to sign the receipt.

7. Where can I use a Contactless Card?

Your Contactless Card can currently be used anywhere Visa® payWave® cards are accepted – both locally and internationally. Contactless Cards are currently accepted at many locations, with many more being added all the time.

8. Are signatures/PIN numbers required with a Contactless Device?

Low value transactions will not require a card PIN and to keep your contactless transactions easy and convenient, some merchants have waived the need for a signature, but others might still require you to sign the till receipt.

9. What if my Contactless Card is lost or stolen?

As soon as you realise your card is lost or stolen, cancel your card immediately on the FNB Banking App or via FNB Online Banking, or alternatively call 087 575 9444 or +27 11 369 2924.

10. What do I do if I want to dispute a transaction on my Contactless Card?

Call us on 087 575 9444 or +27 11 369 2924

11. Can I deactivate the Contactless functionality on my card?

The service can't be switched off. However, if you prefer using your card the traditional way, you can ask the merchant to swipe or dip your card instead.

12. What is the Contactless Card limit?

There is no limit for contactless transactions. You can perform low or high value transactions like a normal chip transaction. Due to security reasons the merchant might request for the card to be dipped or that the card PIN be entered from time to time.

13. I received my new card, when can I start using it to make Contactless payments?

As soon as your card is activated you'll be able to use it for contactless payments.

You can activate your card by swiping it at point-of-sale, via the Banking App, Online Banking or ATM.