

# CONTACTLESS CARDS

## FREQUENTLY ASKED QUESTIONS



---

### **Q1. What's new in the Online Rewards Contactless Card?**

Ans: Online Rewards Contactless variant provides convenience of contactless payment along with the existing features for Online Shopping.

A Contactless card is a faster way to pay with your debit card for purchases under Rs.2000/- at participating stores. Instead of dipping (or swiping) your card on the merchant terminal, simply wave or tap your card on the contactless enabled terminal and pay without entering a PIN (for amount under Rs.2000/-).

### **Q2. How will I know that my Axis Bank Online Rewards Debit card is a Contactless card and the machine is enabled for contactless transactions?**

Ans: Look for this  symbol on your Axis Bank card. This  symbol, if present, means that your card is a Contactless card. Enquire with the merchant if the POS machine is contactless enabled, If Yes you can safely use your card by just tapping on the machine.

### **Q3. How does the Axis Bank Online Rewards Contactless Debit Card work?**

Ans: It contains a chip and an antenna (based on radio frequency). When you tap the card against a contactless enabled terminal, the details get transferred wirelessly from the card to the terminal and the payments get processed in a secure manner.

### **Q4. How does Contactless Technology benefit me?**

Ans: Contactless cards benefit you through its enhanced convenience to pay and higher level of security. The convenience is by way of speed of payment through not having to enter your PIN for transactions below Rs.2000/-. It is also more secure as you are in control of the card at all times as the card does not leave your hand when you make the payment at the shop.


### **Q5. Is my Axis Bank Online Rewards Contactless Debit Card safe and secure?**

Ans: Yes, contactless technology uses secure encryption (the same as CHIP and PIN) so you can confidently use it. The maximum transaction value for a contactless transaction is capped at Rs.2000/- which further limits any possible loss. Furthermore, you continue to be protected through the lost card liability cover on your card. Just ensure you report loss of your card to Axis bank immediately on discovering the same.

**Q6. How do I use my Axis Bank Online Rewards Contactless Debit Card for contactless payments?**

Ans:



Look out for this  symbol on the machine at the shop/store/outlet or ask the merchant if the machine is Contactless enabled.



Just tap the card on the machine or keep it close to the terminal (for transactions below Rs. 2000/-)

You will hear a beep/see a light and get the receipt for the contactless payment you have done

**Q7. When can I use my Axis Bank Online Rewards Contactless Debit Card?**

Ans: You can use your contactless card wherever the POS machine is contactless enabled. It is ideal for transactions below Rs.2000 as a PIN and Signature is not required. So you do not need to count the change or worry about carrying enough cash.

**Q8. What if the amount is more than Rs.2000/-? Will I be able to use my Online Rewards Contactless Debit Card?**

Ans: Yes, you will be able to use your Online Rewards Contactless Debit card, however, if the amount is above Rs.2000/- then you will have to use it like a regular debit card by either dipping (or swiping) it in the machine and you will also be asked to enter the PIN.

**Q9. What if I am buying something online and the value is below Rs.2000/-?**

Ans: Contactless features works at a shop where there is a machine. There is no change in the way you transact online. This card works as your normal debit card when you are shopping/ paying bills online i.e. it will require a PIN or OTP and/or Verified by VISA (VBB) code online.

**Q10. Is this Rs.2000/- limit worldwide or only in India?**

Ans: The Rs.2000/- limit per transaction is only in India, if the transaction is over Rs.2000/- you will need to put in a PIN. Each country that has contactless cards has different rules and it also depends on the terminal which would be used at that time, in that country.

**Q11. Is there a daily limit on the amount of purchases done using contactless cards?**

Ans: Yes, there is a daily limit of 5 contactless transactions on this card, which means that only 5 transactions below Rs.2000 will be permitted without two factor authentication, post which any transaction below Rs.2000 on that same day will require the card to be dipped and PIN to be typed.

However, the limit on the amount is as per your credit limit on your Debit card and the daily transaction limit on your debit card.

**Q12. Do I have to use contactless?**

Ans: No. You can use Online Rewards Contactless card as regular CHIP and PIN card by dipping (or swiping) it in the machines. Contactless machines also accept CHIP and PIN cards.

**Q13. Can I still use the chip or the magnetic stripe on my Online Rewards contactless card?**

Ans: Yes. If the shop doesn't have a contactless machine installed, you can continue to dip (or swipe) your contactless Online Rewards debit card just as you always have. You can also choose to use this option even if there is a contactless terminal available.

**Q14. How do I disable/turn off the contactless option?**

Ans: Contactless is a permanent feature of your card and can't be disabled. You can still dip (swipe) your Online Rewards Contactless debit card just as you always have and enter the PIN, if you don't want to make a purchase using contactless.

**Q15. How do I know when the contactless payment has been made?**

Ans: The machine at the shop/outlet will indicate that the payment has been made – a light, beep or indicator will let you know that the payment has been processed. You will get a receipt which means that the payment has been successful.

**Q16. Will I get receipt for all the contactless transactions?**

Ans: Please let the shopkeeper know that you need a receipt. However, the receipt is not directly available in some circumstances; for example, while paying for travel by tapping your card on an electronic ticket reader, or using a contactless card at a vending machine. And all contactless purchases are recorded on your statement and you will get to see them on your Axis Bank internet banking account and Axis Bank mobile app as well.

**Q17. How far from the contactless machine should I hold the card?**

Ans: Contactless cards and machines do not work beyond a distance of 4 cms. We would suggest that you remove the card from your wallet/purse/clutch and keep it on the machine.

**Q18. Can I accidentally be charged for a contactless transaction just by walking past a contactless terminal?**

Ans: No. Contactless machines and cards have a limited range. Your card needs to be within 4cms from the machine to be read.

**Q19. What if the contactless functionality does not work?**

Ans: There may be a small chance that the contactless functionality does not work straight away on your new card. Your card needs to be activated before the contactless functionality will work. If you use your card first on a transaction by inserting your card into a machine then putting a PIN, then contactless should work after this transaction.