



TAP & PAY™

FAQs

Frequently Asked Questions



Standard Bank *IT CAN BE™*

What is contactless?

- Contactless is a new technology that offers you a fast, easy and secure way to pay for low value purchases.
- With contactless technology you simply tap your card on the merchant checkout terminal, without the need to enter a PIN, and you are on your way.

How do I know if my card has been enabled for contactless payments?

- Your Standard / Stanbic Bank Card displays the Contactless symbol .



- This means your card is embedded with specialised chip and wireless technology enabling you to make a contactless payment with your card never leaving your hand.
- For low value payments, you simply tap your card against a contactless reader wherever you see the Contactless symbol .

Illustrative examples below:



What does))) mean?

- When shown on a card, the Contactless Indicator means the card has the capability to make contactless payments.
- When shown at a merchant, the Contactless Indicator means a merchant accepts contactless payments.

Is there a battery in my card?

- There is no battery used to activate your contactless functionality.

How can I get my own contactless-enabled card?

- You will receive a contactless card on first application for a new card, or when you renew or replace your existing card.

What is Visa PayWave and Mastercard PayPass?



- Visa PayWave and MasterCard PayPass are the contactless payments solutions from Visa and MasterCard.
- Visa PayWave and Mastercard PayPass are new ways to pay for your everyday purchases without your physical card touching anything. To use this feature, you need to wave your card in front of a contactless terminal and your transaction will be processed. There's no need to sign a receipt or input a PIN to authorize a transaction.

How do I know if my card has been enabled for contactless payments?

- Your card, which shows the Visa PayWave or Mastercard PayPass logo, has an antenna embedded in it. The antenna securely transmits payment instructions to and from contactless enabled terminals.
- This antenna allows you to pay at merchant terminals displaying the same logo by simply tapping your card to the terminal. You do not need to give your card to the cashier, enter your PIN or sign a slip.

Can I use the contactless functionality on my card immediately after I have received it from the Bank?

- Standard / Stanbic Bank cards with the contactless symbol are already enabled and ready for use.
- The contactless functionality will be activated at the merchant terminal on your first purchase.

Do I need to load funds onto my card to perform contactless transactions?

- No, there is no need to load any funds onto your card to perform contactless transactions. The funds needed to pay with will be taken from your existing credit limit of your credit card or the available balance on your account.

How do I activate the contactless functionality on my card?

- On your very first attempt at a contactless transaction, after you have tapped your card on the purchase terminal, you will be asked by the terminal to enter your PIN just like you would for a non-contactless transaction.
- This is a security feature that prevents someone from fraudulently using your card while it is in transit to the bank prior to the card being handed to you.
- On your second attempt at a contactless transaction, you simply need to wave or tap your card on the purchase terminal and your transaction will be processed. There will be no need to sign a receipt or input a PIN to authorize the contactless transaction.

Do I have to tap my card on the merchant terminal?

- You can, however it is not necessary.
- You do not have to physically tap the card to the checkout terminal to make a contactless payment, you can simply wave the card over the terminal; however, your card should be close (within 4 cm) to the Contactless Symbol on the terminal.



- The terminal reads the antenna best when your contactless card is flat over the Contactless Symbol, versus at an angle.

You should hold your card to the terminal for approximately 1-2 seconds.



What does mean?

- The Contactless Symbol shows where to tap your contactless card on the merchant terminal to make a contactless payment.

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

- Your card must be within 4 cm of the Contactless Symbol on the terminal.

Why aren't signatures or PINs required for contactless transactions?

- To ensure that using a contactless card is as quick, simple and convenient as cash, merchants that accept contactless payments do not need you to sign for low value purchases.

In which situations will I be asked to enter a PIN if I'm trying to do a contactless transaction?

- When you have reached the maximum contactless transaction limit.
- When your transaction will exceed the maximum contactless transaction limit.
- When the terminal is not contactless capable (cannot perform a contactless transaction).
- When you are asked by the terminal to either enter your PIN or to insert your card and enter their PIN or sign (this usually happens as a security check by the Bank and you shouldn't have a problem using contactless next time).

Do I need to select the "credit, savings, or current" option on the terminal when I make a contactless transaction?

- No, there's no need to press any buttons on the contactless terminal.
- With contactless technology the transaction is automatically processed to the linked prepaid, savings, transactional or credit card account.

How will contactless purchase transactions appear on my Card / Account Statement?

- Contactless purchase transactions will be displayed on your statement in the exact same way as any other purchases you make with your card. This means you will continue to track all those small, everyday purchase transactions on your statement.

What is the difference between a Contactless transaction and a Contact (non-Contactless) transaction?



Contactless transactions

You can pay for low value purchases by simply tapping or waving your card against a contactless enabled merchant terminal.

Just follow these 3 easy steps:



Step 1
Look out for this symbol at the till.



Step 2
Tap or wave your card onto the secure reader, after the cashier rings the sale.



Step 3
Collect your items and Go. If you want a receipt, just ask.

Contact (non-Contactless) transactions

For higher value purchases, or merchant terminals which do not support contactless functionality, you will continue to pay for your goods by simply dipping your card in the merchant terminal and entering your PIN.

Just follow these 3 easy steps:



Step 1
Look for the Visa or Mastercard logo.



Step 2
The cashier will insert your card into the terminal at the till. Enter your PIN and wait for approval.



Step 3
Take the receipt, collect your items and Go.

What happens if my contactless payment is declined?

- The terminal will notify you that your contactless payment has been declined. The cashier will then ask you to retry the transaction. If the transaction declines again, the cashier might ask you to dip the card into the terminal and enter your PIN, or complete your purchase using another card. If the card is still declining, please contact the Bank.

Can I use my contactless cards at any merchant globally?

- Yes, your contactless card is accepted at merchants locally and internationally as long as they are displaying the Contactless symbol .
- Contactless cards are accepted globally at merchants including retail stores, fast food restaurants, pharmacies, grocery and convenience stores and at transit locations. The types of merchants accepting contactless transactions is growing every day.

What happens if I tap my contactless card twice on the merchant terminal by mistake? Will I get charged twice for the same transaction?

- No.
- You can only pay once for any transaction. The merchant terminal will not accept two payments in quick succession of each other for the same purchase amount – this is the same rule that is currently applies to any non-contactless purchase transactions, nothing has changed just because this is a contactless purchase transaction.
- Contactless terminals are designed to only make one transaction per card at a time. All terminals have been tested and certified to confirm that a card is only read once before the transaction is concluded. As a safeguard, each transaction must be complete or void before another one can take place.
- So even if you tap your card more than once at checkout, you will only be billed once.

I hear people can “skim” information off my contactless card. What does this mean?

- For every contactless transaction, a transaction-specific one-time code is created that secures the cardholder’s payment information. The code cannot be re-used by fraudsters even if they were somehow able to get hold of it. The information would be useless to them.

If I have two contactless cards in my hand or in my wallet, could both be read at the same time?

- No.
- The Visa & Mastercard contactless technology has “anti-collision” features - this means that if two cards are held to a terminal at the same time, payment on only one of the cards will be processed. Or, in some cases, the entire payment may be cancelled.
- If you do have more than one contactless card, it’s always best to present the one you want to pay with to the terminal – and leave the other in your purse or wallet.

Could I accidentally use my contactless card by just walking past a contactless terminal?

- No.
- Firstly, the contactless chip needs to be very close to the terminal (always less than 4 cm) – so generally a tap or wave of the card very closely above the terminal is required to make the payment.
- Also, in a typical transaction, the cashier must first enter the amount for you to approve first, and then your card must be held within a couple of centimetres of the terminal for longer just under two seconds.
- So, you don’t have to worry about unknowingly paying for a purchase if you walk past a contactless terminal – your card must come within 4cm of the reader and the cashier must have entered an amount for payment.

Can a fraudster with a counterfeit contactless terminal steal information from my card by brushing up against me?

- No.
- Stealing card data by fraudsters is not practical, as merely holding a contactless enabled terminal close to a card will not provide enough information to the fraudster to use to commit fraudulent eCommerce (online or card-not-present) transactions. Even if a criminal held the contactless enabled terminal against your card that is in your wallet or bag, all they would get is the card number and expiry date. Neither the three-digit CVV code (on the back of your card), nor the PIN number would be exposed, both of which the criminal would need to make fraudulent in person contact and or eCommerce purchases.

How likely is it that fraudsters will use a legitimate contactless enabled terminal to steal information from my card by brushing up against me?

- Very unlikely.
- Stealing money by tapping a contactless enabled terminal near enough to a customer's card is not likely.
- Obtaining a contactless enabled terminal involves a rigorous vetting process by the Bank of the merchant which includes the mandatory submission of Know Your Customer (KYC) documentation by the merchant (generally a registered business).
- In addition, Banks also monitor merchant transaction activity and conduct merchant site visits. Should any irregularities be identified, an investigation will be launched immediately.
- The contactless purchase option is only available for a predefined number of low value transactions per day, after which a PIN will be required to complete the transaction. So the financial reward for the fraudster is low, whilst the reputational and prosecution risk to the merchant remains very high.
- Fraudsters scheming with a merchant could be a possible way to defraud customers, however this is also very unlikely as the proceeds of crime resulting from this specific action will be reflected in the merchant's bank account (funds from fraudulent activity moving in and out of the merchant's account) which is closely monitored by the Bank as part of its Anti-Money Laundering responsibilities.

What must I do if my contactless card is lost or stolen?

- Please report your lost or stolen card immediately.
- Remember, you will not be able to dispute contactless payments (without the use of a PIN), unless you have reported your card as lost or stolen before the transactions were made.
- Should a fraudster get hold of your card before you are able to report your card lost or stolen, the fraudster will only be able to conduct a limited number of low-value contactless transactions.
- Also remember, the contact-enabled part of your card requires a PIN entry, which means it can't be accessed easily by anyone if you lose your card unless they have access to your PIN.

How else does the Bank protect your card from "tap and go" swipes by fraudsters?

- For security purposes, the first transaction on your contactless card will require your card to be inserted into the point of sale terminal and your PIN to be entered.
- The Bank implements additional security measures on contactless-enabled cards we issue, for instance not every transaction will go through without asking for a PIN. At any given time, some transactions will ask for a PIN, making it very difficult for a fraudster to use the card with confidence.
- Contactless transactions use the same chip and PIN network as contact cards and are therefore protected by the same fraud guarantees.
- The Bank also ensures the cardholder that cloning a contactless card by reading its data with a scanner is not technically feasible. Even if a criminal tapped a victim's contactless card, all they would get is the card number and expiry date. Neither the CVV nor the PIN will be exposed. Cloning a contactless card is also very difficult as this involves cloning the card's chip. Internationally there is no known instance of a chip being successfully cloned and used fraudulently.

How can you protect your card from fraudulent contactless "tap and go" transactions?

Although the Bank has put in various controls to minimize fraud associated with contactless transactions, there are several steps that you as a cardholder can take to protect yourself from contactless fraud:

Anti-fraud vigilance

- Guard your contactless card carefully.
- Do not store your PIN with your card. Don't write down your PIN on the card.
- Always keep sight of your card. One of the biggest benefits for cardholders doing contactless purchases is that your card should never leave your hand and you should never be asked to hand over your card to make a contactless purchase transaction. You as the cardholders, and not the cashier, should always be the one that taps or waives the card over the contactless enabled terminal.

Make sure you are using the Bank's SMS alert notification service. This will allow you to be alerted of all valid and fraudulent transactions, especially if your card is stolen and used without your knowledge, so that you can notify the Bank

immediately to prevent any losses to yourself.

- Immediately report your card to the Bank if it has been lost or stolen.
- Check your card and bank statements regularly to monitor for fraudulent transactions.

Confuse the reader

- A simple trick is to store two contactless cards next to one another in your wallet. This is enough to confuse card readers and make it difficult to read the data stored on either card.

Block Radio Frequency Identification (RFID) signals

- You can buy a specially-made wallet lined with a material that blocks radio-frequency identification (RFID) signals from picking up the payment card you store in it.
- A much cheaper option, however, is to do it yourself with aluminium foil (tin foil). Lining your wallet with tinfoil effectively blocks readers from picking up any cards stored inside them.
- It appears that the only way fraud can be committed through the contactless function, albeit for small amounts and probably very few transactions, would be if the card is stolen.



What are the Benefits of Contactless Payments?

It's convenient.

Your card uses a chip and antenna, so you can pay wirelessly with a tap or a wave instead of inserting into a merchant terminal and entering a PIN.

It's easy.

You don't have to carry cash all the time and no signature or PIN is necessary, making this ideal for small everyday purchases.

It's safe and secure.

Your card never leaves your hand and cannot be read by the terminal unless it is very close to the terminal after the cashier has rung up the amount to be paid. The card is also still chip and PIN-enabled which makes it more difficult for your card to be used fraudulently.

It's reliable.

Even if you tap it more than once at checkout, you will only be billed once.

It's fast.

Your contactless card is ideal for places where speed counts, like fast-food restaurants and service stations. Some merchants claim that transactions can be almost twice as fast as a conventional cash, credit, or debit card purchase because no PIN or signature is required. Normal purchase transactions with PIN usually takes roughly 30 seconds, a contactless payment takes about 10 to 15 seconds from start to end.

It's versatile.

You can also use your card to pay for ordinary higher value purchases by entering your PIN and still use it at an ATM.

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