

NFC CONTACTLESS TECHNOLOGY



TAP
& **GC**

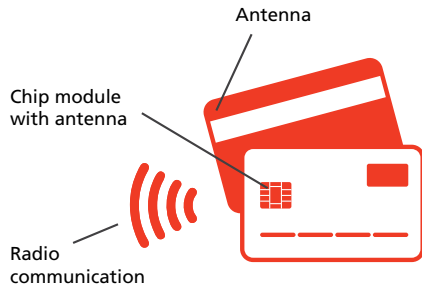



Welcome to a faster, more secure and convenient way to pay; with NFC contactless technology

Introducing the contactless card

A contactless card is a chip card that does not require physical contact with a contactless terminal, whether POS or ATM.

This card is embedded with an antenna; when it's brought close to a POS terminal, it securely transmits the card information. The purchase will then be authorized, processed and billed in the same secure way as a Chip & PIN payment.



The four-bar symbol  on your card means that you can now make contactless payments in Lebanon and abroad without inserting your card in the POS terminal.

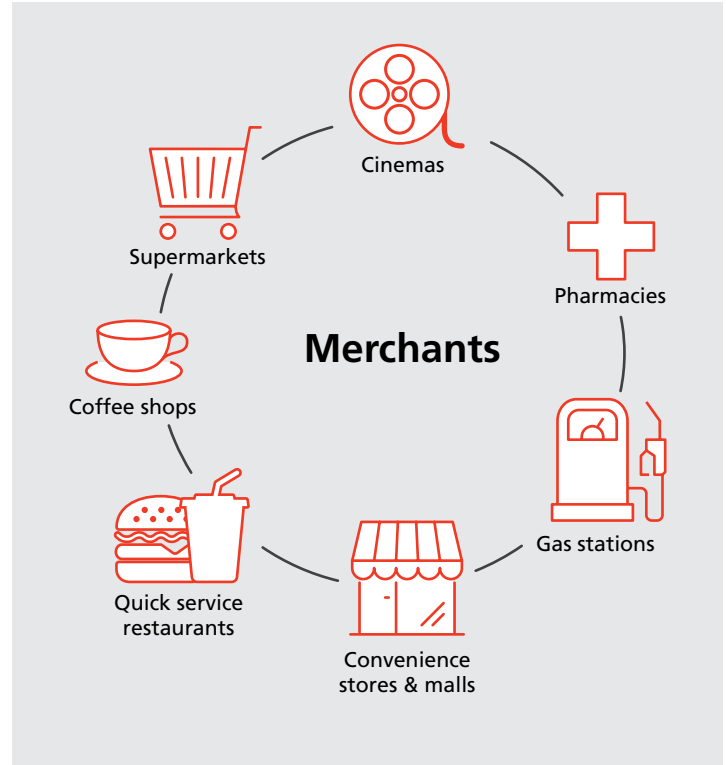
NFC Contactless Payment: Innovative technology

Contactless cards communicate with a contactless reader, via near field communication (NFC) technology, to securely transmit card information. Both the card and the reader contain small antenna that allows data communication to take place.

Your contactless card uses the same secure technology as traditional Chip & PIN so you can be reassured that your contactless payments are equally protected.

Simple to Use

"Contactless Payment" is the perfect solution for low value transactions. To pay for your daily purchases, just Tap & Go. A single, simple tap is all it takes to pay for the items you buy every day.



Safe & Secure

NFC contactless payment is safe because each payment is protected with a dynamic cryptogram. When a new transaction is initiated, a new cryptogram is generated. It is unique to that purchase and can only be used once. Any subsequent purchase attempts with that previously used cryptogram will fail.

You can now pay for your everyday purchases using your contactless card since it is:



Quick & Easy

Simply tap your card on a contactless POS terminal to pay for your purchases in Lebanon and abroad within seconds



Trendy & Convenient

There is no need to carry around change anymore for your small daily payments



Safe & Secure

Your transactions are as securely protected as Chip & PIN transactions



New & Revolutionary

Your payment details will be transmitted wirelessly via the antenna embedded in your card

How to use the contactless card

1 LOOK

for the NFC contactless symbol on the POS terminal



2 TAP

your contactless card on the POS terminal



3 GO

wait for the beep
Take the receipt



تقنية الدفع من دون لمس

تعتبر تقنية الدفع من دون لمس الحل المثالي للعمليات المنخفضة القيمة؛ كل ما عليك فعله هو تمرير البطاقة أمام جهاز الدفع لتسديد ثمن المشتريات اليومية:



لست بحاجة إلى رمز PIN إلا للمشتريات التي تتخطى الحد المعين للدفع باستخدام تقنية الدفع من دون لمس والذي يختلف بين دولة وأخرى. يصل حد كل عملية دفع من دون لمس في لبنان إلى \$50 لجميع بطاقات Visa و... إلخ. (القيمة المعادلة بالدولار الأمريكي) لجميع بطاقات ماستركارد. إن الحد الأقصى لعمليات الدفع من دون لمس لبطاقات بنك الاعتماد اللبناني هو \$1,000 و/أو 20 عملية يومياً.

هي طريقة سريعة وسهلة وتسمح لك بالشراء في لبنان والخارج في ثوانٍ:

- إبحث عن شعار (NFC) على الجهاز القارئ
- عندما يُدخل التاجر المبلغ، لُوِّح ببطاقتك أمام جهاز الدفع
- إنتظر حتى يصدر جهاز الدفع رنة قصيرة
- إذا اردت الحصول على إيصال، أطلبه من التاجر

فوائد تقنية الدفع من دون لمس:

- **سريعة وسهلة:** ما عليك سوى تمرير بطاقتك أمام جهاز الدفع بدون لمس لتسديد ثمن مشترياتك
- **جديدة وثريرة:** سيتم إرسال تفاصيل عملية الدفع الخاصة بك لاسلكياً في غضون ثوانٍ
- **عصرية ومربحة:** انها الحل الأمثل للمشتريات اليومية الصغيرة
- **آمنة ومضمونة:** تتم حماية مشترياتك بشكل آمن على غرار عمليات CHIP & PIN

إشعار هام

في حال سرقة/فقدان البطاقة، يرجى الاتصال بخدمة الزبائن على الرقم 961 1 60 82 82، عملاً بخدمة عملائنا على مدار الساعة أو التوجه إلى فرعك.

Do I need a PIN for NFC contactless payments?

The PIN is needed when the transaction amount exceeds the contactless limit. The contactless limit per transaction in Lebanon is \$50 for all Visa cards and LBP 100,000 (c.v in U.S. dollars) for all Mastercard cards.

In case your payment/transaction is:

Less than the Contactless Limit → **NO PIN is required**

Greater than the Contactless Limit → **PIN is required**

Is there any limitation on NFC contactless payments?

Credit Libanais cards allow you to use up to \$1,000 and/or 20 transactions per day. If you exceed these limits, you will be required to insert your card in the POS terminal and enter your PIN.

Where can I use my contactless card?

To make a contactless payment, you need to look for the NFC contactless technology symbol on the POS terminal. If you don't see this symbol, you can still insert your card in the POS terminal and enter your PIN.

Tips to remember

- NFC contactless technology is flexible; it's up to you to choose to pay, contactless or not
- Your contactless card should be held within **maximum 4 centimeters** from the POS reader
- **No additional fees** for using NFC contactless feature
- You will be charged only once even if you double tap your contactless card

Important notice

For Lost/Stolen cards, please **immediately** call our 24/7 Card Help Desk on +961 1 60 82 82 or report it to your branch.

Close to You | دائماً بقربك

برج الاعتماد اللبناني، كورنيش النهر، العدالة

Credit Libanais Tower, Corniche El Nahr, Adlieh

+ 961 1 60 82 82 | our branches at your service

www.creditlibanais.com.lb

