

NFC CONTACTLESS TECHNOLOGY

Frequently Asked Questions



1. What is NFC contactless payment?

NFC contactless payment is a faster, easier and more convenient way to pay with your Credit Libanais credit or debit card. A contactless card is a chip card that does not require physical contact with a contactless terminal, whether POS or ATM.

Instead of inserting your card, simply tap & go without the need to enter your PIN for low value amounts.

Contactless cards communicate with the contactless reader, via **near field communication (NFC)** technology, to securely transmit card information.

Both the card and the reader contain a small antenna that allows data communication to take place.

2. How does NFC contactless payment work?

The contactless card is embedded with an **antenna**; when it is brought close to a contactless POS terminal, it securely transmits the card information through NFC. This antenna covers the peripheral of your card and is connected to the chip to communicate with the POS terminal.

Once the transaction is processed, the POS terminal emits a beep so that you know the card and the POS terminal have exchanged information. The purchase will then be authorized, processed, and billed in the same secure way as a Chip & PIN payment.

3. Is NFC contactless payment technology secure?

Absolutely. With secure encryption technology and fraud protection, your contactless card is as safe as the regular non-contactless chip card.

Each payment is protected with a dynamic cryptogram. When a new purchase 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 are in control: Your contactless card never leaves your hand to make a payment.
- No accidental payments: Your contactless card must tap the contactless POS terminal at checkout.
- You will never be billed twice: Even if you tap more than once at the checkout, you'll only get billed once.

4. Why should I use NFC contactless payment technology?



Quick & Easy

Simply tap your card on a contactless POS terminal to pay for your purchases in Lebanon or 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

5. How do I know if my card is contactless?

If you see the following symbol  on your card it means the card comes with NFC contactless technology.

6. Where can I use my contactless card?

Any POS terminal that displays the following contactless symbol  can accept contactless payments.

If you don't see the symbol, your contactless card can still be used by inserting the chip in the POS terminal at checkout.

7. How do I use my contactless card?



8. Are there any additional fees for using the NFC contactless payment feature?

No, there are **no additional fees** for using the NFC contactless payment feature.

9. Can I still use the chip on my contactless card?


Yes. If the shop doesn't have a contactless POS terminal installed, you can still insert your contactless credit or debit card just as you always do.

You can also choose to use this option even if there is a contactless POS terminal available.

10. Do I have to use NFC contactless payment technology?

No. NFC contactless payment technology is an **additional feature** on your card. It cannot be disabled; however, it's up to you to choose how you want to pay, contactless or not (i.e. Chip & PIN).

11. Can I use my contactless card to withdraw cash from an ATM?

You can use your contactless card to withdraw cash if you see the contactless symbol  on the ATM.

12. Can I use my contactless card abroad?

Yes. Contactless transactions will be accepted wherever the contactless symbol  is displayed.

13. 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 (counter value 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.

14. Is there a daily limit on the amount of purchases made using contactless cards?

Yes, there is a daily limit.

Credit Libanais contactless cards allow you to use up to **\$1,000/day** 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.

15. Will I be charged twice if I accidentally double tap on the POS terminal, or if I have more than one contactless card in my wallet?

The POS terminal and card are configured to ensure that you will only be charged for one transaction.

You will receive an SMS on your mobile and the transaction will be posted on your statement.

16. Can a purchase be made without my knowledge (for example, will the card-reader activate if I walk past it)?

No. Your card has to be extremely close to the POS reader - typically **4 centimeters maximum**; and the retailer must have entered the amount for you to approve first.

17. How can I activate my new contactless card?

The NFC contactless feature of your card is automatically activated.
Upon receipt of the card, you can immediately perform a contactless transaction.

18. Can I ask for the NFC contactless payment feature to be added to my existing card?

No. For existing cardholders, only replacement and renewal cards will be issued with the contactless feature.

19. Why might a transaction that falls within the contactless transaction limits still fail?

A transaction might fail if you do not have enough available balance on your card or if the contactless enabled merchant POS terminal is not working.

20. Can a fraudster skim my contactless card's information by using a special device?

Even if a fraudster is able to skim your card info through NFC, he cannot use it because each payment is protected with a dynamic cryptogram. When a new purchase is initiated, a new cryptogram is generated. It is unique to **one** purchase and can only be used once.

Any subsequent purchase attempts with that previously used cryptogram will fail.

21. Is it possible for my card to be used repeatedly by anyone who finds it after it has been lost or stolen?



You, as a cardholder, are responsible for the safekeeping of your card and informing the bank immediately if it is lost or stolen or if you suspect it has been compromised.

You should report any of the above **immediately** to the Card Help Desk **T +961 1 60 82 82** or to the branch.

The card will be blocked as soon as the bank is notified.