

NBK Debit Cards are now Contactless and will work at Contactless readers throughout the UK allowing you to pay for low value items with a simple tap.



- **It's Fast.**

There is **no need to enter your PIN** or sign for everyday purchases under £30. Simply touch the reader with your Contactless Debit card to **pay in seconds**.

- **It's Easy.**

**No need to find cash** and **no hanging around at the till** for change or receipts unless you need one.

- **It's Secure.**

Contactless payments are safe and secure. You are protected against fraud, just like you are with Chip & PIN payments. For extra security you may occasionally be asked to enter your PIN.

## Contactless FAQs

### **Q. What is Contactless technology?**

**A.** Contactless technology is a fast and easy way to pay for goods and services under £30 without entering a PIN. Contactless cards have an embedded antenna in the plastic so that when it is used at a Contactless reader it securely transmits purchase information to and from the Contactless reader. All you have to do is place your Contactless card over the Contactless reader to make the payment.

### **Q. How do I use my Contactless card?**

## 1. Look



Look for the contactless symbol when paying for items up to the value of £30

## 2. Touch



Touch your contactless card against the symbol until the lights turn green

## 3. Confirm



A beep indicates successful payment. For extra security you may occasionally be asked to enter your PIN

### Q. How does Contactless technology benefit me?

A. It's faster and easier than other types of payment

- You don't always have to carry cash or worry about looking for exact change when making small value everyday purchases at participating retailers.
- You don't have to enter your PIN for payments under £30. You may have to on some occasions as a security measure to verify that you, the authorised cardholder, are still in possession of the card.
- There's no need to queue for so long; as Contactless speeds up the time it takes to make a payment.
- You are in control because your card never has to leave your hand when making a payment at the reader.
- You will have a record of all your everyday purchases on your account statement.

### Q. How can I get a Contactless card?

A. Customers will automatically be issued a Contactless card when their card is next renewed or replaced.

### Q. How do I know if a retailer accepts Contactless payments?

A. Any retailer who displays the Contactless symbol can accept Contactless payments:



**Q. Where can I use my Contactless card?**

A. You can use your Contactless card wherever you see the Contactless symbol. There are already lots of [retailers](#) in the UK that offer Contactless payments.

**Q. Can I use Contactless to get cash out at an ATM?**

A. No, you can't get cash out of an ATM using Contactless.

**Q. Can I use Contactless to get cash back?**

A. No. Cash back is not available on Contactless transactions. If you wish to receive cash back you can still use your card to make a standard Chip and PIN transaction.

**Q. How close does my card need to be to the reader?**

A. You should hold your Contactless card within a few centimetres of the Contactless terminal. If you choose to keep multiple cards in your wallet or purse while paying, only one card will be read by the Contactless reader. If you have multiple cards in your wallet or purse, the card read by the reader and the account charged may not necessarily be the one you intended. The surest way is to remove the card you want to use from your wallet or purse and hold it against the Contactless reader.

**Q. Is there a limit on the value of goods I can purchase with my Contactless card?**

A. You can use your Contactless card to pay for items up to the value of £30. For purchases over £30 you will need to enter your PIN.

**Q. Are there any fees for paying with Contactless?**

A. There are no additional fees for using your Contactless card. However, standard fees and charges do apply.

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

A. The card reader will indicate that the payment has been made - a green light and beep indicates successful payment

**Q. Will I receive a receipt for my transaction?**

A. Contactless payments are designed to let you make low value transactions quickly and conveniently. If you'd like a receipt to confirm the Contactless transaction, just ask the merchant when you pay.

**Q. I carry more than one card in my wallet, which one will be used if I tap my wallet to the reader?**

A. It's always a good idea to take your Contactless card out of your wallet to touch the reader - this will make sure the right Contactless card is debited. If more than one is placed on the reader, a red light will be shown on the reader to tell you the payment has not completed.

**Q. Can I use my Contactless card abroad?**

A. Yes, you can use your Contactless card abroad just as you can in the UK. Contactless transactions will be accepted wherever the Contactless symbol is displayed:



Please be aware that the Contactless transaction limit of £30 may vary depending on local limits (may be more or less).

**Q. Is Contactless technology secure?**

A. Yes. Contactless uses the latest secure encryption technology (same as Chip and PIN) so you can feel confident when using it to pay for items. There is a maximum amount of £30 allowed per transaction and, from time to time, you will be asked to enter your PIN to verify you are the genuine card holder. If your card is lost or stolen, you're protected against fraud loss providing you take the kind of precautions we recommend and let us know as soon as you realise it's gone.

**Q. Could I unknowingly make a purchase as I walk past a reader?**

A. No. The retailer must have entered the amount for you to approve first, and then your card has to be held within a couple of centimetres of the terminal for longer than half a second.

**Q. Could my card details be intercepted during a payment?**

A. Contactless only works when a card is close to the card reader. This makes it virtually impossible for any details to be intercepted while in use. Also, each card reader contains security technology based on industry-wide standards.

**Q. Is there any chance that payments may be taken twice from my account?**

A. No. Contactless card readers are only able to make one transaction at a time. As a safeguard, each transaction must be complete or void before another can take place.

**Q. How do I know that my payment information is secure?**

A. The Contactless technology platforms are based on secure EMV chip technology, which provides both data protection and transaction security via the use of keys and the latest encryption technology. Transactions are processed through the same payment network as EMV chip transactions.

**Q. Why don't I need to enter my PIN or sign for purchases?**

A. To ensure that using Contactless technology is as simple and convenient as cash, retailers that accept Contactless payments do not require you to sign or enter your PIN for small purchases of under £30.

**Q. If my card is lost or stolen, can the person that finds it use it repeatedly?**

A. If someone makes several Contactless payments in a row, they'll be prompted to enter the card's PIN for security validation purposes. Contactless transactions are further protected by the fact that they can only be made on items totalling £30 or less. For transactions above that amount, the payee will be asked to make a Chip & PIN payment in the usual way. If your card is lost or stolen please let us know immediately and we'll cancel and replace it for you.

**Q. What should I do if my Contactless card has been lost or stolen?**

A. You should notify us as soon as possible by calling us on +44 20 7935 0876. If anyone has fraudulently used your Contactless card to make a transaction, as long as you have kept your details safe, you will not be responsible for any losses incurred.

**Q. Can I use my Contactless card for London bus journeys?**

A. Yes. London buses now accept Contactless cards.

**Q. How do Contactless payments on London buses work?**

A. London buses that accept Contactless cards will have a sticker with the Contactless symbol on next to the bus driver. To pay with Contactless, simply touch the reader to pay in seconds - as soon as you hear the beep, and/or see a green light, your payment is complete. There's no need to find cash or top up your Pay As You Go Oyster card first.

**Q. Can I use my Contactless card on the rest of the Transport for London network?**

A. You will now be able to use your Contactless payment card on Underground, overground, DLR and Tram.

The cost of the journey will be no different from the current pay as you go Oyster fare. Full details can be found at the following Transport for London website;

[www.tfl.gov.uk](http://www.tfl.gov.uk)

**Q. Can I use my Contactless card and Oyster card interchangeably during a week?**

A. Yes. You could use your Oyster card one day and your Contactless card on another day in the same week.

**Q. How much is a single adult bus fare when I use a Contactless card?**

A. Please visit [www.tfl.gov.uk](http://www.tfl.gov.uk) for the latest prices.

**Q. Do I have a daily limit when I use my Contactless card on London buses?**

A. No - you just need to have sufficient funds to cover the cost of the fare.

**Q. I carry my Contactless cards and my Oyster card in my wallet, which one will be debited if I touch my wallet to the reader?**

A. It's always a good idea to take your Contactless card out of your wallet to touch the reader - this will make sure the right Contactless card is debited. If more than one is placed on the reader, a red light will be shown on the reader to tell you the payment has not completed.

**Q. Where and when do Contactless payments appear on my statement?**

A. Most Contactless payments will appear in the main section of your online statement within a few days. However, some transactions may show first in the 'View pending transactions' section.

Some Contactless payments made with your card will not show in your available balance immediately and will only leave your account up to 4 working days later with some taking longer.