


Questions & Answers about Contactless Payments.

1. HOW DO CONTACTLESS CARD TRANSACTIONS WORK?

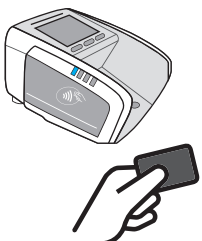
Just like any normal transaction but you don't have to insert the card into a terminal. As a result the transaction is processed much faster.



Look out for  on the terminal.
You can make contactless payments using your card wherever you see this logo.



Hold your contactless card up to the contactless logo (closer than 4 cm) as soon as the amount to be paid is shown on the payment terminal display.



Your payment will be confirmed on the display within a few seconds – finished!

2. DO I HAVE TO ENTER MY PIN CODE WITH CONTACTLESS PAYMENTS?

Your PIN code or signature is required for amounts over CHF 40 and in exceptional cases. Please pay attention to the display.

3. DO I HAVE TO ENTER MY PIN CODE WITH CONTACTLESS PAYMENTS ABROAD?


You are also not required to enter a PIN code abroad with small amounts. The limits are set differently according to the country. For example, in the euro zone the limit is EUR 25.

4. HOW CAN I TELL WHETHER I CAN MAKE CONTACTLESS PAYMENTS?

You can make contactless payments at any payment terminal (even machines) with this logo:



5. HOW CAN I TELL WHETHER MY CARD IS ENABLED FOR CONTACTLESS PAYMENTS?

The card has to have this logo  printed on it.

6. WHAT IS THE ADVANTAGE OF A CONTACTLESS CARD?

Contactless transactions are processed very quickly and easily, significantly faster than with cash or other methods of payment. That is why they are ideal for use anywhere fast processing is required, e.g. at kiosks, in fast food restaurants or on public transport. Generally for smaller amounts, where the customer usually counts out single coins, which takes much longer than simply holding the card over the terminal.

7. CAN I ALSO PAY FOR AMOUNTS OVER CHF 40 USING THE CONTACTLESS PAYMENT FUNCTION?

Yes, this is possible. In this case the terminal will ask you to enter your PIN code at the terminal but you do not have to insert the card into the terminal.

8. HOW WILL I KNOW THAT THE TRANSACTION WAS CONCLUDED SUCCESSFULLY?

A green light illuminates on the terminal within a second and an acoustic signal sounds. As soon as this is the case, the card data has been successfully read by the terminal. This green light merely shows that the card data has been successfully transmitted to the terminal. Whether the transaction is concluded or it is necessary to enter a PIN code, must be read on the terminal. The basic rule is to always follow the terminal's instructions. A sales slip is printed out as usual.

9. I AM UNSURE ABOUT WHAT TO DO WITH MY CONTACTLESS CARD. HOW DO I KNOW WHAT I HAVE TO DO WHEN?

The terminal guides you through the transaction step by step and tells you exactly what you have to do next. With amounts over CHF 40 you also have to enter your usual PIN code after holding the card up to the terminal. If the contactless function is not available, i.e., due to a technical fault, then the card can still be used as previously without any problems.

10. WHAT ARE THE DIFFERENT PROCESSES THAT MIGHT HAPPEN WITH A CONTACTLESS TRANSACTION?

When you hold the card up to the terminal, it is usually read. A green light appears and an acoustic signal sounds. This signals that the data has been successfully read by the terminal. If this green light does not appear within seconds, the transaction is cancelled and must be reactivated by the cashier.

Once the data has been exchanged between the card and the terminal, the message on the terminal is important. Any of the following three messages might appear:

- Transaction successful, payment made
- Request to enter card PIN code at terminal
- Transaction denied

11. WHERE CAN I PAY USING MY CONTACTLESS CARD?

More and more terminals in Switzerland and abroad are equipped with the contactless function. For example, all Coop branches as well as other supermarkets, kiosks, furniture stores, ticket machines. New acceptance points are being added constantly.

Swisscard assumes that this technology will become firmly established.

12. HOW DOES THE MERCHANT BENEFIT FROM CONTACTLESS TRANSACTIONS?

The merchant mainly benefits from the fast processing of the transaction. Card payments also reduce the volume of cash in the cash register and therefore the costs for cash handling (counting, storing, transporting, providing change etc.).

13. WHAT IS NFC (NEAR FIELD COMMUNICATION)?

NFC is the technology that allows contactless transactions to be processed via an integrated antenna. With this transactions can only be triggered if the card is held up very close to the terminal (max. distance of 4 cm).

14. ARE CONTACTLESS PAYMENTS SAFE?

Contactless payments are just as safe as contact card transactions. All data is processed in encrypted form.

- Yes, as only one transaction is possible, even if the card is held up to the terminal several times in quick succession.
- Yes, as if the terminal should recognize more than one card, the transaction is automatically cancelled without any payment taking place.
- Yes, as the card only triggers a transaction, if it is held up very close to the terminal (max. distance of 4 cm).
- Yes, as it is still necessary to enter a PIN code with amounts over CHF 40.
- Yes, as encryption is based on a triple DES algorithm with 112 BIT encryption. This corresponds to today's high safety requirements in the banking world.

15. IS THE CARDHOLDER'S NAME USED IN A CONTACTLESS TRANSACTION?

No, the name is not included in the encrypted data.

16. IF I LOSE MY CARD, CAN UNLIMITED CONTACTLESS TRANSACTIONS THEN BE MADE WITH IT?

If you lose your card, you are obligated to have the card blocked by us immediately, irrespective of whether it is a card with or without contactless function. You are **not** liable for any fraudulent transactions made by third parties as long as you have complied with all the obligations to cooperate and exercise due care in accordance with the GTC.

17. WHAT IS THE MAXIMUM DISTANCE FOR A CONTACTLESS TRANSACTION?

The contactless card must be held up very close (closer than 4 cm) over the contactless terminal's reading area for encrypted communication to be possible between the device and the chip. As a result, it is also impossible for an amount to be incorrectly debited from other cards, which just happen to be nearby.