

# Tap to pay FAQs



## 1. What is tap to pay?

It's all about quick and easy payments. Through secure contactless technology, you can simply tap your card on any contactless enabled card machine to pay for purchases of up to R500 without entering your PIN. Once you've activated the tap to pay functionality on your card, all you have to do is tap your card on the card machine to pay – no PIN needed.

## 2. What if the transaction is more than R500?

If the transaction value is over R500 you can still tap but you will have to enter your PIN or you may be asked to do a chip and PIN transaction for additional security.

Whether you make one purchase of R500 or lots of smaller ones, you may only tap to pay without a PIN for a **total of R500 per day**. If you exceed the R500 daily limit, all further transactions without a PIN will be declined. You can still do chip-and-PIN transactions by inserting your card into the device.

## 3. How do I know if I can use my card to tap to pay?

 If your card has the contactless symbol (it looks like the WiFi symbol, but lying on its side), it means you'll be able to use your card to tap to pay. Remember that you first have to activate your card's tap to pay function at a branch or on our app.

## 4. Where can I tap to pay?

You can tap to pay wherever you see the contactless symbol (it looks like the WiFi symbol, but lying on its side). If you don't see the symbol, you can still do chip-and-PIN transactions by inserting your card into the card machine or device.

## 5. Why should I tap to pay?

### Convenience

- You simply tap your card on the device to pay
- You can go cashless, there's no need to carry cash or coins
- You can make fast, easy payments on the go when you're in a hurry
- Tapping your card on the device instead of inserting it, limits wear-and-tear on your card

### Safety

- You minimise the risk of fraudsters watching you enter your PIN
- Your payments are secure as your card's built-in chip ensures your personal information is fully encrypted

### Control

- You manage your card – you don't have to hand it over to anyone to pay
- You can easily activate or deactivate your card's tap to pay function at a branch or on our app

## 6. How do I use my card to tap to pay?



Once you've activated the tap to pay functionality on your card, simply tap your card on the card machine to pay – no PIN needed. Wait for the green light to appear, or for the machine to beep – this means your transaction was successful.

The card machine will only read your card if it's within a few centimetres of the device, so you'll have to remove your card from your wallet.

## 7. How do I know if the transaction was successful?



Once you've tapped your card on the card machine to pay, wait for either the green light to appear, or for the machine to beep – this means your transaction was successful.

You'll also receive a receipt for your purchase, and you'll get a Money Out SMS notification (if you've registered for SMS Update and have set the Money Out notification limit low enough).

## 8. Do I have to tap to pay for small transactions?



No, you can still do chip-and-PIN transactions by inserting your card into the card machine – it is your choice.

## 9. How do I activate the tap to pay function on the app?



You can only tap to pay if the contactless function has been activated. You can visit a branch to activate or deactivate the function or do it on our app. **Important:** If you activate the function on our app – it will only work once you do a chip-and-PIN transaction at a card machine or ATM. In other words, you **first** have to insert your card and enter your PIN at a card machine or ATM before you can use your card to tap to pay. If it was activated in a branch, it will be effective immediately if the card was inserted into the card reader in the branch.

## 10. Why did my tap to pay transaction fail?



You can only tap to pay if the contactless function has been activated. You can visit a branch to activate or deactivate the function or do it on our app. **Important:** If you activate the function on our app – it will only work once you do a chip-and-PIN transaction at a card machine or ATM. In other words, you **first** have to insert your card and enter your PIN at a card machine or ATM before you can use your card to tap to pay. If it was activated in a branch, it will be effective immediately if the card was inserted into the card reader in the branch.

If the transaction still fails after doing all of that, you might have exceeded the R500 total daily limit. In that case, simply insert your card and do a chip-and-PIN transaction.

## 11. Do I have to use the tap to pay function?



No. The contactless technology which allows you to tap to pay is an additional feature on your card, so you can choose to use it, or not. You can easily activate or deactivate your card's tap to pay function at a branch or on our app.

## 12. Can I use my card at merchants that do not have contactless enabled devices?



You can use your card for chip-and-PIN transactions as per normal. The contactless technology which allows you to tap to pay is an additional feature on your card that you can choose to use, or not.

### 13. How do I get a card that I can tap to pay with?



New clients automatically receive the Global One card carrying the contactless symbol. If you're already a Capitec client and would like to replace your existing card, the normal card replacement fee will apply.

**Note:** A fee is charged for all card replacements, i.e. expired, lost, stolen or damaged cards.

### 14. What is the difference between a PIN and no-PIN transaction?



Any transaction where you insert your card into the card machine or device will need a PIN to authorise it. If you use your contactless activated card to tap the card machine to pay for transactions below R500, then there's no PIN required.

For security reasons, some merchants may however ask for a PIN even if the transaction is below R500. Once you've reached your daily limit of R500, you won't be able to tap to pay for any more transactions until the next day, when the limit will reset to R500 again. You will still be able to do chip-and-PIN transactions.

### 15. Does the R500 daily limit roll over if I don't use it?



You may only tap to pay without a PIN for up to R500 per day. So even if you only tap to pay for R200 today, the limit will still be R500 tomorrow.

### 16. Can I change the limit for "no-PIN" transactions?



No, it is not possible to change the R500 limit for tap to pay purchases.

### 17. Are tap to pay transactions treated as cash transactions on a credit card?



No, these transactions are treated the same as the other purchases on your credit card, unless the underlying transaction is usually treated as cash – such as currency purchases.

### 18. Will I get a receipt for my transaction?



You will still get a receipt for your purchase to confirm the transaction. This may not be available in some circumstances; for example, tapping your card to pay at a vending machine.

### 19. How close does my card need to be to the reader?



The card machine will only read your card if it's within a few centimetres of the device, so you'll have to remove your card from your wallet.

### 20. Can I tap to pay to get cashback or cash at an ATM?



Where supported, you may be able to tap your card for cash withdrawals, but you will always need to enter your PIN.

## 21. What happens if I try to tap to pay for more than R500?



If the transaction value is over R500 you can still tap to pay but you will have to enter your PIN or you may be asked to do a chip-and-PIN transaction for additional security. You may only tap to pay without a PIN for up to R500 per day. Once the daily limit of R500 is exceeded, the transaction will be declined and you will have to insert your card into the machine and enter your PIN.

## 22. Can I use my card to tap to pay abroad?



Yes, your card is accepted worldwide but the contactless transaction limit of R500 may vary depending on local limits – it may be a bit more or less. You can continue to use the card with the chip and PIN as usual.

## 23. I activated the tap to pay function on the app – why didn't it work?



If you activated the tap to pay function on our app it will only work once you do a chip-and-PIN transaction at a card machine or ATM. In other words, you first have to insert your card and enter your PIN at a card machine or ATM before you can use your card to tap to pay.

If it was activated in a branch, it will be effective immediately if the card was inserted into the card reader in the branch.

## 24. Are there any fees when tapping to pay?



No, there are no additional fees when you tap to pay.

## 25. Is tapping to pay secure?



Yes, it uses the same encryption technology as the chip-and-PIN system. Limiting the daily transaction amount when you tap to pay to R500 is another security measure. Merchants may also ask you to enter your PIN to verify that you're the genuine cardholder.

If your card is lost or stolen, use our app or call 0860 10 20 43 immediately to stop your card and protect yourself against any losses.

## 26. Can I be charged more than once for the same transaction?



No. After you tap to pay, the transaction is cleared from the terminal and appears on your statement. You'll only be asked to tap your card again if your first attempt was unsuccessful, but you won't be charged twice.

## 27. How do I stop someone from tapping to pay for purchases if my card gets lost or stolen?



If your card is lost or stolen, use our app or call 0860 10 20 43 **immediately** to stop your card and protect yourself against any losses.

## 28. Could I unknowingly make a purchase when walking past a contactless enabled card reader?



No. The merchant must have entered the amount for you to approve first, and then your card has to be held within a few centimetres of the terminal for about half a second.

### 29. Can the information transmitted to a terminal be used fraudulently?



Contactless cards have many security features including high-end encryption technology that protects the card's data, so your card details transmitted to the contactless device cannot be intercepted to be used fraudulently in online transactions.

### 30. Is tapping to pay safer than other transactions?



Tapping to pay for transactions is generally safer in the sense that you never have to hand your card over to anyone when paying. Having your card in your hand and simply tapping to pay gives fraudsters less opportunity to swap your card or see your PIN being entered.

The card's built-in chip ensures your personal information is fully encrypted, so the only way fraud can be committed through the tap to pay functionality would be if the card is stolen – and then it can only be for small amounts. Ensure your card is in a safe place and immediately report it to the bank if it is lost or stolen.

### 31. Can someone scan my card in my wallet or purse without me knowing?



Only card machines issued to accredited merchants with valid bank accounts can process a transaction. And any information scanned from your card in any other way cannot be used to perform a transaction. In other words, a member of the public would not be able to simply 'steal' cash without you knowing.

### 32. I carry more than one card with tap to pay functionality. Which one will be used if I tap my wallet or purse to the contactless enabled card reader?



We don't recommend touching your wallet against the reader, especially if you have more than one card you can tap to pay with. If more than one card is placed on the reader, the transaction will fail or the terminal will ask you to 'Please present one card only'.

You will then need to take the card you want to pay with out of your wallet and tap it again for the payment to be completed.

### 33. Do I have a daily limit when I tap to pay?



Whether you make one purchase of R500 or lots of smaller ones, you may only tap to pay without a PIN for a total of R500 per day. If you exceed the R500 daily limit, all further transactions without a PIN will decline. For transactions with a PIN, your normal daily limits will apply.

### 34. If my card is lost or stolen, can someone else use it repeatedly?



If your card is lost or stolen, it's very important to **immediately** stop your card either on our app or by calling 0860 10 20 43 to protect yourself against any losses.

Should someone tap to pay with your card, they won't be able to spend more than the daily limit before having to enter a PIN. Your Money Out SMS notifications will also alert you of someone transacting on your card (if you've registered for SMS Update and have set the Money Out notification limit low enough).

### 35. My card got lost so I deactivated tap to pay on the app. Do I still have to stop my card?



Yes. If you switched off the tap to pay function on our app, it will only be deactivated once you do a chip-and-PIN transaction at a card machine or ATM. In other words, if you switched the function off on the app, but didn't insert your card and enter your PIN at a card machine or ATM, your card can still be used by fraudsters to tap to pay.

You should **immediately** stop your card either on our app or by calling 0860 10 20 43 to protect yourself against any losses.

### 36. I deactivated tap to pay on the app. Why does it still work?



If you switched off the tap to pay function on our app, it will only be deactivated once you do a chip-and-PIN transaction at a card machine or ATM. In other words, if you switched the function off on the app, but didn't insert your card and enter your PIN at a card machine or ATM, your card can still be used to tap to pay.

### 37. Should I be concerned about the security of contactless cards?



No. When you tap to pay, your card transactions are processed through the same secure networks used for all transactions. Your card never leaves your hand and each transaction has a unique, encrypted code that changes every time the card is used.

Security features include:

- **Short range** – Tapping to pay only works within a short range of a card reader, which makes it difficult for criminals to gain access to card information from a distance
- **Encryption** – Your contactless card uses secure international chip standards and advanced encryption technology. During a transaction, the card and the terminal communicate with each other, doing security checks and transmitting a unique security code which expires after the transaction is finished
- **Limited information** – The information transmitted during a tap to pay transaction is very limited. Your name, account number and the security code (CVC) aren't transmitted
- **Low transaction limits** – If your card is lost or stolen this will prevent purchases of more than R500 being made. You'll still get the same fraud protection as normal chip-and-PIN transactions

### 38. What if I don't want to tap to pay with my card? / Can I deactivate the tap to pay function on my card?



You can choose not to activate the tap to pay function when you get your card at a branch. You can also change the activation status (On or Off) later at a branch or on our banking app. It's **important to note** that if you use the app to switch the activation status off, you **have to** insert your card and enter your PIN at a card machine or ATM in order for the tap to pay function to deactivate. If you don't, your card can still be used by fraudsters to tap to pay.

### 39. How will purchases appear on my statement?



If you tap to pay for a purchase, it will display on your statement just like any other purchase you make with your card.

### 40. Do I need to choose Credit or Savings on the card machine when I tap to pay?



No, there's no need to press any buttons on the card machine. The transaction is automatically processed to the correct account. Purchases with a credit card will always be from the credit card account and cannot be processed from the linked savings account.

### 41. Do I need to load funds to use the tap to pay function?



When you tap to pay, the transaction is processed directly from the account linked to your card, so you don't need to specifically load money to tap.

#### 42. Is there a battery on the card?



There is no battery used to power the contactless functionality on your card.

#### 43. How do I activate tap to pay on the banking app?



1. Tap **Cards**
2. Enter Remote PIN
3. Choose **Debit Card** or **Credit Card**
4. Tap **Tap to pay**
5. Tap **On** (**Tap to pay** will display **On: Pending**)
6. Do a chip-and-PIN transaction by inserting the card into a card machine or ATM to complete the tap to pay activation
7. Follow steps 1 – 5 to check if the activation was successful, **Tap to pay** should display **On**

#### 44. How do I deactivate tap to pay on the banking app?



1. Tap **Cards**
2. Enter Remote PIN
3. Choose **Debit Card** or **Credit Card**
4. Tap **Tap to pay**
5. Tap **Off** (**Tap to pay** will display **Off: Pending**)
6. Do a chip-and-PIN transaction by inserting the card into a card machine or ATM to complete the tap to pay deactivation
7. Follow steps 1 – 5 to check if the deactivation was successful, **Tap to pay** should display **Off**