

## **Contactless FAQ's**

### **Where can I use a contactless card?**

At any merchant that shows the contactless symbol , if a merchant does not have the contactless capability, please complete the transaction as a regular CHIP and PIN transaction.

### **How do I pay using a contactless card?**

Please look for the contactless symbol  at checkout and place your card on TOP of the POS terminal to pay quickly and securely. The card needs to be close to the POS terminal. Ideally the distance from your card to POS terminal should be less than 4 cm.

### **Are contactless cards as secure as chip cards?**

Yes, the card has the same chip and PIN protection for security.

### **Do purchases require PIN input?**

You may be required to enter your PIN for certain transactions. You will be prompted by the POS terminal.

### **What is the maximum amount and transaction limit per transaction and daily usage for Contactless cards?**

- The maximum limit per single transaction is OMR 20/-. If your transaction is greater than OMR 20/- you will be prompted to enter your PIN.
- There is daily a contactless transactions limit of 10 without PIN
- The daily limit that can be used on a contactless card is OMR 60/-

### **What happens if I exceed the daily transaction amount or number? Can I still make contactless transactions?**

Yes, you can still make contactless transactions. If you have exceeded your transaction amount or limit, you will receive SMS to perform a CHIP and PIN transaction. Once you complete a successful CHIP and PIN transaction the system will reset the daily count and limit for contactless transactions. For Debit cards reset will be immediate and for credit cards reset will be at the end of the day.

### **Can contactless cards be used for online or over-the-phone purchases?**

Yes. There is no change to your regular Internet and Over-the-phone payment transactions. You will continue to receive your secure OTP (One-Time-Password) to complete the transaction.