

Q&A – Contactless Cards

1. **What is Visa Contactless Card?**

It is a new method of payment, the latest evolution in Visa payment systems. It is a simple, secure and quick payment method. The technology enables cardholders to 'wave' their card on a contactless Point-of-Sale (PoS) terminal to make transactions up to QR 100 rather than inserting their cards into PoS terminals.

2. **How does this technology work?**

A contactless card has a tiny antenna embedded into the chip, which securely transmits payment instructions to and from a specially adapted card terminal. Any PoS terminals with this feature should have the contactless symbol . For transaction amount up to QR 100, you are not required to enter your PIN, while any transaction above this limit will be completed by PIN.

3. **Why has Masraf Al Rayan introduced Visa pay Wave?**

We're always looking for ways to make it easier for our cardholders. Introducing the new contactless feature will let you make quick and easy transactions.

4. **How do I use my Visa contactless card?**

You can make contactless transactions by holding your card within 5cm of the secure contactless reader. You can then remove your card and the transaction will be complete. You can choose to have a receipt, it is optional.

5. How long does it take to read the card?

You'll be done in few seconds. The new technology is very fast.

6. Where can I use my Contactless card?

You can use your Visa pay contactless card at any retailer displaying the contactless symbol  at the point of sale in Qatar and overseas.

7. How to make the contactless card payments

- Look out for the contactless symbol  at the POS terminal.
- Tap to Pay without PIN.
- Maximum value allowed for each contactless transaction is QAR 100.
- You are allowed to perform three consecutive contactless transactions.
- Every fourth consecutive contactless transaction requires a PIN.
- Your fourth contactless consecutive transaction will be declined without PIN and you will receive an SMS informing you to use your PIN to complete the transaction.
- Outside Qatar, customer may have to sign in case there is no PIN capability available.
- When you hear the beep sound, your transaction is complete.

8. What do I do if my contactless card is lost or stolen?

- If you have lost your card or suspect unauthorized activity on your card, stop using your contactless card and immediately contact 44253333.
- You can also block your card by logging in al Rayan Net / al Rayan Mobile banking

9. Can I use my contactless card for tap N pay transactions for any amount?.

Yes, you can, for total daily purchase amounts up to QAR 100 you will not be required to enter a pin or sign a slip. For purchase amounts greater than QAR 100 you will be required to put in your card pin number.

10. Can I use my contactless card both in Qatar and when travelling abroad.

Yes, your contactless card should be accepted both in Qatar and abroad. If the merchant terminal has this symbol and the merchant has enabled it for accepting contactless transactions.

11. What are the benefits of this new technology?

- A contactless card is a quicker and more convenient way to pay.
- It saves time on both sides of the counter, due to shorter transaction times and shorter queue times
- It's more convenient, as there is no need to worry about carrying around pockets of cash
- The card doesn't leave your hand at the checkout when making a contactless purchase

12. Can I still use my contactless card the traditional way to make a payment?

You can still use your contactless card at ATM's and at PoS terminals by entering your PIN or signing for your transactions.

13. Can I choose not to have a contactless card?

All new and renewal cards will be automatically issued as contactless enabled debit/credit or prepaid cards. However, you have the option not to use the payWave functionality, and you can always choose to have a CHIP and PIN transaction.

14. Can I use my contactless card at retailers that do not have contactless terminals?

Yes, you can still use your card, in chip & pin transactions.

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

No, Card terminals are designed to only make one transaction per card at a time. All card terminals are tested and certified to confirm that a card is only read once at any given time before the transaction is concluded. As a safeguard, each transaction must be complete or void before another one can take place. Moreover, you will receive SMS alert on your registered mobile.

15. Is the transaction information secure?

Yes, the transaction information is secure, because the card platform is founded 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 reliable payment network as magnetic strip and chip transactions.

16. Is this technology as secure as my current Visa card?

Contactless enabled card is just as secure as your current Visa Card, which carry the same multiple layers of security protection, which ensures cardholders are not responsible for fraudulent or unauthorized transactions. The card never leaves your hands when making transactions, which reduces the risk of fraud.

17. Can I get cash out with a Card transaction?

Yes at any ATM, which displays Visa logo, and support contactless transaction.

18. Can I request a contactless card prior to the renewal of my existing card?

Yes, you can request it prior to the expiry of your existing card through your branch.