

## **Frequently Asked Questions (Contactless Purchase Feature)**

### **1. What is a credit card with a contactless feature?**

A contactless credit card is a fast, easy and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled card when you see the universal contactless symbol (shown above).

### **2. How does my contactless credit card work?**

The contactless functionality consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly over a small distance without direct contact between the merchant terminal and the contactless card.

To make a payment you simply need to tap your card with a contactless interface to the terminal reader when prompted. No PIN or signature is required for contactless transactions of up to RM250.

### **3. How do I identify that my credit card is a contactless card?**

Your contactless credit card will display the logo below.



### **4. How do I identify a contactless reader?**

The following logos will be displayed on a contactless reader.



**(Visa Card Reader)**



**(Mastercard Card Reader)**

### **5. Are there any transaction limits for contactless transactions?**

Contactless transactions are capped at RM250 per transaction on the card reader. If the amount transacted is above RM250, you are required to enter your PIN to complete the transaction.

You are also required to enter your PIN if you have hit the default cumulative amount of RM1,000 and/or 99 counts (whichever comes earlier) or if you have earlier requested for lower cumulative amount at RM250.

**6. Noticed that the bank had recently revised the default cumulative limit. What will happen to my earlier request on cumulative RM1,000 and/or up to 99 counts on Contactless purchase?**

If you have earlier opted for cumulative RM1,000 and/or 99 counts, this setting will remain unchanged.

**7. Can I change the cumulative transaction limit and/or counts for my contactless credit card?**

Yes. You have the option to set the cumulative transaction limit to either up to RM250 or up to RM1,000 and/or up to 99 counts by:

- a) Walking in to any OCBC Branch
- b) Calling our OCBC Contact Centre at 603-8317 5000

**8. How do I turn off / disable the contactless purchase feature for my credit card?**

You have the option to turn off / disable the contactless purchase feature by:

- a) Walking in to any OCBC Branch
- b) Calling our OCBC Contact Centre at 603-8317 5000

If you have exceeded the cumulative transaction limit and/or cumulative transaction count that you selected, you are required to enter PIN to authorise the transaction.

Once you have completed a transaction with your PIN, your cumulative transaction limit and/or cumulative transaction count will be reset to zero and you may use your credit card for contactless purchases again.

**9. What are the security features of the contactless purchase feature?**

***i. The card never leaves your hand***

The most simple security measure for a contactless credit card is the fact that it never leaves your hand. Because you're in control of the payment, there's no chance that someone will double swipe or make a copy of your card when you're not looking.

***ii. Secure chip to prevent counterfeit***

Contactless credit cards are as secure as any other chip-enabled card and carry the same multiple layers of security to prevent counterfeit. Each contactless transaction includes a unique code generated by the chip in the card that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.

***iii. Customer verification for higher value purchases***

As contactless technology is designed to offer customers speed and convenience at the cashier, you do not need to enter a PIN for contactless transactions up to RM250 in Malaysia. If the transaction is more than RM250, you can still tap the card but will be required to enter your PIN.

***iv. No Cardholder Liability for Contactless Purchases***

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised card use or any suspicious activities. However, you may be held responsible for any unauthorised purchases if you were negligent with protecting your card or your PIN.

**10. Could I have unknowingly made a purchase via my contactless card if I walk past a contactless card reader?**

Your contactless credit card will only work when the card is within 4cm of the card reader. The reader also needs to be enabled by the cashier by initiating a transaction at the terminal to accept payment.

If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it.

**11. What happens if I accidentally tap my card twice on the contactless reader?**

The contactless terminal can only process one transaction at a time. Even if the contactless credit card is accidentally tapped more than once, you will only get billed once for the transactions.

**12. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?**

The reader may detect more than one card and will not be able to complete the payment. You should only hold one contactless card to the reader.

**13. What if a fraudster reads my card by placing a contactless reader close to my wallet (electronic pickpocketing)?**

Security measures are in place to prevent a fraudster from getting your card details. Each contactless transaction includes a unique code that changes with each purchase. This code can only be used once, and can only be generated by the chip in the original contactless card. This prevents a counterfeit card from being produced; even in the unlikely event a fraudster uses an unauthorised contactless reader to get your card details.

In the event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your credit card. Please call our Customer Service immediately at 603-8317 5000 to report any unauthorised card use, or any suspicious activities.

**14. Could a fraudster steal my contactless card and use it to empty my contactless card account?**

Safeguards are in place to mitigate the use of a lost or stolen contactless card by a fraudster. There is a low contactless transaction limit of RM250, above which the transaction cannot be authorised without the verification of the cardholder's PIN or signature. Transactions are analysed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions. You must take all necessary steps and precaution to prevent any fraud, loss or theft to the contactless credit card.

Please call our Customer Service immediately at 603-8317 5000 to report any unauthorised card use, or any suspicious activities.