

Shop, Tap & Pay

With the all new Access Bank **Contactless Card**, you can now shop in a safe and secure way. Just Tap and Pay!




FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is the Access Bank Contactless Card?

- A. The Access Bank Contactless Card is a Visa enabled payment card that allows you to pay for items in-store at enabled Point of Sale (POS) terminals without swiping your card or entering your PIN. With Contactless, you just tap and pay. No need for your card to leave your hand!

2. How will I know my card is contactless?



- A. You will know your card has the contactless technology once you see this symbol displayed on the face of it. 

3. How will I know where to use it?

- A. Look out for the contactless symbol. Most merchants will display the contactless symbol at their store premises or on the terminal readers at the various pay points.



4. What does the symbols and mean?

- A. The Contactless Indicator*  indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal, it means a merchant accepts tapping to pay. The Contactless Symbol*  indicates where you tap your contactless card or payment-enabled device on the checkout terminal to make a payment.

5. How does it work?

- A. All it takes is just a tap when prompted. Once you're within 1 to 2 inches of the Contactless Symbol, simply tap your contactless Visa card on the payment machine to make payment.

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For transactions valued at GHS 30.00 or less, users are not required to enter a PIN/signature. After tapping the card, they can simply walk away. However, to provide additional security, transactions above GHS 30.00 or its equivalent will require Cardholders' PIN for authentication.

6. Is there a limit on the value of products I can purchase with contactless Visa card?

A. There is no limit on the value of products you can purchase using the contactless Visa card. However, for a total bill value of **GHS30.00** or less, you can simply tap the card and complete the transaction (No PIN/signature is needed).

7. Will a charge slip be issued for all contactless transactions?

A. Charge slips can be chosen to be issued for all transactions below **GHS30.00**. For transactions above that limit, a charge slip will be provided automatically.

8. If I were to get too close to the Visa contactless terminal, is there a risk of the card getting charged accidentally?

A. No, the cashier will have to put in the amount in the terminal to activate the reader before the card can be tapped. Also, the card must be held within 1 to 2 inches of the contactless reader.

9. If I were to tap their card more than once, would they be charged twice?

A. No, the terminals are designed to make only one transaction per card at a time.

10. If two contactless Visa cards are placed on the reader, would both the cards be charged?

A. No. Either one of the two cards may be read depending on which card is closer and has a better antennae. The cashier can check which card has been charged by reading the last 4 digits of the card. However, ensure you tap only one card at a time.

11. If wrong amount is keyed in the terminal, how can the transaction be rectified?

A. The cashier will have to void the incorrect contactless transaction and proceed to a new transaction.

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12. If I have more than one contactless card in my wallet and I tap the wallet in front of the reader, would all contactless cards be charged?

- A. No. If the card reader senses more than one contactless card, it will ask to select any that is preferred by you. Always ensure you take your contactless Visa card out of your wallet to tap & pay.

13. Where can I use my contactless Visa card?

- A. You can use your contactless Visa card at any merchant displaying the contactless symbol on the terminal readers.

14. Are there any fees for using the contactless card?

- A. The card is free to use on Access Bank ATMs, POS terminals and online.

15. Is my information safe when paying with Access contactless card?

- A. Yes, your information is safe. Visa contactless transactions are just as secure as **chip** transactions and are processed through the same reliable payment network. And because you remain in control of your payment device during Visa contactless transactions, the risk of fraud is reduced.

16. What do I do if I can't complete my contactless transaction?

- A. Firstly, make sure that the merchant accepts contactless Visa cards – you should see the contactless symbol on the payment terminal.
- B. If the merchant accepts contactless Visa cards and the transaction still fails, you can insert your cards to pay, since the devices have chip card functionality in addition to contactless payment.

17. How can I get an Access contactless card?

- A. Visit any Access Bank Branch near you or call the Contact Center on 0800004400 for one. Delivery option is available.

You may also request your card on our Mobile Banking platforms (*901#, AccessMobile App, and Retail Internet Banking, RIB).

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Terms and Conditions apply.

Access Bank. More Than Banking