

Visa Contactless Credit Card FAQs

بنك السلام
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Contactless cards payments?

Contactless payments are now allowed at NFC enabled POS terminal. As an added security feature on your contactless card, only low value transactions will be authorized without entering your card PIN (i.e. BHD 20). In case your transaction is declined, insert your card into the POS terminal slot to complete your transaction payment. Otherwise, POS terminal will approve your card payment either with PIN or without PIN as per the country limit for low value transactions.

Number of contactless transactions per day?

Credit & Prepaid cards are allowed up to 15 contactless transactions daily while debit cards are allowed up to 15 transactions daily for both contact & contactless transactions.

How does contactless work?

Contactless payments work by using short-range wireless technology, so the reader will pick up a signal from your Visa contactless card only when it's very close to it. You'll need to hold your card within 4cm of the secure contactless reader for the payment to work. The display on the reader provides you with information about the transaction. It takes less than half a second to read the card details, after which you can remove your card and the transaction will shortly be completed.

How will I know my card has contactless functionality?

The card will display the following icon:)))

Is there any chance that I could be debited twice for the same transaction on my contactless card?

No. For NFC payment to take place, a retailer must enter the payment amount in order to activate the contactless reader. You then need to place your contactless card close to the reader for the transaction to complete. This means that multiple contactless payments cannot be made without your knowledge.

How is the correct payment amount for environments such as restaurants entered into the contactless acceptance device?

A key security feature of a contactless card is that it remains in the possession of the cardholder. Therefore in environments such as restaurants, it is likely that the merchant will bring a portable contactless reader to the customer. The amount is then entered just as any other Visa transaction. The customer can then validate the amount entered and add a tip amount if desired. Acceptance of the amount is indicated by the customer presenting the card.