

## Frequently Asked Questions about MasterCard® Contactless

### 1. What is MasterCard Contactless?


MasterCard Contactless is a method of payment which allows you to simply tap your MasterCard contactless-enabled credit card at a secure contactless reader to make payment. No signature is required for MasterCard contactless transactions that are less than S\$100. For transactions above S\$100, simply sign for your purchases.

### 2. Why is the bank introducing MasterCard contactless-enabled cards?

We want to offer customers a quick and fuss-free way to pay at merchants accepting MasterCard contactless payments. For purchases less than S\$100, simply tap your contactless-enabled card at the contactless reader and you are done with the transaction.

While your card is contactless-enabled, it can still be inserted or swiped at a regular card terminal for payments like a regular card.

### 3. How do I use MasterCard Contactless?

**Step 1:** Look for the contactless symbol  at the point of sale.

**Step 2:** When you are ready to pay, hold your contactless-enabled card over the reader at close range (less than 4 cm or 1.5 inches from where the contactless symbol appears).

**Step 3:** Once the reader confirms that your transaction is approved, you are ready to go! No signature or PIN is required, and you can choose to have a receipt printed.

### 4. How does MasterCard Contactless work?

- After you tap your MasterCard contactless-enabled card at a contactless reader, your card transmits payment details wirelessly, eliminating the need for you to hand over your card for a cashier to process it through a reader.
- Account details are communicated to the terminal and are then processed accordingly.
- Moments after you tap at the terminal with your MasterCard contactless card, you will receive payment confirmation.

### 5. Which OCBC credit cards are enhanced with the MasterCard Contactless?

OCBC Arts Platinum MasterCard credit card.


### 6. I do not wish to hold a MasterCard contactless-enabled card. Can I opt for a normal MasterCard EMV CHIP card instead?

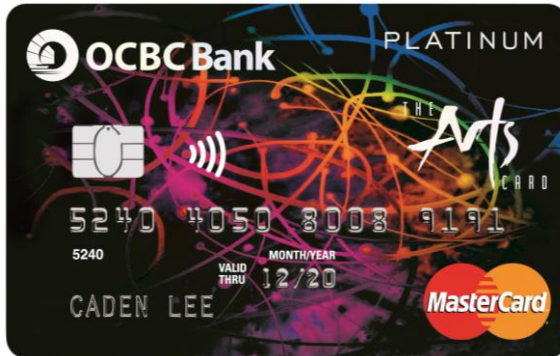
We regret to inform you that we will no longer issue normal MasterCard EMV CHIP cards for the OCBC Arts Platinum MasterCard Credit Card. Only MasterCard EMV contactless-enabled cards will be issued.

### 7. Where can I find more information about MasterCard Contactless?

For more information and the full terms and conditions pertaining to MasterCard Contactless, please visit <http://www.mastercard.com/contactless/>.

**8. What is the difference between the existing EMV CHIP card and the new MasterCard contactless-enabled card sent to me?**

For our new MasterCard EMV contactless-enabled card, the universal contactless symbol  is found on the front of the card.



**9. Will a transaction be made by accident if I walk past a contactless terminal?**

The MasterCard contactless-enabled card has to be held within a close range of 4cm (1.5 inches) over the reader for a transaction to take place. As long as you are out of this range, no transaction will be made.

**10. Is there any chance that a payment can occur twice?**

The merchant will have to initiate a transaction twice and you will have to tap your contactless-enabled card twice in order for a payment to occur twice.

**11. Can I opt to sign for my transactions even if they are \$100 and below?**

Contactless transactions for purchases less than \$100 do not require a signature. Customers can request to sign for the transaction if they would like to do so.