

Frequently Asked Questions about MasterCard® contactless card

1. What is MasterCard contactless?


MasterCard contactless is a new contactless method of payment that does not require your signature authorization for payments. Simply tap your MasterCard contactless-enabled credit card at a secure reader and you are on your way! MasterCard contactless transactions are for purchases not exceeding S\$100, for transactions above S\$100, simply sign for your purchases.

2. Why is the bank introducing MasterCard contactless cards?

We want to offer customers a quick and fuss-free way to pay at merchants accepting MasterCard contactless cards. For purchases less than \$100, simply tap your 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 cards?

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

Step 2: When you are ready to pay, hold your 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 required, and you can choose to have a receipt printed.

4. How do MasterCard contactless cards work?

- After you tap your MasterCard contactless card at a contactless-enabled 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 receive payment confirmation and are on your way.

5. Which OCBC credit cards are enhanced with the MasterCard contactless function?

OCBC Arts Platinum MasterCard credit card.


6. I do not wish to hold a MasterCard contactless credit card. Can I opt for a MasterCard EMV CHIP card instead?

We regret to inform you that we will no longer issue MasterCard EMV CHIP cards for the OCBC Arts Platinum MasterCard Credit Card and only MasterCard 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 card sent to me?

For our new MasterCard contactless 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 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 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.