

# CONTACTLESS CARDS

## Frequently Asked Questions

### **Q: What is different about my new Card?**

**A:** Your new VISA Card features Contactless technology! By simply holding your Card 1 - 2 inches over a contactless-enabled payment terminal, or tapping, you're able to make a quick and secure purchase.

### **Q: Will my Card still work if a merchant does not have a Contactless Terminal?**

**A:** Yes. Simply insert the chip end of your Card into a chip-enabled card terminal or swipe your Card's magnetic stripe to make your purchase.

### **Q: How will I know when to tap, insert or swipe my Card?**

**A:** When in doubt, allow the prompts on a merchant's card terminal to indicate your checkout move. TAP your Card on a contactless-enabled payment terminal. INSERT your Card into a chip-enabled card terminal or SWIPE Card at merchant locations that have not yet transitioned to Chip-Enabled/Contactless card terminals.

### **Q: Will I have to enter a PIN for my Card transaction?**

**A:** Your PIN number may be required for real-time transaction verification and approval, but, if the terminal does not have the ability to accept a PIN, it may request a signature. The terminal will advise the Cardholder accordingly.

### **Q: Where can I use my Contactless Card?**

**A:** You can use your BOB Card wherever VISA is accepted. Remember to follow the prompts on the checkout terminal screen. You can also continue to use your Card as you did before with online payments and at ATMs.

### **Q: Can my Card be charged by accident or multiple times?**

**A:** No. Simply walking by a checkout that has a reader will not cause your Card to be charged. Additionally, if you tap your Card on a reader more than once, you will only be billed once.

### **Q: Will I be able to use my Contactless Chip Card when I travel outside the country?**

**A:** Yes. However, due to enhanced security monitoring, you are still required to advise the Bank prior to your travel dates. See next side for contact details.

### **Q: When do Contactless Cards expire?**

**A:** Contactless prepaid cards expire after one year while Contactless Credit Cards expire after 3 years.

### **Q: Will fees remain the same?**

**A:** As of April 2022, fees are the same except for a VAT reduction to 10%.

### **Q: Will travelling outside The Bahamas still require a notice to Customer Care?**

**A:** Yes.

### **Q: What should I do if my BOB Credit or Prepaid card transaction is declined?**

**A:** Report the decline to the Customer Contact Centre.

### **Q: Can I get a Contactless Card before natural expiration of my existing chip card?**

**A:** Existing cardholders wishing to obtain a contactless card before their natural expiry date may do so at cost.

**Q: Will new card numbers automatically be added to your online bank account?**

**A:** New Card numbers will NOT be automatically added to a cardholder's online bank account.

**Q: Will transactions made with old card numbers before you receive a new card automatically be mapped to the new card number?**

**A:** Yes. Transactions made with old Card numbers will be automatically mapped to your new Card number.

**Q: Will the bank be issuing a Debit Card to replace the current ATM cards?**

**A:** Yes. We expect Debit Card issuance to begin later this year.



**CONTACTLESS CARDS**  
**Frequently Asked Questions**