



see money differently

NEDBANK

## Nedbank helps clients to 'tap and pay' with contactless cards

Nedbank is making shopping even faster and easier with contactless cards. Now you can simply tap your card to pay for purchases of up to R500<sup>1</sup> with no PIN required. Just tap and go! It's quick and convenient than paying with cash.

### 1 What is a contactless Card?

- A contactless card will have a contactless-payments symbol  on the front and/or back of the card. A contactless enabled card allows you to make contactless payments by tapping your card against a contactless payment machine to pay for goods at shops.

### 2 How does contactless payment work?

- You make a contactless payment when you tap your contactless card against a contactless-enabled payment machine to pay for low value payments of up to R500 with no PIN required.
- Contactless payments above R500 will require a PIN to pay.
- Contactless payment machines are identified by the same contactless symbol  that appears on your card

### 3 Where can I use my contactless-enabled card?

On payment machines where you see this contactless symbol. These  payment machines would be found in fast-food restaurants, petrol stations, convenience stores, pharmacies, stadiums and other retail shops. If the shop doesn't have a contactless-enabled payment machine, then the card must be inserted into the payment machine and you must enter your PIN to finalise payment.

### 4 Can I enable or disable contactless functionality on my card?

- The contactless functionality on Visa and Mastercard cards can be disabled. You can use your Nedbank Money App. Alternatively, you can phone the Nedbank Contact Centre on 0860 555 111 or visit any Nedbank branch if you wish to do so.
- **The contactless functionality on American Express Cards cannot be disabled. However, on the Nedbank Money App, or Nedbank Contact Centre, or Nedbank branch request to have all contactless payments regardless of amount to require a PIN.**

<sup>1</sup> R500 is the SA local contactless limit and is subject to change. In-country limit will apply on foreign contactless transactions.

## 5 What if my contactless card is lost or stolen?

- **The contactless enabled card is just like cash.** Which means a third party can process contactless payments of up to R500 with no PIN required.
- If your contactless card is used without a PIN, you will not be able to dispute the transaction and you will be held accountable, unless you have reported your card as lost or stolen before the contactless payment was done.

## 6 What are the benefits of contactless payments?

Contactless payments save you time and eliminate the need to carry cash for low-value purchases. It's perfect for when you are in a hurry, like when you're at the supermarket, a fast-food restaurant or transit/transport areas. And because you don't need to enter a PIN or sign for purchases, you just tap, pay and walk away!

## 7 How will purchases appear on my monthly statement?

Purchases made with contactless cards will be displayed on your statement just like any other purchase you make with your card.

## 8 Can I use my contactless cards at any POS device globally?

You can use your Visa and MasterCard contactless cards at any contactless-enabled payment machine.

## 9 Can I unknowingly make a contactless payment if I simply walk past a card reader?

No. The cashier must first enter the purchase amount for approval and your card must be close to the card reader (within 2 cm) to make a payment. Card payment machines can only process one payment at a time.

## 10 Can I get a receipt after I made payment?

You can ask for a receipt if you need it.

For more information call the Nedbank Contact Centre on 0860 555 111.

**FOR MORE INFORMATION PLEASE VISIT**  
**[nedbank.co.za](https://www.nedbank.co.za)**