

## Contactless card FAQs



### Can I tap my card to pay at any merchant?

Not all merchants are currently equipped to accept tap-to-pay transactions. You can make use of this functionality only if the Point of Sale device displays the tap-to-pay sign.

### Can I use my Sasfin debit card internationally?

Your Sasfin tap-to-pay debit card is accepted world-wide and tap-to-pay transactions can be processed at any Point of Sale device that displays the tap-to-pay sign.

### What do I do if I do not want to make use of the tap-to-pay functionality?

You can remove the functionality by setting your tap-to-pay limit to zero. You can do this by contacting our Client Relationship Centre on 080 23 23 23 6.

### Do I have to tap my card for transactions below R500?

No, you don't have to. You can insert your card into the Point of Sale device and enter your PIN number no matter the transaction amount. The choice is yours.

### Can I change my tap-to-pay limits?

Yes, you can. You can change both your "daily" and "per transaction" limit to any amount ranging from R0.00 to R500.00. Please contact the Sasfin Client Relationship Centre on 080 23 23 23 6 to do so.

### Can I perform a tap-to-pay transaction for an amount higher than my set limit?

No, for any purchase where the transaction amount is higher than your selected limit, you need to insert your card into the Point of Sale device and enter your PIN number.

### Can unauthorised transactions be processed with my card as result of unknown exposure to contactless communication devices, like Near Field Communication (NFC) readers?

This is unlikely, as the device would need to be in very close contact with your card (within two to five centimeters) and linked to a valid merchant's bank account. Only readers at authorised merchants can process the information on cards with the tap-to-pay capabilities.

### Is my information safe when paying with Visa Tap to Pay?

Visa tap-to-pay transactions are just as secure as other Point of Sale device transactions and are processed through the same reliable payment network. You remain in control of your payment during the transactions without ever having to hand over your card.

### What do I do if my Sasfin debit card is lost or stolen?

Immediately report lost or stolen cards to the Sasfin Client Relationship Centre on 080 23 23 23 6. You can also cancel your card online via the B\\YOND banking platform by clicking on "Portfolio" and then "Manage Cards".

### Can my lost / stolen card be used once cancelled?

No, once your card has been cancelled, no transactions can be processed against it.

### Could I be charged twice for the same transaction if I scanned / tapped my card to the terminal more than once?

No. Each sale must be either complete or void before another one can take place, so there is no risk of being charged twice.

### Tips to secure your card:



Sign the back of your card immediately.



Keep your debit card and your PIN secret – do not share your PIN with others or give your card or PIN details to anyone.



Immediately report lost or stolen cards to the Client Relationship Centre.



Up-to-date personal details are crucial for card delivery and fraud protection. Please update your details regularly online or call our Client Relationship Centre



Destroy damaged or expired cards