

## **HDFC BANK CONTACTLESS DEBIT CARD**

Contactless Card is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

### **Simple & Easy steps to use the Contactless Debit Card:**

**Step 1:** Look for the contactless logo (Ⓜ) at the point of sale.

**Step 2:** The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.

**Step 3:** Hold your card over the reader or at the POS at close range (less than 4 cm from where the contactless logo appears).

**Step 4:** Four green indicator lights or a beep sound will indicate when the transaction is complete. A message will also be displayed on the screen indicating the transaction is complete. No PIN is required for amounts less than Rs.2000.

**Please note that in India, payment through contactless mode is allowed for a maximum of Rs.2000/- for a single transaction where you are not asked to input your Debit Card PIN.**

### **Here are the benefits for Contactless Card:**

- ✓ Contactless payment functionality is specially designed for you for speed, convenience and security.
- ✓ Ideal for places like fast-food joints, petrol stations, movie theatre & for low ticket size transactions as it requires no dipping, swiping, entering PIN or fumbling for cash. You're ready to go in just a few seconds.
- ✓ More Security as during a contactless transaction the card is always with you which greatly reduces the risk of card loss and fraud through counterfeit/skimming.
- ✓ A contactless card has its own, unique, built-in, secret key, which is used to generate a unique code for every contactless transaction, thus making it more secure.
- ✓ No need of cash/coins for small ticket everyday purchases.
- ✓ Easy tracking of expenses.

## **FREQUENTLY ASKED QUESTIONS**

➤ **What is HDFC Bank Contactless Debit Card?**

Contactless Card is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you. HDFC Bank's contactless Debit card is a CHIP enabled radio frequency antenna embedded debit card. This card can be used all the NFC enable contactless terminal all over the world.

➤ **Is there a limit for a contactless transaction amount? Can I set my own Limit?**

Payment through the contactless mode is allowed for a limit of maximum Rs.2000/- for a single transaction in India. For any transaction amount more than Rs.2000/- you will be asked to provide your Debit Card PIN. This limit is common for all customers and setting up of individual limit is not possible.

➤ **Can I use my contactless Card at other merchants who are not enabled for contactless payment acceptance as well?**

Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.

➤ **Could I be debited twice if I have more than one contactless card?**

No, as contactless readers will only communicate with one card at a time. If the shop's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

➤ **Could I unknowingly have made a purchase if I walk past the reader?**

No. Your card has to be waved within 4cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

➤ **Is there any difference in the process for ATM and Internet transactions for this contactless Card?**

There is no difference in transaction process for ATM or any Card not Present Transactions including Internet transactions. For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN or OTP.

➤ **Can I use my contactless debit card if the purchase amount is more than Rs.2000?**

Yes, based on the amount of transaction you will be asked to input your Debit Card PIN. If your transaction size is more than Rs.2000, you will be asked to Input your Debit Card PIN and if the amount size is less than Rs.2000, you need not input you Debit Card PIN.

➤ **What If I don't have HDFC Bank Contactless Debit Card?**

You may request for new Debit Card through NetBanking or visit HDFC Bank Branch. By default Contactless Debit Card will be issued to customer.

- **In case of lost or stolen of Contactless Debit Card what should be done? What will happened if any transaction is done on lost card?**

Incase of card is lost, hotlist the card immediately either through Netbanking, Mobile Banking, Phone Banking or any branch. HDFC Bank Debit Card comes with the benefit of Zero Liability cover to secure any fraud transaction. If you observe any fraudulent transactions on your debit card report to HDFC Bank immediately.

- **Is it possible that transaction below Rs 2000/- require PIN authentication?**

The contactless card comes with the feature where no PIN authentication is required for Rs. 2000/- below transaction.