



## **HDFC BANK CONTACTLESS PREPAID CARD**

Contactless Card is a fast and convenient way to pay for everyday 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 Prepaid 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.5000.

Please note that in India, payment through contactless mode is allowed for a maximum of Rs.5000/- for a single transaction where you are not asked to input your Prepaid 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 Prepaid Card?**

Contactless Card is a fast and convenient way to pay for everyday 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 Prepaid card is a CHIP enabled radio frequency antenna embedded Prepaid card.

### **➤ 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.5000/- for a single transaction in India. For any transaction amount more than Rs.5000/- you will be asked to provide your Prepaid 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 must 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?**

For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN and OTP.

### **➤ Can I use my contactless Prepaid card if the purchase amount is more than Rs.5000?**

Yes, based on the amount of transaction you will be asked to input your Prepaid Card PIN. If your transaction size is more than Rs.5000, you will be asked to Input your Prepaid Card PIN and if the amount size is less than Rs.5000, you need not input you Prepaid Card PIN.



➤ **Is it possible that transaction below Rs 5000/- require PIN authentication?**

The contactless card comes with the feature where no PIN authentication is required for Rs. 5000/- below transaction.

➤ **What should be done in case of lost or stolen of Contactless Prepaid Card? What will happened if any transaction is done on lost card?**

In case of card is lost, hotlist the card immediately either through Customer Portal, Phone Banking or Branch. HDFC Bank Prepaid Card comes with the benefit of Zero Liability\* cover to secure any fraud transaction. If you observe any fraudulent transactions on your prepaid card report to HDFC Bank immediately.

\* For more details on Zero liability, please refer HDFC Bank website.