

## Contactless cards FAQs

### What are Contactless payments?

Contactless payments are payment transactions that does not require physical contact between the card member's card and the merchant's terminal.

### How do Contactless payments work?

Contactless payments use secure Near-Field-Communication (NFC) technology to process the transaction. NFC is a wireless technology that uses radio frequencies to establish connection and transmits data between NFC-enabled card and the merchant terminal. This is done by tapping the card against the terminal or by bringing the card close to the terminal, thus allowing the transaction to be processed.

### How can I make a Contactless transaction?

With your Ajman bank Contactless Card you will be able to make Contactless payments at any merchant service establishment with the contactless symbol.

All you need to do is hold the Ajman bank Card in front of the Contactless terminal to automatically receive confirmation that payment was successful.

### What are the benefits of using Ajman bank Contactless credit card?

- Convenient: Transactions are faster and easier for both the card member and the merchant.
- Extra security: Transactions are processed under a safer and advanced technology.
- No wear and tear: The card does not come into physical contact with the terminal through inserting or swiping.

**What is the maximum transaction amount for a Contactless transaction?**

You may use your Ajman bank Contactless card for any transaction amount within your credit limit or available balance. However for transactions up to AED 200 you may use your contactless card without the need to key in your PIN (Depending upon the merchant point of sale terminal).

**Do I need to enter a PIN for a Contactless transaction?**

For amounts that do not exceed AED 200 you do not need to key in your PIN (Depending upon the merchant point of sale terminal). However, from time to time you might be asked to enter your PIN.

**Is Ajman bank Contactless cards apply for supplementary card members too?**

Yes.

**What about online purchases or payments?**

Contactless technology applies only in card present transactions in Contactless enabled merchants/terminals.