# Contactless Cards
Frequently Asked Questions

Q1. What is a Contactless Card and why should I use it?

Ans: A Contactless Card is a faster way to pay with your Credit or Debit Card for purchases up to Rs.5000/- at participating stores. Instead of dipping (or swiping) your Card at the billing counter, simply wave or tap your Card on the contactless terminal and pay without entering a PIN (for amount up to Rs.5000/-). For amount greater than Rs 5000/- you can Tap the card on the machine and enter Pin in the machine, instead of swiping or dipping the card.

Q2. How will I know that my Axis Bank Card is a Contactless Card and the machine is enabled for contactless transactions?

Ans: Look for this))) symbol on your Axis Bank Card and also on the machine at the shop. This))) symbol, if present, means that your Card is a Contactless Card and the machine is enabled for contactless transactions.

Q3. How does the Axis Bank Contactless Card work?

Ans: Axis Bank Contactless Cards contain a chip and an antenna (based on radio frequency). When you tap the Card against a contactless enabled terminal, the details get transferred wirelessly from the Card to the terminal and the payments get processed in a secure manner.

Q4. How does Contactless Technology benefit time?

Ans: Contactless Cards benefits you through its enhanced convenience to pay and higher level of security. The convenience is by way of speed of payment through not having to enter your PIN for transactions up to Rs.5000/-. It is also more secure as you are in control of the Card at all times as the Card does not leave your hand when you make the payment at the shop.

Q5. Are my Axis Bank Contactless Cards safe and secure?

Ans: Yes, contactless technology uses secure encryption (the same as CHIP and PIN) so you can confidently use it. The maximum transaction value for a contactless transaction without Pin is capped at Rs.5000/- which further limits any possible loss. Furthermore, you continue to be protected through the lost Card liability cover on your Card. Just ensure you report loss of your Card to Axis Bank immediately on discovering the same.

Q6. How can I manage usage limit of contactless card?

Ans: Manage usage limit for contactless Debit Card by following simple steps:

Steps to Enable Contactless / Manage Contactless Usage through Axis Mobile:
1. Login to AXIS MOBILE
2. Select "More" at the bottom and then select "Other Services" from the Pop Up
3. Select "Cards & Forex"
4. Select "Manage Usage" under "Debit Cards"
5. Select Debit Card and Continue
6. Set limit for Contactless for Domestic / International and click on Confirm.
7. Ensure all details are correct and click on "CONFIRM"
8. Enter your MPIN to confirm.

Steps to Enable Contactless / Manage Contactless Usage through Axis Internet Banking:

1. Login to AXIS ***INTERNET BANKING***
2. Click on "SERVICES"
3. Click on "Manage Usage" under "Debit Card"
4. Click on "EDIT" and then click on "ON" and set New Limit under Contactless Usage for both Domestic Usage/ International Usage.
5. Post that click on"PROCEED" and then click on "CONFIRM"
6. Enter the OTP sent on your registered mobile number and then click on "SUBMIT"

Branch: Visit any Axis Bank branch to change contactless limits

Manage usage limit for contactless Credit Card by following simple steps:

Steps to Enable Contactless / Manage Contactless Usage through Axis Mobile:

For Domestic Usage
1.Login to AXIS ***MOBILE***
2. Select Credit Cards
3. Select Control Center
4. Select Domestic Usage.
5. Set limit for Contactless and click on apply.
6. Now enter the mPIN to confirm.
*In case of international Usage please select International Usage in place of domestic usage. Remaining steps would remain the same.

Steps to Enable Contactless / Manage Contactless Usage through Axis Internet Banking:

For Domestic Usage
1.Login to AXIS ***INTERNET BANKING***
2. Click on Credit Card
3. Click on Control Center
4. Click on Domestic Usage.
5. Set limit for Contactless and click on apply.
6. Now enter the OTP Sent to registered mobile number to confirm.
** In case of international Usage please select International Usage in place of domestic usage. Remaining steps would remain the same.

Branch: Visit any Axis Bank branch to change contactless limits

Q7. How do I use my Axis Bank Contactless Card for contactless payments?
Ans:

Look out for this))) symbol on the machine at the shop/store/outlet

Just tap the Card on the machine or keep it close to the terminal (for

transactions up to Rs.5000/-)

You will hear a beep/see a light and get the receipt for the contactless payment you have done

Q8. When can I use my Axis Bank Contactless Card?

Ans: You can use your contactless Card wherever you see this))) symbol at the shop/store/outlet. It is ideal for transactions up to Rs.5000 as a PIN and Signature is not required. So you do not need to count the change or worry about carrying enough cash.

Q9.What if the amount is more than Rs.5000/-? Will I be able to use my Contactless Card?

Ans: Yes, you will be able to use your Axis Bank Contactless Debit Card/Credit Card, however, if the amount is above Rs.5000/- then you will also be asked to enter the PIN after Tapping the card in the machine.

Q10. Is there a limit on the value of goods I can purchase with my contactless Card?

Ans: No there is no limit on value of goods that you can purchase. For transaction value over Rs.5000/- you will have to use a PIN and for up to Rs.5000 /-, a PIN is not required.

Q11. What if I am buying something online and the value is up to Rs.5000/-?

Ans: Contactless features works at a shop where there is a machine. There is no change in the way you transact online. This Card works as your normal Credit or Debit Card when you are shopping/ paying bills online i.e. it will require a PIN or OTP and/or Verified by VISA (VBB) or MasterCard Secure codes online.

Q12. Is this Rs.5000/- limit worldwide or only in India?

Ans: The Rs.5000/- limit per transaction is only in India, if the transaction is over Rs.5000/- you will need to put in a PIN. Each country that has contactless Cards has different rules and it also depends on the terminal which would be used at that time, in that country.

Q13. Will there be any occasions where I will be asked to put in a PIN on purchases upto Rs.5000/- using contactless?

Ans: Yes, you may need to put in a PIN number on your contactless transaction. This will potentially happen overseas more than in India. Each country that has contactless Cards has different rules and it also depends on the terminal which would be used at that time, in that country.

Q14. Is there a daily limit on the amount of purchases done using contactless Cards?

Ans: Yes, there is a daily limit of 5 contactless transactions on this Card, which means that only 5 transactions up to Rs.5000 will be permitted without two factor authentication, post which any transaction up to Rs.5000 on that same day will require the Card to be dipped and PIN to be typed. However, the limit on the amount is as per your credit limit on your credit Card and the daily transaction limit on your debit Card.

Q15. What are the alternatives to contactless payments?

Ans: You can use Axis Bank Contactless Cards as regular CHIP and PIN Cards by dipping (or swiping) it in the machines. Contactless machines also accept CHIP and PIN Cards.

Q16. Can I still use the chip or the magnetic stripe on my contactless Card?

Ans: Yes. If the shop doesn't have a contactless machine installed, you can continue to dip (or swipe) your contactless Credit or Debit Card just as you always have. You can also choose to use this option even if there is a contactless terminal available.

Q17. How do I disable/turn the contactless option?

Ans: Contactless is a permanent feature of your Card and however, you can enable or disable the functionality using the steps as mentioned in **Q.6**. You can still dip (swipe) your Credit or Debit Card just as you always have and enter the PIN, if you don't want to make a purchase using contactless.

Q18. How do I get a contactless Card?

Ans: You will get a contactless Card if you apply for Axis Bank Credit Card and/or Debit Card. Existing Axis Bank Credit Card and Debit Card holders can get their contactless Card by reaching out to the bank and requesting a replacement.

Q19. How do I know when the contactless payment has been made?

Ans: The machine at the shop/outlet will indicate that the payment has been made – a light, beep or indicator will let you know that the payment has been processed. You will get a receipt which means that the payment has been successful.

Q20. Will I get receipt for all the contactless transactions?

Ans: Please let the shopkeeper know that you need a receipt. However, the receipt is not directly available in some circumstances; for example, while paying for travel by tapping your Card on an electronic ticket reader, or using a contactless Card at a vending machine. And all contactless purchases are recorded on your statement and you will get to see them on your Axis Bank internet banking account and Axis Bank mobile app as well.

Q21. How far from the contactless machine should I hold the Card?

Ans: Contactless Cards and machines do not work beyond a distance of 4 cms. We would suggest that you remove the Card from your wallet/purse/clutch and keep it on the machine.

Q22. Can I accidentally be charged for a contactless transaction just by walking past a contactless terminal?

Ans: No. Contactless machines and Cards have a limited range. Your Card needs to be within 4cms from the machine to be read.

Q23. What if the contactless functionality does not work?

Ans: The contactless functionality does not work straight away on your new Card. Your Card needs to be activated specifically for contactless functionality as all new cards come with this feature disabled as a default setting. The feature can be activated using your mobile app/internet banking or by visiting your nearest branch **(please refer to Q.6).**

Also, the acquirer bank's POS machine should be enabled to accept contactless payment up to Rs. 5000 without PIN.

Q24. What if I lose my Axis Bank Contactless Card? How do I report it to the bank and block my Card?

Ans: You can block your Card and ask for a replacement through Axis Bank Mobile App or by calling up the call-centre on 1860-419-5555/ 1860-500-5555. NRI customers can call on +91-40-6717-4100. We request you to please do this immediately if you lose your Card.

Q25. If I lose my Axis Bank Contactless Card, do I get lost Card liability?

Ans: Yes, Axis Bank Contactless Cards provide cover up to 100% of the credit/spending limit as long as you report the loss of your Card to Axis Bank immediately.

Q26. If my Card is lost or stolen, can the person who finds it use it repeatedly?

Ans: If someone makes several contactless payments in a row, they may be prompted to enter the Card's PIN for security validation. Contactless transactions are further protected by the fact that they can only be made on items of Rs.5000 or less. If your card is lost or stolen please let us know immediately and we'll cancel/block and replace it.