

FAQs

Contactless cards



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Q: What is a contactless card?

A: It is a payment card embedded with contactless technology. Contactless technology is a new feature that uses an embedded chip and antenna to ensure that the payment details are transmitted safely and securely without your card leaving your hand.

Q: How do I know if my card is a contactless card?

A: Your card will have a contactless symbol.)))

Q: How does a contactless card benefit me?

- A: 1. It is quick, simple and convenient – tap your VISA contactless card in front of a point-of-sale device, where you see a contactless symbol. 
2. It is safe – contactless uses the same safe technology as your Chip and PIN card. The card never leaves your hand.

MAKING CONTACTLESS PAYMENTS

Q: Where can I use my contactless card?



A: You can use your contactless card wherever you see a contactless enabled point-of-sale device.)))

Q: What if I am unable to use a contactless card at point of sale?

A: Your contactless card can also be used to make swiped / dipped transactions as usual. You will be required to insert your card in the point-of-sale device and enter PIN as usual.

MAKING CONTACTLESS PAYMENTS CONTINUED

Q: How does a contactless card work?

- A: 1. Look out for a contactless symbol  at the pay point or till.
2. Tap at a point-of-sale device with your contactless card. 
(For extra security you will be asked to enter your PIN)
3. A payment is successful when you see the green light and hear the beep on the point-of-sale device.
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Q: Can I use a contactless card to withdraw cash at Cash@Till?

- A: Yes, it will be a normal Chip and PIN transaction. You will be requested to insert your card into the point-of-sale device and input your card PIN.
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Q: Will I receive a receipt for my transaction?

- A: This is optional, you can ask for a receipt. In addition, some shops may ask for a signature on the receipt.
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Q: How can I keep track of the purchases I have made with my contactless card?

- A: You can check your transactions and account balance via any First National Bank channel.
- Your monthly statement will reflect all contactless card payments you have made. For payment values less than 25.00GHS, you will not receive an inContact SMS, but you will receive a notification via the FIRST NATIONAL BANK App if you have registered and linked the FIRST NATIONAL BANK App.
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Q: Are there any additional fees for paying with a contactless card?

- A: No, there are no additional fees for paying with your contactless card.
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Q: Will I lose my Cash Rewards if I tap and pay vs swiping my contactless card?

- A: You will not lose your rewards. A contactless card payment earns the same rewards as swiping your card for purchases.
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Q: Can I use my contactless card outside of Ghana?

- A: Yes, your contactless card is accepted at retailers locally and internationally displaying the contactless symbol. If you are making an international contactless payment, the contactless payment limit may vary per destination country.
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CONTACTLESS CARD SECURITY

Q: Is the contactless card secure?

A: Yes, contactless card payments are processed like other Chip & PIN cards. For additional security, the first time the contactless card is used, you will be asked to insert the card into the point-of-sale device and enter a PIN; Thereafter, you will simply tap your card and enter card PIN for contactless transactions.

Q: Could I unknowingly make a purchase if I walk past a point-of-sale device that can read contactless cards?

A: No. Contactless Cards are designed to ensure that the card holder is always in control. The cashier must first enter the purchase amount; you must then hold your card in very close proximity to the card reader (within 4cm) for the transaction to take place. Pay points or tills can only process one payment transaction at a time, ensuring that no duplicate payments can take place.

Q: Is there a chance that payments may be taken twice from my account?

A: No. Contactless card readers are only able to make one transaction at a time.

Q: What should I do if my contactless card is lost\stolen?

A: As soon as you realise that your card is lost or stolen, cancel your card immediately on the First National Bank App, First National Bank Online Banking, First National Bank ATM or visit your nearest branch.