

first direct

Contactless

Frequently Asked Questions?

Can I continue to make payments using Chip & PIN for low-value items?

Yes, you can still use your Contactless Visa Debit Card and Contactless Visa Credit Card in the traditional way for low-value transactions.

Will I have to treat my card in a special way?

No, just treat your card in the same way that you would any other payment card.

Can I accidentally pay for someone's shopping when passing a Contactless terminal?

No, don't worry - your account will only be debited if you hold your Contactless Visa Debit or Credit Card against the contactless terminal.

How close to the card reader / machine do I have to be?

You should hold your Contactless Visa Debit or Credit Card against the contactless terminal to make sure the terminal picks up the signal. We recommend that you remove the card from your wallet or purse to make a purchase so that it doesn't interfere with any other contactless cards you have, such as Oyster Cards, or other contactless debit or credit cards.

When will I be asked to enter my PIN or sign my signature?

For security reasons you may occasionally be asked to enter your PIN or sign for the transaction so that we can confirm that you are the cardholder. You will still have to enter your PIN or sign for all transactions over £30.

Will I need to activate the contactless functionality once I receive my Contactless Visa Debit or Credit Card?

No, however the first time you make a contactless payment, and occasionally thereafter, you may be asked to enter your PIN or sign.

Will I receive a receipt for purchases?

A receipt isn't usually given as standard with contactless payments, but you can always request one from the retailer once you have completed the transaction.

Can I use my Contactless Visa Debit or Credit Card abroad?

Yes, you can use your Contactless Visa Debit or Credit Card abroad, just as you can in the UK. Contactless transactions will be accepted wherever you see the payWave symbol, although please be aware that the contactless transaction limit of £30 may vary depending on local limits (it may be more or less).

first direct fees for using contactless abroad are the same as for Chip & PIN transactions.

For more details on using your debit card abroad, visit

www.firstdirect.com/travel-and-international/travel-help-and-advice/using-your-debit-card-abroad

For more details on using your credit card abroad, visit

www.firstdirect.com/travel-and-international/travel-help-and-advice/using-your-credit-card-abroad

What if I don't think that a transaction on my statement is mine?

If you don't recognise a transaction, it should be reported in the normal way by contacting one of our advisors straight away.

Is there a limit on the number of Contactless Visa Debit or Credit Card transactions I can do?

No, but for security reasons you may occasionally be asked to enter your PIN or sign for a transaction so we can confirm that the card is being used by the right person.

What should I do if my Contactless Visa Debit or Credit Card is not working?

If you are having problems using your Contactless Visa Debit or Credit Card, please make sure that your card has the contactless payWave symbol on the front before getting in touch.

If you have only made one attempt to make a contactless transaction and were asked to enter your PIN or signature then you should try and make another contactless payment. If this is unsuccessful please get in touch with us.

Will contactless Visa Debit or Credit cards interfere with Oyster Cards or other contactless debit or credit cards?

It is likely that contactless Visa Debit or Credit cards will interfere with or be interfered by an Oyster Card or any other contactless debit or credit cards that you may have. We recommend you remove your Contactless Visa Debit or Credit Card from your wallet or purse when performing a contactless transaction.

What if I lose my card or someone steals it?

If your card is lost or stolen, report it by calling us on **03 456 100 100**. Any unauthorised contactless transactions will be treated in the same way as all unauthorised transactions.

How secure is contactless?

Contactless uses the latest secure Visa technology (same as Chip & PIN) so you can be confident that all your payments are secure.

When will contactless transactions debit my account?

You will not be able to see contactless transactions immediately on your account and they may take up to 2 days to debit. Make sure that you stay up to date with what you are spending.

Will I be charged for contactless?

There are no additional fees when paying by contactless over Chip & PIN. Some individual retailers may charge for paying with your debit or credit card but will notify you of this before making a payment.