Contactless Feature Frequently asked Questions (FAQs)

What are contactless payments?

Contactless payments allows you to pay for your purchases conveniently. A simple wave with your card close to the POS machine is all it takes to pay at checkout.

How do I pay with contactless Card?

Simply follow the below steps:

Check… Wave…. Pay….

Step 1: Check. Look for the contactless symbol on the POS machine

Step 2: Wave with your card. Inform the cashier that you will wave with your card to pay with your contactless card and wave it over the POS machine. Purchases worth up to EGP 300 can be completed without inserting the PIN, but any amount above EGP 300 requires your PIN code with the tap.

Step 3: Pay. You are all ready to go once a visual on the screen or an audio signal indicates that the transaction has been approved.

If you don't see the symbol, your contactless-enabled card can still be used by inserting your chip into the POS at checkout.

Why should I use contactless?

- Faster checkouts and no need to enter a PIN (for transaction below EGP 300) or insert the card into the terminal. Contactless transactions take as little as 3 seconds to complete.
- Lessens your need to have change everywhere you go, so you will not have to worry about carrying money or looking for coins to pay the exact amount.
- Quick contactless transactions help you avoid long queues when taking care of payments.
- Ideal at places where speed is essential, like fast food restaurants, coffee shops, gas stations, and more.

Are contactless transactions secure?

Yes. Every transaction and cardholder personal information is protected by these security measures:

- Instant SMS sent to the cardholder with each transaction.
- Built-in encryption technology. The data from each contactless transaction is used to generate a unique code that can be only used once, to protect each and every transaction and the cardholder's personal information.
- No accidental payments. Contactless cards must be a maximum of 4 cm away from the terminal to work. If more than one card is within 4 cm of the POS, the transaction will be rejected, and the POS will ask you to tap again.
- All under control. Your contactless card never leaves your hands when making a payment.

What is the transaction limit for contactless payments?

For contactless transactions in Egypt:
- Contactless transactions under EGP 300 will not require entering a PIN.
- Contactless transactions above EGP 300 will require a PIN code.
- The customer can make a maximum of 10 contactless transactions without their PIN per day.

For international contactless transactions:
- The limit may differ from country to country; based on the country's limit but any amount above EGP 300 will require a PIN code according to our country regulations.
- The customer can make a maximum of 10 contactless transactions without their PIN per day.

Could I unknowingly make a purchase if I walk past the reader?

No. The POS machine has to be activated by the merchant and the cashier must enter the payment amount to activate the contactless terminal. Then, the contactless card has to be held within 4 cm of the contactless POS machine.

Is there any chance that payments may be taken twice from my account?

Contactless POS machines are designed to only make one transaction per card at a time. All contactless POS machines are tested and certified to confirm that a card is only read once before the transaction is concluded. As a safeguard, each transaction must be either completed or voided before another one can take place.

How will purchases appear on my monthly statement?

Purchases made with contactless will be displayed on your statement just like any other purchase you make with a card. It will not indicate if the transaction is contactless.

What if my transaction was declined?

Please follow the same steps for regular declined transactions.

Do the same dispute and refund rules apply for contactless transactions?

Yes. The exact same refund and dispute rules that apply for Chip and PIN transactions apply for contactless transactions.