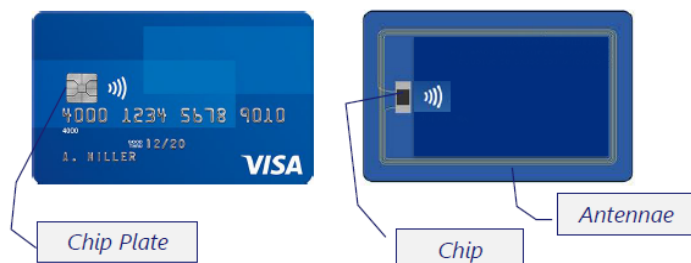


## Contactless Credit Cards - Frequently Asked Questions

### What are Contactless credit cards?

Contactless credit cards are just like a chip credit card but better. Contactless cards enable you to “tap and go”. Just tap the payment terminal when completing a purchase at a contactless enabled merchant and be on your way. Fast, Easy, Secure.

Contactless Cards - have an antennae imbedded in the perimeter of the card that is connected to the chip. No need to insert the card and transactions are as secure as with regular chip cards, but faster.



Contactless Payments - Your Suncoast Visa<sup>®</sup> contactless credit card is a chip card that has a near-field communication (NFC) antenna, enabling close-range payments. When you tap your contactless Visa<sup>®</sup> credit card at the contactless-enabled checkout terminal (near the Contactless Symbol), your payment is sent for authorization.

### What are the benefits of contactless credit card payments?

**FAST** — Contactless payments are fast and convenient to use in places where you need to pay on the go, such as rapid transit, fast-food restaurants, grocery stores, convenience stores and more.

**EASY** — Contactless payments are easy since all you have to do is tap your card on the checkout terminal to complete your payment. You can still do everything you would do with a non-contactless Suncoast Visa<sup>®</sup> credit card, including adding a tip.

**SECURE** — Contactless payments are secure because just like a chip card, each transaction is accompanied by a one-time security code that protects your payment information.

**SAFE** – With today’s emphasis on safety and social distancing, contactless cards can be used without inserting the card into the card reader or handing the card to a cashier...quick, easy, safe.

### How do I know if my Suncoast Visa<sup>®</sup> credit card is a contactless-enabled card?

Look for the Contactless symbol on your card to know if your card can be used to make contactless payments.



### How close does my contactless Visa® credit card need to be to the contactless checkout terminal?

Your card must be within 1-2 inches of the Contactless Symbol on the terminal.

### How do I hold my contactless Suncoast Visa® credit card to the checkout terminal?

Typically, the terminal reads the antenna best when your contactless credit card is flat over the Contactless Symbol. However, some contactless readers will function best if you tap the chip to the actual payment reader.

### How long do I need to hold my contactless credit card to the checkout terminal?

You should hold your card to the terminal for 1-2 seconds. In some cases the contactless reader will function best if you tap the chip on the actual payment reader where you see the contactless symbol.

### When exactly do I tap to pay?

Once you are prompted to pay (by the cashier or the machine), simply tap your card to the terminal where you see the Contactless Symbol.

### How does this technology compare to using my Suncoast Visa® credit card in a mobile wallet, like Apple Pay?

Contactless payments use the same NFC (Near Field Communication) technology as mobile wallets, such as Apple Pay and Samsung Pay. As with mobile wallets, you'll continue to enjoy all the benefits of using your card, just as if you had swiped or inserted it into the checkout terminal.

### Where can I pay with my contactless Suncoast Visa® credit card?

You can tap to pay where you see the Contactless Symbol at checkout.



Millions of merchants around the world accept contactless payments, including rapid transit, fast-food restaurants, grocery stores, pharmacies and more. Click here to view a partial Visa list of [contactless merchants](#).

### Can I use my contactless credit card even if I don't see the Contactless Symbol?

**Yes.** If you don't see the Contactless Symbol, you can still use your contactless credit card at an EMV chip terminal by inserting your card, or at a magnetic stripe terminal by swiping your card.

### Can I use my contactless Suncoast Visa® credit card outside the U.S.?

**Yes.** You can use your contactless Suncoast Visa® credit card at millions of merchants around the world that accept contactless payments by tapping it at a contactless checkout terminal where you see the Contactless Symbol, inserting it into an EMV chip terminal, or swiping it at a magnetic stripe terminal. Many countries have already adopted contactless payments: for

example, in Australia, Canada, the UK, and France, over half of retailers currently accept contactless payments.

Are contactless payments safe?

**Yes.** Paying with your contactless Suncoast Visa® credit card is safe for a number of reasons:

- Just like with a chip card, each transaction is accompanied by a one-time security code that securely protects your payment information.
- You can't pay accidentally – your card must be within 1-2 inches of the terminal for the transaction to occur
- And you won't be billed twice, even if you accidentally tap twice.