Frequently Asked Questions

CONTACTLESS CARDS

MCB

FREQUENTLY ASKED QUESTIONS (FAQS)
CONTACTLESS CARDS

What is a contactless card?

A contactless card is a faster way to pay, through our "Touch & Pay" option, which is available on your new MCB Visa debit/credit card. Touch & Pay applies to purchases not exceeding SCR 500, at participating stores. Instead of swiping your card or inserting it in the Point of Sale (POS) terminal, you simply need to touch the POS with your card to authorise a transaction without inserting your PIN.

Where can I use my card for contactless transactions and what are the applicable limits?

Kindly note that even though contactless cards are issued, **local usage** of the contactless feature shall be limited in the first few months as all commercial banks are only slowly deploying the new contactless POS terminals required to process such transactions. As regards international usage, many countries have already enabled the contactless POS terminals and therefore customer shall be able to use this feature as per the transaction limits below:

Issuing limits (Card Verification Method/CVM)			
Domestic	**SCR**	**International**	**SCR**
Daily Amount limit	1000	Daily Amount limit	1000
Maximum Ticket Value	500	Maximum Ticket Value	500
Cumulative Count	2	Cumulative Count	2

Your daily maximum usage for contactless transaction is SCR 1000 locally and internationally and for a maximum of 2 consecutive transactions. You will need to hold your card against the terminal for payment for any transaction of SCR 500 or below. As regards any second transaction, you will be able to use a maximum of SCR 500 in contactless mode otherwise the chip on your card will need to be read by the contactless POS terminal or an ATM. For a third transaction, the chip card will need to be read by the POS terminal and this shall reset the contactless transactions count so that you may do more contactless transactions provided that you are below the applicable daily domestic or international limits.

Can I use my contactless card at any POS terminal when I am abroad?

You can use your Visa contactless debit/credit card at any Visa contactless-enabled POS device worldwide. Overseas, the total daily limit for transactions amounts to SCR 1000. The maximum value per contactless transaction done abroad will also be subject to the limit prevailing in the country where the transaction is carried out.

Is the contactless card safe?

• Your contactless card is as secure as your regular cards.

• You are in control. Make sure that your contactless card never leaves your hand when you make a contactless payment.

• The cashier at a retail store will need to enable a contactless payment so you do not have to worry about making accidental contactless payments with your card.

• A unique encrypted security code is generated for each contactless payment, and the code cannot be reused to make another payment with that card.

Can any application read the card data on a contactless card?

The application will only be able to read data, which is already displayed on your card, that is: the card number and expiry date. Any other information is encrypted.

How do I know if a retailer accepts my Visa contactless card?

Look for the contactless symbol on the merchant's point of sale (POS) terminal. If this symbol is present, it means that the terminal is enabled for contactless transactions and you can use Touch & Pay to make a payment. If in doubt, do ask the merchant if contactless payments are accepted.

The Mauritius Commercial Bank (Seychelles) Ltd.
P.O. Box 122 - Main Branch, Caravelle House, Manglier Street, Victoria, Mahe, Republic of Seychelles
T: +248 428 4555 F: +248 432 2676 E: contact@mcbseychelles.com **W: www.mcbseychelles.com** SWIFT Code: MCBLSCSC

Is the daily limit for contactless transactions cumulative on all cards held by the cardholder or per cardholder?

The limit is set per contactless card and not at client level.

Upon a contactless transaction, will the cardholder still have the option to choose for either Current or Savings Account?

For Touch and Pay transactions, the default account set by the Bank will be automatically debited.

Can I use my card at retailers who don't have contactless terminals?

Yes, this will be a classic transaction by reading the chip. Simply insert your card and enter your PIN code.

How do I know when a contactless payment has been made?

You will hear a 'beep' and see the terminal light up. A message will also be displayed, confirming that your transaction has been successful.

Record of Transaction: How can I get the details of the transactions done through my contactless debit card?

- Purchases made in contactless mode will be displayed in the statement **just like any other purchase** made with your card. You can also view your transactions instantly on JuiceByMCB Seychelles (MCB's Mobile Banking app) or Internet Banking.

- You will also receive a POS receipt upon each contactless transaction.

How will Touch & Pay/contactless transactions appear on my account statement?

Purchases made with Touch & Pay will be displayed on the statement just like any other purchase made with your card.

How far from the point of sale (POS) machine should I hold the card for a contactless transaction?

Contactless cards and machines do not work beyond a limited range (usually of 5 centimetres).

On an MCB POS, can we still proceed with a reversal upon a contactless transaction?

The transaction can be voided (if the daily settlement has not yet been done). Otherwise the same process should be followed – Formal instructions should be forwarded to Cards & Remote Channels BU on **seycardsremotehelpdesk@mcbseychelles.com**

Note: After the transaction has been voided, the cardholder's limit for Touch & Pay will be reset.

Do I have to treat my contactless card in any special way?

You should treat your contactless card with the same care as other credit or debit cards, avoiding pressure on sensitive zones where chip and other electronic devices are located. Always know where your card is and keep it in a safe place. Perform regular checks to make sure none of your cards are missing and be sure to keep a record of all your card numbers and expiry dates. It is imperative to keep emergency phone numbers handy.

How do I activate the contactless functionality on my card?

If you have a new Visa debit/credit card, you must first make a transaction using your PIN, on an MCB POS terminal, before you can start using Touch & Pay contactless features. If you have an existing debit card and have already made a transaction using your PIN with that card, the Touch & Pay contactless feature will automatically be activated.

What is the reset frequency for the contactless limit?

Your contactless limit will be reset on a daily basis. On the other hand, the contactless transaction counter is reset each time a PIN-enabled transaction is approved.

What if my contactless card is lost or stolen?

Immediately contact our Customer Service on **+248 4284555** (lines are open 24/7) or visit your nearest branch to have the card blocked and request for a replacement one.