



## What is the technology behind tapping to pay?


Tapping to pay uses short-range wireless technology to make secure payments between a contactless card or payment-enabled device and a contactless-enabled checkout terminal. When you tap your card or device near the Contactless Symbol, your payment is sent for authorization.

## What does the and mean?

The EMVCo Contactless Indicator\*  indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal, it means a merchant accepts tapping to pay.

The EMVCo Contactless Symbol\*  indicates where you tap your contactless card or payment-enabled device on the checkout terminal to make a payment.

## How do I know if my card or device can make contactless payments?

You'll see the Contactless Indicator  on your card. For your phone or other device, please see [Apple Pay for Visa](#), [Google Pay for Visa](#) and [Samsung Pay for Visa](#).


## What does the Wi-Fi-looking symbol on my card mean?

The Wi-Fi-looking symbol on a debit or credit card is the EMVCo Contactless Indicator\*. It indicates that your card can be used to tap to pay on a contactless-enabled payment terminal.

## What does the RFID-looking symbol on my card mean?

The RFID-looking symbol on a debit or credit card is the EMVCo Contactless Indicator\*. It indicates that your card can be used to tap to pay on a contactless-enabled payment terminal.

## How close does my card or device need to be to the contactless checkout terminal?

Your card or device just needs to be within 1-2 inches of the Contactless Symbol  to initiate a payment.


## How long do I need to tap my card or device on the checkout terminal?

One to two seconds should do it.


## Do I actually have to tap my card or device on the checkout terminal?

No, actual tapping is not necessary.

## How do I tap my card or device at the checkout terminal?

It works best when your contactless card or device is held flat over the Contactless Symbol , versus held at an angle.

### **When exactly do I tap to pay?**

Once you are prompted to pay (by the cashier, a light on the checkout terminal, etc.), place your card or device within 1-2 inches of the Contactless Symbol  on the terminal and follow the prompts.

### **What's so great about tapping to pay with Town & Country Debit and Credit Card?**

Tapping to pay with a Town & Country contactless card is safe, easy and secure — perfect for places like fast-food restaurants, grocery stores, coffee shops, vending machines, taxis and more. Tapping to pay is also secure because just like a chip card, each transaction is accompanied by a one-time code that protects your payment information. Unlike cash, tapping to pay provides an electronic record of your purchases and gives you all the great functionality and convenience of a Visa card.

### **How do I get my Town & Country contactless debit card?**

You will get a new contactless debit when your current card expires or needs to be replaced. If you would like one sooner please contact us at (207) 773-5656.

### **How does this technology compare to Apple Pay?**

Contactless payments, including contactless Visa cards, Google Pay and Apple Pay, use the same NFC (Near Field Communication) technology. Samsung Pay, however, works with both NFC technology and MST (Magnetic Secure Transition) technology, which can be used anywhere you can swipe.

### **Where can I tap to pay?**

You can tap to pay where you see the Contactless Symbol on a checkout terminal. Millions of places around the world accept contactless payments, including fast-food restaurants, coffee shops, grocery stores, retail pharmacies, vending machines, taxis and more.

### **Can I still swipe or insert my Town & Country contactless card even if I don't see the contactless symbol at the checkout terminal?**

Yes. If you don't see the Contactless Symbol on the checkout terminal, you can still swipe or insert your contactless card, just like any other Visa card.

### **Can I use my Town & Country contactless debit or credit card or payment-enabled device to tap to pay outside the US?**

Yes. You can tap to pay at millions of places around the world, wherever you see the Contactless Symbol. In countries like Australia, Canada, the UK and France, over half of retailers

currently accept contactless payments. If tapping to pay is not available at a location, you can simply swipe or insert your Visa contactless card at checkout.

### **Is tapping to pay safe?**

Yes. Here's why:

- Just like with a chip card, each transaction is accompanied by a one-time code that securely protects your payment information.
- You can't pay accidentally—your card or device must be within 1- 2 inches of the terminal for the sale to take place register. And you won't be billed twice, even if you accidentally tap twice.
- Tapping to pay with your Visa contactless card or payment-enabled device helps you avoid touching surfaces at checkout.

### **What information is transmitted from my card or device when I tap to pay?**

The card or device securely transmits information including the account number, expiration date, and a unique one-time code that changes for every in-person transaction and encrypts your payment information. The unique code is different than the code encoded on the magnetic stripe of a Visa card.

### **I heard people can "skim" information from a contactless card. What does that mean?**

Skimming is very unlikely and limited in scope. For every contactless transaction, a unique transaction-specific code is created that secures the cardholder's payment information. Due to the nature of the code and additional fraud protection processes, it is difficult to use skimmed cardholder information for fraudulent purchases.

### **Can I unknowingly make a purchase if I am in close proximity to a contactless-enabled payment terminal?**

No. The technology behind tapping to pay requires the merchant to initiate the payment. Next, the contactless card or payment-enabled device must be tapped or held within 1-2 inches of the contactless-enabled terminal in order for a transaction to take place.

### **Can I be charged twice if I have more than one contactless card in my wallet?**

No. Contactless-enabled checkout terminals will only communicate with one card at a time. If you have more than one contactless card in your wallet, you should tap the individual card you want to use, rather than tap your whole wallet.

### **What do I do if my Town & Country contactless debit card has been lost or stolen?**

Please contact Town & Country at (207) 773-5656 to report your card lost or stolen.