

Contactless Credit Card | Frequently Asked Questions

Q. Why am I getting a new contactless credit card?

A. Using a contactless card as a payment method is a safe and easy alternative to swiping or inserting a card into a card terminal. It's a fast, easy and secure form of payment for many cardholders and merchants.

Q. When will the new contactless credit cards be sent?

A. New cards will be distributed starting September 7, 2022. Please allow 7 – 10 business days to receive your card.

Q. Will my new contactless card have a new 16 digit account number?

A. Yes, you will have a NEW card number, expiration date and CVV code.

Q. Should I activate my new card immediately?

A. Yes, to avoid interruptions with your old card, we advise that you activate your new card as soon as you receive it. Once you activate your new card, your old card will be deactivated.

Q. My current credit card is signed up for Visa Alerts, do I need to re-register?

A. Yes, since your card number is changing, you will need to re-register.

Q. I have recurring payments set up with my credit card, do I need to update the information?

A. Yes, you will need to contact the merchant to update the card number, expiration date and CVV code.

Q. What happens to my existing card if I do not activate the new contactless credit card?

A. Your old card will be deactivated by December 1, 2022. We strongly advise that you activate your new card immediately upon receiving.

Q. How does this type of contactless transaction work?

A. Every chip and contactless transaction includes a unique code helping to protect you against fraud and keep your personal information safe. During this transaction, you tap and pay at the terminal. You will not need to enter your PIN, unless the merchant terminal requires one.

Q. What are the steps of use with the new contactless card?

A. Follow these instructions:

- Look for the contactless symbol on the payment terminal



- Tap your card on the front of the terminal
- Wait for a beep or green light before removing
- Follow instructions on the screen

Q. How close do I need to be to the terminal for the card to read and work for the transaction?

A. **Contactless transactions only work within 1-2 inches from the point-of-sale terminal.**

Q. Do all terminals accept contactless card transactions?

A. **Most terminals accept contactless transactions. Please look for the contactless symbol to ensure the terminal you are using accepts these types of transactions.**

Q. I tapped my card but the card was not recognized or the transaction was declined. What does this mean?

A. This response could mean a few things, please note the following:

- a) Did you activate your new contactless card?**
- b) When tapping the card it may take a couple of seconds to recognize the card. You may have to hold the tap of the card a little longer on the terminal. Please allow 3 seconds.**
- c) The terminal you are at may be malfunctioning. Try inserting the card as you would a chip transaction.**

Q. Why am I being asked for a one time PIN for my online transaction?

A. **As an added security feature, you may be asked for a one-time, 6 digit pin to complete your online transaction.**

Q. Can I add my new contactless credit card(s) to my Digital Wallet?

A. **HFCU Contactless Credit Cards will be available for Digital Wallet by mid-September. More information to come.**

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