



# Bank of Baroda Contactless Credit Card Guide

## What is Bank of Baroda Contactless Credit Card?

Contactless Card is a wireless chip technology based way to pay, which is secure, fast and convenient.

## How to use the Contactless Credit Card?

### Step 1



Look for the contactless logo at the point of sale.

### Step 2

Confirm that the purchase amount displayed on the contactless reader is right.



### Step 3



Hold your card over the reader at close range (less than 4cm). Within few seconds your payment will be approved.

### Step 4

Four green indicator lights or a beep sound will indicate completion of the transaction.



**No PIN is required for a single transaction of less than ₹5000. However, for transaction more than ₹5000, you are required to enter your credit card PIN.**



## What are the benefits?



It's quick, convenient and highly secure.



No swiping or entering the PIN is required (for transactions upto ₹5000). You are ready to go in just a few seconds.



Greatly reduces the risk of the card loss and fraud through counterfeit/skimming because card never leaves your hand and is in front of your eyes.

## Frequently Asked Questions

### What is Bank of Baroda Contactless Credit Card?

Contactless Card is a wireless chip technology based way to pay, which is secure, fast and convenient. It is a chip enabled radio frequency antenna embedded Credit Card. This Card can be used at all the NFC enabled contactless terminals all over the world.

### Is there a limit for a contactless transaction amount? Can I set my own limit?

Payment through the contactless mode is allowed for a limit of maximum ₹5000/- for a single transaction in India. This limit is common for all customers and setting up of individual limit is not possible. You will be required to enter the PIN for transactions involving higher amount.

### Can I use my Contactless Card at other merchants who are not enabled for contactless payment acceptance as well?

Yes, you can use it as a normal credit card with PIN at the merchants who are not yet enabled for the contactless payments at their stores.

### Could I be debited twice if I have more than one Contactless Card?

No, contactless readers can communicate with one card at a time. If the reader finds more than one Contactless Card in your wallet or purse, you will be asked to select one card to pay.

### Could I unknowingly have made a purchase if I walk past the reader?

No. Your card has to be very close to a contactless reader (less than 4cm), for more than half a second and the retailer must have first entered the amount for you to approve. Moreover, a terminal can only process one payment at a time.

### Is an ATM or internet transaction process is different for Contactless Cards?

There is no difference in the transaction process at an ATM or any Internet transactions.

### Can I use my Contactless Credit Card if the purchase amount is more than ₹5000?

Yes. In that case, you will have to follow the usual process of a normal card, i.e. entering the PIN.