Deguss Bank
Contactless payment made easy

Content

Contactless payment – questions and answers.

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Contactless payment – easy and secure.

With Degussa Bank credit cards, you can easily pay for amounts up to €50 using contactless payment – without entering a PIN. Near field communication (NFC) is a tried-and-tested international transmission standard. It allows data to be exchanged securely without any contact. Contactless payment can already be used in many shops and businesses. Just look for the contactless icon.

Contactless payment – questions and answers.

1. **How do I know if I can make contactless payments with my card?**
   All Degussa Bank credit cards can be used for contactless payment. If you are not sure, just check to see if there is an icon with four radio waves on your card. This is the contactless icon.

2. **How do I activate my new card?**
   Simply insert your new card into the payment terminal when you first use it. This activates the service. You can make contactless payments from then on.

3. **Where can I use contactless payment?**
   You can easily identify shops where you can make contactless payments. Just look for the icon showing a hand with a chip and four radio waves.

4. **How do I make contactless payments?**
   Hold your card close to the payment terminal, a maximum of four centimetres away. A signal is then received by your card. Your payment is confirmed with a beep or a light. On request, you will then usually receive your receipt – and that's it!

5. **Up to what amount can I pay using contactless payment?**
   Contactless payment is primarily intended for small, fast purchases. You can currently use this method to pay for any amounts up to EUR 50. You do not need to enter your PIN or provide your signature. This is secure and saves time. You can also use contactless payment for amounts over EUR 50. However, you must confirm these payments by entering your PIN on the payment terminal.

6. **What do I need to do to ensure I can benefit from contactless payment?**
   You do not need to do anything. You can make contactless payments with all Degussa Bank credit cards. To see whether or not your card can use this service, look for the contactless icon on your card.

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7. **Do I have to pay extra for this new service?**
   No, our new service is free of charge.

8. **Is contactless payment secure?**
   Contactless payment is just as secure for you as payment using your PIN or signature. It is not possible to make double or incorrect payments or accidental payments as you walk by.

9. **Are my personal data protected?**
   Absolutely. No personal data is transmitted via the contactless interface. Only information about the payment transaction is transmitted. This includes the card number and the expiry date, for example.

10. **Can a payment be submitted twice by mistake?**
    No, that cannot happen. The transaction details are transmitted to the payment terminal before you make the payment. So the amount to be paid is always entered first. Then you hold the card up to the reader to complete the process. If your card accidentally touches the reader more than once, only one transaction is registered. So you only ever pay once.

11. **What happens if I am carrying two contactless cards?**
    If you carry both cards in your wallet or purse, for example, you should take out the card that you want to use to pay for your purchase. Then hold this card up to the payment terminal. Because you hold this card close to the terminal (no more than four centimetres away), only a single payment is registered. Payment is only made when the card has been uniquely assigned.

12. **Are there any additional security checks?**
    Certain control mechanisms for contactless transactions are applied for your security. Because of this, you may sometimes be asked for your PIN for contactless payments under €50. This is dependent on the sum of the contactless payments already made, the number of contactless payment transactions and the limits stored in the payment terminal.

13. **What happens if the card is lost or stolen?**
    Please have your card blocked immediately. You then have immediate protection from unauthorised use of your card.

14. **Can I still pay using my PIN as usual?**
    Of course. You have the choice for every single payment you make. You decide whether to make a contactless payment or use your PIN, for each individual payment. Contactless payment is an additional service that you can use. It saves you time. You can still use the other functions of your credit card as usual.

15. **Can I use my card for contactless payments abroad?**
    You can use contactless payment in other countries wherever you see the contactless icon with the four radio waves. The limit abroad is also around €50, depending on the currency. You can also use the magnetic strip on your card. Some payment terminals still use this method, for example, in the US. In this case you validate the payment with your signature.

16. **My card is no longer working.**
    How can I get a replacement card?
    Call our Customer Service. The phone number can be found on the back of your card. It is easy to order a new card. If it is only the contactless payment function that does not work, you can still pay using your chip and PIN until you receive the new card.

Do you have any questions about contactless payment?
Simply give us a call:
Card Service – phone +49 69 3600 - 2347 (24-hour hotline)

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60605 Frankfurt am Main

Card Service:
Phone: +49 69 3600 - 2347
Monday to Friday 8 am – 7 pm
cardservice@degussa-bank.de

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Phone: +49 69 3600 - 2346 (24-hour hotline)