



CONTACTLESS CARDS FREQUENTLY ASKED QUESTIONS

Q1. What is a Contactless card and why should I use it?

Answer: A Contactless card is a faster way to pay with your EAB debit card for purchases under DJF.2000/- at participating stores. Instead of dipping (or swiping) your card at the billing counter, simply wave or tap your card on the contactless terminal and pay without entering a PIN (for amount under DJF.2000/-).

Q2. How will I know that my East Africa Bank card is a Contactless card and the machine is enabled for contactless transactions?

Answer: Look for this  symbol on your East Africa Bank card and also on the machine at the shop. This  symbol, if present, means that your card is a Contactless card and the machine is enabled for contactless transactions.

Q3. How does the East Africa Bank Contactless Card work?

Answer: East Africa Bank Contactless Cards contain a chip and an antenna (based on radio frequency). When you tap the card against a contactless enabled terminal, the details are transferred wirelessly from the card to the terminal and the payments are processed in a secure manner.

Q4. How does Contactless Technology benefit me?

Answer: Contactless cards benefits you through its enhanced convenience to pay and higher level of security. The convenience is by way of speed of payment through not having to enter your PIN for transactions below DJF.2000/-. It is also more secure as you are in control of the card at all times, as the card does not leave your hand when you make the payment at the shop.

Q5. Are my East Africa Bank Contactless Cards safe and secure?

Answer: Yes, contactless technology uses secure encryption (the same as CHIP and PIN) so you can confidently use it. The maximum transaction value for a contactless transaction is capped at DJF.2000/which more than this needs pin. Furthermore, you continue to be protected through the lost card by deactivating through your e banking immediately

Q6. How do I use my East Africa Bank Contactless Card for contactless payments?

Answer:



Look out for this  symbol on the machine at the shop/store/outlet




Just tap the card on the machine or keep it close to the terminal (for transactions below DJF. 2000/-)



You will hear a beep/see a light and get the receipt for the contactless payment you have done

Q7. When can I use my East Africa Bank Contactless Card?

Answer: You can use your contactless card wherever you see this  symbol at the shop/store/outlet. It is ideal for transactions below DJF.2000 as a PIN and Signature is not required. Therefore, you do not need to count the change or worry about carrying enough cash.

Q8. What if the amount is more than DJF.2000/-? Will I be able to use my Contactless Card?

Answer: Yes, you will be able to use your East Africa Bank Contactless card, however, if the amount is above DJF.2000/- then you will have to use it like a regular credit or debit card by either dipping (or swiping) it in the machine and you will also be asked to enter the PIN.

Q9. Is there a limit on the value of goods I can purchase with my contactless card?

Answer: Yes, your daily limit on value of goods is DJF 300,000 that you can purchase. For transaction value over DJF.2000/-you will have to use a PIN and for below DJF.2000/-, a PIN is not required.

Q10. What if I am buying something online and the value is below DJF.2000/-?

Answer: Contactless features works at a shop where there is a machine. There is no change in the way you transact online. This card works as your normal debit card when you are shopping/ paying bills online i.e. it will require a PIN or OTP and/or Verified by VISA (VBB) or MasterCard Secure codes online.

Q11. Is this DJF 2000/- limit worldwide or only in Djibouti?

Answer: The DJF 2000/- limit per transaction is only in Djibouti, if the transaction is over DJF.2000/- you will need to put in a PIN. Each country that has contactless cards has different rules and it also depends on the terminal that would be used at that time, in that country.

Q12. Will there be any occasions where I will be asked to put in a PIN on purchases under DJF.2000/-using contactless?

Answer: Yes, you may need to put in a PIN number on your contactless transaction. This will potentially happen overseas more than in Djibouti. Each country that has contactless cards has different rules and it also depends on the terminal, which would be used at that time, in that country.

Q13. Is there a daily limit on the amount of purchases done using contactless cards?

Answer: Yes, there is a daily limit of five contactless transactions on this card, which means that only five transactions below DJF.2000 will be permitted without two-factor authentication, post that any transaction below DJF.2000 on that same day will require the card to be dipped and PIN to be typed. However, the limit on the amount is as per your daily transaction limit on your debit card.

Q14. Do I have to use contactless only?

Answer: No. You can use East Africa Bank Contactless cards as regular CHIP and PIN cards by dipping (or swiping) it in the machines. Contactless machines also accept CHIP and PIN cards.

Q15. Can I still use the chip or the magnetic stripe on my contactless card?

Answer: Yes. If the shop does not have a contactless machine installed, you can continue to dip (or swipe) your contactless credit or debit card just as you always have. You can also choose to use this option even if there is a contactless terminal available.

Q16. How do I disable/turn off the contactless option?

Answer: Contactless is a permanent feature of your card and cannot be disabled. You can still dip (swipe) your credit or debit card just as you always have and enter the PIN, if you do not want to make a purchase using contactless.

Q17. How do I get a contactless card?

Answer: You will get a contactless card if you apply for East Africa Bank debit card. Existing Debit cardholders can get their contactless card by reaching out to the bank and requesting a replacement.

Q18. How do I know when the contactless payment has been made?

Answer: The machine at the shop/outlet will indicate that the payment has been made – a light, beep or indicator will let you know that the payment has been processed. You will get a receipt, which means that the payment has been successful.

Q19. Will I get receipt for all the contactless transactions?

Answer: Please let the shopkeeper know that you need a receipt. However, the receipt is not directly available in some circumstances; for example, while paying for travel by tapping your card on an electronic ticket reader, or using a contactless card at a vending machine. In addition, all contactless purchases are recorded on your statement and you will get to see them on your East Africa Bank E-banking account.

Q20. How far from the contactless machine, should I hold the card?

Answer: Contactless cards and machines do not work beyond a distance of 4 cms. We would suggest that you remove the card from your wallet/purse/clutch and keep it on the machine.

Q21. Can I accidentally be charged for a contactless transaction just by walking past a contactless terminal?

Answer: No. Contactless machines and cards have a limited range. Your card needs to be within 4cms from the machine to be read and the machine should be ready for the transaction.

Q22. What if the contactless functionality does not work?

Answer: There may be a small chance that the contactless functionality does not work straight away on your new card. Your card needs to be activated on a contact transaction before the contactless functionality will work. If you use your card first on a transaction by inserting your card into a machine then putting a PIN, then contactless should work after this transaction.

Q23. What if I lose my East Africa Bank Contactless Card? How do I report it to the bank and block my card?

Answer: You can block your card and ask for a replacement by calling up the Card-Center on +253 21 311999 and also through your East Africa Bank E-banking account. We request you to please do this immediately if you lose your card.

Q25. If my card is lost or stolen, can the person who finds it use it repeatedly?

Answer: If someone makes several contactless payments in a row, they may be prompted to enter the card's PIN for security validation. Contactless transactions are further protected by the fact that they can only be made on items of DJF.2000 or less. If your card is lost or stolen please stop it through your E-banking account immediately or let us know and we will cancel/block and replace it.