HSBC Bahrain Contactless Credit Cards

1st June 2020

Quicker and more convenient! spend less time and have more time to do the things that matter most to you. The Contactless Cards are easy and convenient to use. Just wave your payWave-enabled card in front of a payWave reader and go – there's no need for a signature or PIN for small value transactions.

The Contactless Credit Card - can be used for contactless transactions on terminals where you see contactless symbol. As contactless payments are designed to offer cardholders speed and convenience, you do not need to enter a PIN for transactions amount upto BHD 50. For higher value transactions, you can still use contactless feature with a PIN. The transaction limit of BD 50 (without PIN) can be changed at any time by the associations and/or the merchant's acquiring bank and pertains to transactions made in the Kingdom of Bahrain. In other countries, the limit might be set differently according to the rules in force and may require PIN irrespective of transaction amount.

Contactless payments use short-range wireless technology to securely complete payments between a contactless card and a contactless-enabled checkout terminal. A contactless card is a chip card that has a near-field communication (NFC) antenna which enables close-range payments. When you tap your contactless card at the contactless-enabled checkout terminal (near the Contactless Symbol), your payment is sent for authorization.

Frequently Asked Questions:

1. What are contactless Payments?

Contactless payments are payment transactions that do not require a physical contact between the contactless enabled credit card and the merchant's terminal. They are also known in the payments industry as "tap & go" transactions.

2. How do contactless Payments work?

Contactless payments use secure Near-Field-Communication (NFC) technology to process the transaction. NFC is a wireless technology that uses radio frequencies to establish a connection and transmits data between a NFC-enabled card and the merchant terminal. This is done by tapping the card against the terminal or by bringing the card close to the terminal, thus allowing the transaction to be processed.

3. How do I make a contactless card transaction?

With your Contactless credit card you will be able to make Contactless transaction in any merchant service establishment with the ripple mark symbol. Look for the Contactless Indicator))) on your card to know if your card has the technology to make contactless payments.

All you need to do is hold the Card in front of the Contactless terminal to automatically receive confirmation that payment was successful. As contactless payments are designed to offer cardholders speed and convenience, you do not need to enter a PIN for transactions amount upto BHD 50. For higher value transactions, you can still use contactless feature with a PIN. The transaction limit of BD 50 (without PIN) can be changed at any time by the associations and/or the merchant's acquiring bank and pertains to transactions made in the Kingdom of Bahrain. In other countries, the limit might be set differently according to the rules in force and may require PIN irrespective of transaction amount.

4. What are the benefits of using Contactless credit card?

Contactless payments are fast and convenient to use in places where you need to pay on the go, such as fast food restaurants, grocery stores, convenience stores and more.

Contactless payments are secure because just like a chip card, each transaction is accompanied by a one-time code that protects your payment information.

Less wear and tear, the card does not come into physical contact with the terminal through inserting or swiping.

5. What is the maximum transaction amount for a Contactless transaction?

You may use your Contactless Credit card for any transaction amount within your credit card limit. However, for transactions up to BHD 50 you may use your contactless card without the need to key in your PIN or sign a transaction receipt. Transactions for amounts above this limit will be completed using your PIN.

Note: The transaction limit of BD 50 (without PIN) can be changed at any time by the associations and/or the merchant's acquiring bank and pertains to transactions made in the Kingdom of Bahrain. In other countries, the limit might be set differently according to the rules in force and may require PIN irrespective of transaction amount.

6. Do I need to enter a PIN or sign a transaction receipt for a Contactless transaction?

For amounts that do not exceed BHD 50 you do not need to key in your PIN or sign a transaction receipt. However, from time to time you might be asked to enter your PIN, as mentioned above.

7. How safe it is to use my Contactless credit card?

Contactless transactions are effected using secure Near-Field-Communication (NFC) technology and the strongest authentication protocols to validate each transaction.

Contactless transactions are as safe as contact credit card transactions. Your contactless card is safe for a number of reasons:

- 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 4 cm of the terminal for the transaction to occur (and you won't be billed twice, even if you accidentally tap twice).

8. Where can I pay with my contactless card?

You can use payWave at any merchant displaying the Contactless Symbol on the terminal readers. Millions of merchants around the world accept contactless payments, including fast food restaurants, grocery stores, pharmacies, and more.

9. Can I use my contactless card even if I don't see the Contactless Symbol?

Yes. Contactless payments are accepted at contactless checkout terminals displaying the Contactless Symbol . If you don't see the Contactless Symbol, you can still use your contactless card at an EMV chip terminal by inserting your card, or at a magnetic stripe terminal by swiping your card.

10. I heard people can "skim" information off my contactless card. What does that mean?

For every contactless transaction, a transaction-specific, one-time code is created that secures the cardholder's payment information. The code cannot be re-used by fraudsters even if they were somehow able to get ahold of it. The information would be useless to them.

11. Can I unknowingly make a purchase if I am in close proximity to a contactless payment terminal?

No. Contactless technology requires the merchant to first initiate the payment, and the contactless card or payment-enabled device must be held in close proximity (4 cm) to the terminal for a transaction to take place.

12. Can I be charged twice if I have more than one contactless card?

No. Contactless 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.

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

No. You do not have to physically tap the card or device to the checkout terminal; however, your card or device should be close (within 4 cm) to the Contactless Symbol .

14. How long do I need to hold my card or device to the checkout terminal?

You should hold your card or device to the terminal for 1-2 seconds.

15. How can I convert my existing card to contactless?

All the new card issuance wef 1 March 2020 are contactless enabled. To convert your existing card simply call our 24/7 call centre or visit nearest branch. For existing card customer, the card need to be replaced with new card having contactless feature.

16. Do HSBC Contactless cards apply for supplementary cardholder as well?

Yes. The Contactless feature is available on all our cards issued wef 1 March 2020.

17. How about online purchases (e-commerce merchants) or utility bill payments?

Nothing changes in the way you used to use your credit card today for all these type of merchants and transactions. Contactless technology applies only in card present transactions in Contactless enabled merchants/terminals.

18. What if a Contactless card gets stolen?

If the card gets stolen then the liability is governed by the Terms and Condition, which is that the card customer will be liable for all transactions until the time he reports the loss to the bank.

If your card is lost or stolen, or you believe there has been unauthorized activity on your account, contact your bank immediately.