


## INSTRUCTIONS FOR CONTACTLESS CARDHOLDER

### 1. INTRODUCTION:

- Contactless card is a card that uses wireless communication method between card and card acceptance device to perform transactions.
- Contactless card identification icon:  printed on the front of the contactless card.
- FAST & EASY way to pay for goods and services with small transaction value:
  - ✓ Just TAP your card on POS to pay
  - ✓ No need to enter PIN or sign on card receipt.

Small transaction value which can be applied with quick payment: please refer to section 3 - Quick payment limit (no cardholder verification method limit)

- Contactless payment is a modern payment method and applied in many developed countries in the world.
- Vietcombank deployed Contactless technology for all Card brands issued by Vietcombank, including:
  - ✓ Visa, Mastercard, American Express, JCB.

### 2. HOW TO PAY



1. **FIND** merchant with contactless icon 



2. **TAP** your card on the Point of Sales



- 3. CONFIRM** transaction is successful once you hear “beep”  
(\* *Depending on the type of card and transaction value, Cardholder may have to enter a PIN / signature on the card invoice.*



- 4. FINISH** and receive goods/services.

### **3. QUICK PAYMENT LIMIT (NO CARDHOLDER VERIFICATION METHOD LIMIT)**

- Contactless cardholder will not be required to enter PIN or sign on card receipt with the purchase equal or under:
  - ✓ International card (Visa/ Mastercard/ Amex): 1,000,000 VND (One million dong);
  - ✓ International card (JCB): 900,000 VND (Nine hundred thousand dong).
- This limit may change from time to time according to the regulations of the State Bank, International Card Organization and/or Banks.

### **4. HOW TO USE YOUR CONTACTLESS CARD SAFELY**

- Cardholders shall strictly and fully comply with the following measures to ensure the safety of using of contactless cards:
  - ✓ Ensure that contactless cards are always under your control.
  - ✓ Do not place your contactless cards at close range with POS devices.
  - ✓ Take necessary measures to prevent contactless card from unintended transaction even when the contactless card is still in your wallet.
  - ✓ Regularly check the Bank's notification messages and immediately notify the Vietcombank via 24/7 Hotline or Branches/Transaction Offices when an unintended transaction is exposed.