


CONTACTLESS CARD INSTRUCTIONS

FOR VIETCOMBANK SAIGON CENTER TAKASHIMAYA VIETCOMBANK VISA DEBIT 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 4 - Quick payment limit (no cardholder verification method limit)

- Contactless payment is a modern payment method and applied in many developed countries in the world.
- In the coming time, Vietcombank will deploy Contactless technology for all Card brands issued by Vietcombank, including:
 - ✓ Domestic card: NAPAS
 - ✓ International card: Visa, Mastercard, American Express, JCB.

2. CARD IMAGE



Note:

1. Contactless card identification symbol
2. EMV chip containing the world's leading security technology to ensure secure card transactions
3. Card number

4. Cardholder Name
5. Valid validity period (Valid thru)
6. Card organization symbol: VISA
7. Cardholder's signature ribbon
8. Telephone number of Vietcombank Customer Service Center

3. 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.

4. QUICK PAYMENT LIMIT (NO CARDHOLDER VERIFICATION METHOD LIMIT)

- Contactless cardholder will not be required to sign on card receipt with the purchase equal or under: 1.000.000 VND (one million dong)
- This limit may change from time to time according to the regulations of the State Bank, International Card Schemes and/or Banks.

5. 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.

6. NOTICE ON CARD USAGE NOTICE

- Notice of card usage: When customers make transactions at Merchant, VCB system will authorize the transaction and keep the transaction amount frozen. When the transaction is updated to the VCB system (after about 02 to 03 days from the transaction date), the VCB system will account the spending amount from the customer's payment account attached to the Visa Debit Chip Contactless card. Customers will receive 02 transaction notification messages: (1) the transaction notification has been made at the time the transaction was perform and (2) the transaction notice has been deducted at the time of transaction into VCB system.
- PIN: 04 numbers. Cardholder can immediately use the PIN provided by the Bank without having to change the PIN for the first time at the ATM to activate before using the card. When required, cardholders can change PIN at ATM.