

## FAQs - ABK Tap 'n' Go

### 1. What is ABK Tap 'n' Go and how does it work?

ABK Tap 'n' Go is a “contactless payment method” offered on ABK cards that uses Near Field Communication (NFC) technology such as Visa payWave.

With NFC, ABK cards will be able to communicate with the Point of Sales (POS) devices by simply tapping or waving your card on the NFC enabled POS machine without the need to insert or swipe your card in POS machines.

### 2. How do I know if my card has the NFC technology feature?



Always look for the contactless symbol on the card, if it is on the card, this means that your card has NFC Technology and can be used with NFC-enabled POS machines to make contactless payments.


### 3. How do I know if the POS machine is NFC-enabled?

If the POS Machine is featuring the following symbol/mark then you can use your NFC card to make a contactless payment.



Or KTAP logo where you can use your ATM card:



Note: Most **NFC-enabled POS machine** will be featuring the following distinctive contactless mark 

#### 4. How Can I use ABK Tap 'n' Go

By simply tapping or waving your NFC enabled card in front of a NFC enabled POS machine and 'Go' – there is no need for a signature or PIN\*. ABK's Tap 'n' Go cards are as secure as any other chip card.



Look for the contactless payment symbol, on the POS Machine you are about to use



When the purchase amount appears on the terminal, Tap, Wave or Hold your card against the NFC enabled reader



Green lights on the terminal will indicate that your transaction has been approved. Collect your receipt if you asked for one, and you're on your way

#### 5. Should I activate my Tap 'n' Go Card; before conducting a contactless payment transaction?

Yes, to activate the service you must firstly make an EMV Chip transaction by inserting the card in a POS machine and after one successful transaction the contactless functionality will be active.

#### 6. How far must the distance be between the card and the POS machine for the transaction to work?

The maximum distance should be 3-4cm.

#### 7. Can I use my ABK Tap 'n' Go card at retailers that are not NFC-enabled?

Yes, the card's chip and magnetic strip allow the card to be used in the same way as a traditional ABK card, wherever it is accepted. This means you can insert or swipe your card using a PIN. However, since the POS machine is not NFC enabled you cannot use **ABK's Tap 'n' Go** contactless payment solution to make payments.

#### 8. How do I apply for a ABK Tap 'n' Go Card?

Existing cardholders can apply for **ABK Tap 'n' Go Card** at any ABK Branch and their old card will be replaced with an NFC enabled card at no charge. New customers applying for ABK cards must specify that they require this functionality at the time of their application. ABK Tap 'n' Go Cards are issued with no additional fees.

**9. Can I use my ABK Tap 'n' Go Card internationally to make contactless payments?**

Your ABK 'Tap-n-Go' Card will work outside Kuwait at any NFC-enabled POS machine that accepts Visa/Mastercard.

**10. Is there a limit on the value of goods you can purchase with ABK Tap 'n' Go technology?**

For purchases under KD 10 you can tap/wave and go. For purchases over KD 10 a PIN verification is required.

Note: These limits are dynamic and are changeable as exceptions may apply at certain merchants and locations across the globe.

**11. Will payments be taken twice from my account, if I tap/wave my 'Tap-n-Go' card on the POS device twice?**

No, it will only charge you once as NFC Enabled terminals are designed to only make one transaction per card at a time. As a safeguard, each transaction must be complete or void before another one can take place.

**12. Is this technology as secure as traditional Cards?**

NFC-enabled cards are just as secure as any other chip card and carry the same multiple layers of security protection. Additionally, with Dynamic Data Authentication (DDA), it is impossible to steal your card's information and use your data to make unauthorized transactions. With DDA, your private data such as your name and CVV (the 3-digit code at the back of your card) are never transmitted through NFC.