



PROGRESSIVE BANK



FAQs

Contactless Debit Cards

What is a **Contactless Debit Card**?

A Contactless Debit Card has a chip that uses a near field communication (NFC) antenna to enable close-range payments. Your payment is processed when you tap your card near the Contactless Symbol on a checkout terminal that supports contactless payments.

How do contactless payments work?

You tap your card to pay instead of inserting it or swiping it at the checkout terminal. Contactless payments are securely completed using short-range wireless technology between the card and the checkout terminal (or gas pump) that supports contactless payments.

How do I know if my Progressive Bank Debit Card is a contactless card?

If you see the Contactless Indicator on your card, your card can make contactless payments. When you see this symbol at a merchant checkout, it means they accept contactless payments.

Do I have to actually tap my card on the checkout terminal?

No. You don't have to physically tap the card to the terminal. But your card should be close (within an inch or two) to the Contactless Symbol. And, it's best when the card is held flat over the Contactless Symbol and not at an angle.

How long do I need to hold my card to the checkout terminal?

You should hold your Contactless Card to the terminal for 1 - 2 seconds. Many terminals will beep or indicator lights will be illuminated when the card is successfully read.

Can I use my Contactless Debit Card if I don't see the Contactless Symbol on the terminal?

Yes. If you don't see the Contactless Symbol, you can still insert your Contactless card at an EMV checkout terminal, or swipe your card at a magnetic stripe terminal.

Where can I pay with my Contactless Debit Card ?

You can tap to pay wherever you see the Contactless Symbol at checkout. Millions of merchants around the world accept contactless payments, including fast food restaurants, grocery stores, pharmacies, and more. For **ONLINE** and **PHONE** purchases, you will continue to use a combination of the card account number, expiration date, and security code found on the back of your card.



SPECIAL NOTE Regarding Merchant Terminals

As with all merchants that accept cards for payments, merchant terminals may vary with regard to how they process card transactions. Some beep to acknowledge that your card has been read successfully, some will have lights that flash, and others will simply prompt for a PIN or present the option to run as Credit. In addition, because 'Contactless' is fairly new technology, you may run into a situation where the terminal does not successfully read the Contactless chip. In that case, simply insert your EMV chip or swipe the magnetic stripe to complete your transaction.



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What are the benefits of a *Contactless* Debit Card?

Contactless payments are fast, easy, and convenient to use in places where you're paying on the go. Each contactless card transaction is accompanied by a one-time code that protects the payment information – just like transactions made with an EMV chip, which means contactless payments are secure. You can still do everything you would with any other debit card, like adding a tip, getting cash back (if available), and more. And unlike cash, contactless payments make it easy to keep records of your purchases.

Is this technology similar to mobile wallets, like Apple Pay?

Yes. Contactless payments use the same NFC technology as mobile wallets, like Apple Pay and Android Pay.

Are Contactless Debit Cards safe?

Yes. Contactless Debit Cards are safe because each transaction is accompanied by a one-time code that securely protects your payment information, just like with your EMV chip card. The code cannot be used by fraudsters. Even if they were able to access it, the information would be useless to them. And, you won't pay 'by accident' as your card must be within 1 - 2 inches of the checkout terminal (or gas pump) for the transaction to occur.



I don't see my name or account number on the front of my card.

What's going on ?

For added security and peace of mind, your name, card account number, and expiration date can now be found on the BACK of your Contactless Debit Card.

Can I use my Contactless Debit Card at an ATM?

Yes, you can use the Contactless feature at ATMs which display the Contactless Symbol. For those that don't, you can still insert or swipe your card to complete your ATM transactions.



What about our Progressive Bank ATMs?

We are currently piloting the Contactless ATM feature at our North 19th Street ATM, with plans to upgrade all ATMs in our system by the end of 2022. Of course, until that time, you can still insert your EMV chip at our PB ATMs.

I have a *Rewards Checking* account? Will my Contactless Debit Card transactions continue to count toward my 12 debit card transactions each month?

Yes. Your Contactless transactions count the same as any other debit card transaction.

Will my Contactless Business Debit Card still qualify for 1% Cash Back?

Yes. Your Contactless transactions count the same as any other signature debit card transaction as long as you do not enter a PIN or you choose *Credit* at checkout.

For questions, contact PB Customer Service at 318-651-5100.

Monday - Friday 8:00 a.m. - 5:00 p.m.