

Frequently Asked Questions about Contactless Payments

Q1: How does the card work?

Ans: ICICI Bank Coral Contactless Credit Card has a chip and a radio frequency antenna embedded. When the Contactless Credit Card is tapped against terminal enabled for contactless payments, the card transmits payment details wirelessly, eliminating the need to insert it. Account details are communicated to the reader and then processed through the secure MasterCard® acceptance network in the usual way.

Q2: How is the card more secure?

Ans: The ICICI Bank Coral Contactless Card never leaves the customer's hand when a payment is made, so he/she is always in control. This gives added security to the card.

Q3: Where can the ICICI Bank Coral Contactless Credit Card be used?

Ans: Anywhere that the Contactless payment PoS Machine is available, the card can be used to tap and pay. If a contactless PoS machine is not available, the Contactless card can still be used for swipe or dip transactions. If the PoS machine has a contactless symbol  displayed on it, then it is enabled for contactless payments.

Q4: How close does the 'tap' have to be to the reader?

Ans: Customers need to touch the reader with the card or bring it close to the terminal screen (within 4 cms)

Q5: How will purchases appear in the monthly statement?

Ans: Purchases made in contactless mode will be displayed in the statement just like any other purchase made with a regular card.

Q6: What if the customer is passing by a terminal and a contactless transaction takes place?

Ans: The contactless technology works only when the card is waved at a maximum range of 4 cms. Hence, even if the customer is at a small distance from the terminal, no accidental transaction can take place. Also, the card still requires a 4 digit Pin for every transaction, making the experience completely secure. Plus the cashier must first enter the amount on the PoS machine before the card is tapped and payment is processed.

Q7: What if the customer waves the card twice at the terminal? Will he/she be charged twice?

Ans: No. Even the card is tapped more than once at the terminal, the customer will only get billed only once for the purchase.

Q8: How will the customer know if the transaction is successful?

Ans: The customer will receive a chargeslip from the merchant, and also receive an SMS/Emailer on his/her registered contact details once the transaction is successful.

Q9: What if the card is lost or stolen?

Ans: The customer should contact our customer care or nearest branch to have the card blocked and request for a replacement card.