

FAQ

What does the  and  mean?

The EMVCo Contactless Indicator  indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal or on store signage, it means a merchant accepts tapping to pay.

The EMVCo Contactless Symbol  indicates **where** you tap your contactless card on the checkout terminal to make a payment.

When exactly do I tap to pay?

Once you are prompted to pay (by the cashier, a light on the checkout terminal, etc.), place your contactless card within 1 to 2 inches of the Contactless Symbol  on the terminal and follow the prompts.

Where can I tap to pay?

Just look for the Contactless Symbol  at checkout.

Millions of places around the world accept contactless payments, including fast-food restaurants, coffee shops, grocery stores, retail pharmacies, vending machines, taxis and more.

How do I tap my contactless card at the checkout terminal?

Your contactless card just needs to be within 1 to 2 inches of the Contactless Symbol  to initiate a payment.

It works best when your contactless card is held flat over the Contactless Symbol , versus held at an angle.

Actual physical tapping of the card to the surface is not necessary.

Can I still swipe or insert my Harbor Bank Contactless Debit Card even if I don't see the Contactless Symbol at the checkout terminal?

Yes. If you don't see the Contactless Symbol on the checkout terminal, you can still swipe or insert your contactless card, just like any other debit card.

Will my new card have the same number as my current card?

The customer's card will have the same number but a new CDV and expiration date.

Do I need to change my automatic payments I have set up with my existing card?

We strongly suggest customers let their automatic payments go through on their old card for the months of May and June.

After those payments are clear, then activate your new card and give those merchants your new CDV and expiration date.

Will my current debit card stop working?

No, it will continue to work until you activate your new card.

Is tapping to pay secure?

Yes. Here's why:

- Each Harbor Bank Contactless Debit Card carries the same trusted security as a Harbor Bank Debit chip card.
- The one-time code generated every time a Harbor Bank Contactless Debit Card is used at an in-store contactless-enabled terminal protects your payment information, making it extremely effective in reducing counterfeit fraud.
- You can't pay accidentally—your Harbor Bank Contactless Debit Card must be within 2 inches of the terminal for the transaction to take place. And you won't be billed twice, even if you accidentally tap twice.
- Tapping to pay with your Harbor Bank Contactless Debit Card helps you avoid touching surfaces at checkout.