



Standard Chartered Bank Contactless Debit Cards FAQs

What is a Contactless Debit Card	A debit card that uses short-range wireless Technology to securely complete payments at Merchants outlets with Contactless enabled Terminals.
How can I tell the Card is Contactless	The Contactless card comes with a wave-like Symbol on the front side 
How do I know if a Merchant terminal is Contactless enabled	Look out for the Contactless symbol on the Merchant terminal.
How do I pay with the contactless card	Simply tap your card on the check-out terminal close to the contactless symbol
How long should I tap	You only need to hold your card to the terminal for a short 1-2 seconds.
Are the Contactless Cards secure	Yes, they enjoy the same security as the contact Chip cards.
Are Contactless payment safe	Yes, each transaction is accompanied by a one-time code that securely protects your payment information just like the Chip card. Tapping twice does not result in duplicated billing.
How can I apply for the Contactless Cards	Same way as the Contact Cards, through our SC Mobile app, ibanking platform or Branches
Do I need to replace my existing Contact chip Card	No. You may continue to use your Card. However, you will be issued with a Contactless card upon any new Card request.
Can I replace my current Contact Chip Card with a Contactless card	Yes. Standard replacement fee may apply. Please check our Tariff of charges. https://av.sc.com/ng/content/docs/ng-tarrif-guide-new.pdf
Can I use the Card to make Contactless Payments locally and abroad	Yes. The Card can be used for payments both locally and abroad
Will the Contactless functionality work for all card payments	No. All payments above NGN1,000 will require the Card be inserted and Client input PIN to complete
How many transactions can I make with my Card in a day	Up to 10 transactions can be made on the Card per day



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Can I increase my limit for Contactless payments	No. The limits are already set. You can only reduce the pre-set limit of NGN10,000 per day.
Can I opt not to use the Contactless feature	If you do not want to use the Contactless feature, you can continue to use the Chip and PIN payment method. This means that you will insert your card and input your PIN for every payment.
Why should I use the Contactless Card	The Contactless Card offers fast, easy, convenient, and secure payments for purchases.