

FAQ – CONTACTLESS PAYMENT DEBIT CARD(S)

What is a contactless payment?

A contactless payment is a touch-free transaction processed by tapping or hovering your card at checkout, rather than swiping the card or inserting it into a chip reader.

How does a contactless payment work?

Encrypted card information is sent using near field communication (NFC) technology between the card and the contactless reader on the terminal.

Where can I use the contactless card feature?

You can use the contactless card feature anywhere you see the contactless symbol at checkout.

Can I use my contactless card at locations where the merchant terminal or ATM is not yet enabled with the contactless card feature?

Yes, your contactless card also has a chip and magnetic stripe. You can use your contactless card by inserting it or swiping it at a terminal or ATM.

How long will it take to receive my new contactless card?

Your card will be received within 7-14 days.

Can I continue to use my current card(s) until the new card(s) arrives?

Yes, customers with an existing card and asking for a new contactless payment debit card will continue to have access to their existing card while they await the new card's arrival. Once you activate your new debit card, the existing cards will automatically deactivate.

Will the contactless card have a new card number? Or will it list my current card information?

Yes, your new contactless card will have a new card number, unless you request for it to remain the same number. However, the contactless card will come with a new CVV number and expiration date.

Will recurring payments that are set up on my existing card need to be updated with the new card details?

Yes, you will want to contact each vendor to provide them with the new card details.

Will I need a new Pin number? If so, how can I receive one?

When you activate your new contactless card, you will be prompted to select a PIN. You can enter your old PIN at that time, if desired.

If I chose not to request a contactless card at this time, when will I receive a new contactless payment debit card?

At expiration of your existing card. A new contactless payment debit card will automatically be sent upon expiration.

If I have additional questions and want to talk with someone on the phone, is there a telephone number to call?

Yes, you can reach out directly to one of our branch locations or call customer service toll free (866) 262-2657.