

## Frequently asked questions

### How will I know if I should wave, swipe or insert my card?

Generally waving is reserved for low value transactions, but the merchant will guide you. Once you've waved, swiped or inserted your card, just follow the prompts on the terminal. Some terminals may not be chip ready, so you will swipe and sign as before.

### What if I forget my PIN?

Simply call the number on the back of the card to change or reset it, or speak to a customer service representative who will guide you.

### Is there a limit for contactless transactions?

Most contactless transactions are limited to US\$50. However, some merchants will allow larger transactions (a signature or PIN may be required). If your contactless transaction cannot be completed, swipe or insert your card to complete the transaction with a signature or by entering your PIN.

### Are contactless transactions secure?

Your RBC Royal Bank credit card with contactless capability features multiple layers of protection, including chip technology. You are always in control because the card does not leave your hand when you wave and pay. In addition, you're protected against fraudulent transactions under the Zero Liability policy.

### Can my card be charged by accident or multiple times?

No, your card must be placed very close to a contactless reader to complete a transaction. Simply walking by a checkout that has a reader will not cause your card to be charged. In addition, if your card is waved in front of a reader more than once, you will only be billed once.

### Where can I use the contactless feature?



Contactless transactions are accepted throughout the world at participating merchants where you see the contactless symbol, including grocery stores, fast food restaurants, convenience stores, coffee shops and vending machines.

## Activating your new card

- Choose a 4-digit Personal Identification Number (PIN) that's easy for you to remember but hard for others to guess.
- Call the number on the front of the card, from the phone number we have on record for you, and follow the prompts.
- Activate and set the PIN for the primary cardholder first, then the co-applicant and additional users.

[www.rbcroyalbank.com/caribbean](http://www.rbcroyalbank.com/caribbean)



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<sup>1</sup> A signature or PIN may still be required in some instances.



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# New security and convenience in the palm of your hand.



Get to know your new RBC® Visa<sup>+</sup> credit card with chip and PIN security and the convenience of contactless payments.

## The security of chip and PIN technology



### Welcome to your new RBC Royal Bank Visa card

Combined with your Personal Identification Number (PIN), the encrypted microchip in your card provides significant protection against counterfeiting and fraud.

Already in wide use around the world, it has technology designed to make an already safe payment system even more secure.

### Secure and easy to use

You can set a PIN of your choice when you call to activate your card. After that, using your card is as easy as 1-2-3.

#### Step 1

Instead of swiping, simply **insert** your card into the terminal and **leave it there** for the entire transaction.

#### Step 2

Follow the prompts and validate your transaction by **entering your PIN**. No signature is required.<sup>1</sup>

#### Step 3

When your transaction is complete, remove your card and wait for your receipt.

*If you experience difficulties – or you're unsure of your PIN – simply call the number on the back of the card for assistance.*

## The convenience of contactless

The new contactless feature of your RBC Royal Bank® Visa card is at no additional cost. It lets you pay for small purchases quickly and securely at locations that accept contactless transactions.

### Pay with confidence and ease

The feature uses chip technology to provide you with one of the most secure contactless payment systems in the marketplace. Your card never leaves your hand, so you're always in control. Here's all you have to do:

#### Step 1



Look for this symbol at checkout counters.

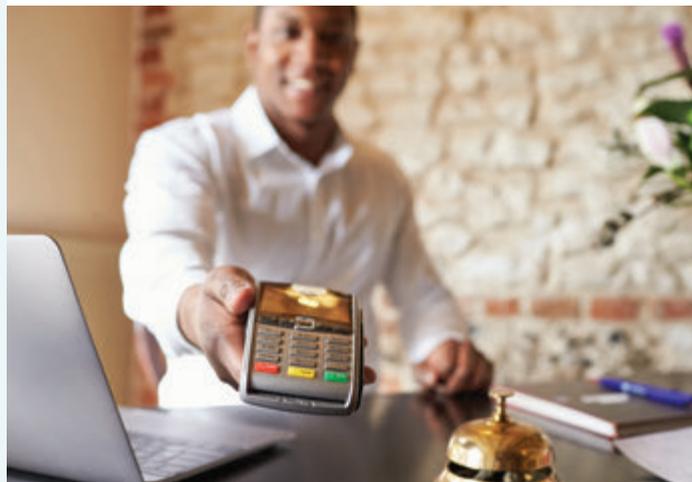
#### Step 2

Wave your card over the secure terminal or hold it on the terminal.

#### Step 3

Wait for approval and you're ready to go.

If you don't see the contactless symbol in the store, you can still use your card by inserting or swiping it.



## Managing your PIN

With your RBC Royal Bank chip and PIN credit card, your PIN becomes a key security feature of your transactions.

**It is very important that you remember your PIN and never disclose it to anyone.**

### A few tips to help keep your PIN safe

- Never write down your PIN or store it electronically.
- Choose a number that is easy for you to remember but hard for others to guess. Avoid numbers such as your date of birth, phone number, etc.
- If you suspect your PIN has been compromised, call the number on the back of your card to change it immediately.

### Using your card

It will take time for all stores and restaurants to upgrade to chip-enabled or contactless terminals. Until then you can still swipe and sign as before.

### Zero Liability

Rest assured that all transactions are just as secure as ever and you continue to be protected under the Zero Liability policy, whether you use chip and PIN, contactless or swipe and sign.

This means you are not liable for fraudulent charges, provided you take reasonable precautions to protect your PIN and your card as set out in the RBC Royal Bank credit card agreement.