

Frequently asked questions

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

Generally waving is reserved for low value transactions of up to \$200 USD. However the merchant can 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 reset your pin via RBC® Digital Banking or visit a branch.

Is there a limit for contactless transactions?

Most contactless transactions are limited to \$200 USD. If your contactless transaction cannot be completed, insert your card to complete the transaction with a signature or by entering your PIN.

Are contactless transactions secure?

Your RBC Royal Bank Visa Debit 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.

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.

To find out more information about RBC Visa Debit cards:

- Call or visit your nearest RBC Royal Bank branch
- Or visit [rbc.com/caribbean](https://www.rbc.com/caribbean)

Bahamas Tel: +1 242-356-8500

Barbados Tel: +1 888-847-5803

Cayman Islands Tel: +1 888-847-5803

Turks & Caicos Tel: +1 888-847-5803

Trinidad and Tobago:

Local Tel: 800 11RBC (1722)

International Tel: +1 868-625-1083

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Royal Bank



RBC Royal Bank Visa Debit Card

For every moment of your day



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Experience the ease of the RBC Royal Bank Visa Debit card

Your new RBC Royal Bank™ Visa[®] Debit card simply makes life easier, helping you take care of all your everyday transactions, big and small. Whether you're at home or away, you can make secure transactions anywhere in the world.

Your RBC Royal Bank Visa Debit card is provided to you at no annual cost and no charges for local purchases.

The security of chip and PIN technology


Combined with your 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.



The convenience of contactless payments

The new contactless feature of your RBC Royal Bank Visa Debit card is at no additional cost. It lets you pay for small purchases of up to \$200 USD quickly and securely at locations that accept contactless transactions.

All you have to do:

Step 1 – Look for this symbol  at checkout counters.

Step 2 – Wave or hold your card over the secure terminal.

Step 3 – Wait for approval and you're ready to go.

In some instances, a signature or pin may still be required.



The convenience of virtual purchasing power

Your new Visa Debit card is accepted internationally online, by telephone or by mail order by merchants around the world.*

Simply provide your Visa Debit card:

- Number
- Expiration date and
- 3-digit security code (on the back of your card)

NOTE: You should not be asked to enter or provide your Personal Identification Number (PIN) as it is strictly confidential and should not be shared with anyone.

The convenience of cashless purchases

Using your card at a store 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.

Step 3 – When your transaction is complete, remove your card and wait for your receipt.

*Please visit rbccroyalbank.com/caribbean for a list of fees and charges associated with international transactions.