

FAQ: Contactless payment

How do I know if a card contains the contactless function?

The following symbol must appear on your card.



How do I know if a shop/ATM accepts contactless payment?

The following logo on the terminal or ATM means that you can pay using your card's contactless function.



How do I activate the contactless function?

For security reasons, the contactless function is disabled when the card is sent to you.

To activate the contactless function, you must first carry out a chip transaction with the PIN code at an ATM or a payment terminal (cash withdrawal, balance consultation, payment at a retailer).

The contactless function is then activated automatically and you will be able to use it.

How do I make a contactless payment?

1. Place your card within 5 cm of the payment terminal.
2. Payment is made instantly without having to insert your card into the reader, nor entering your confidential code.

Is the amount for contactless payments limited at the point of sale?

A contactless payment can be made for any amount, as long as the card and the terminal can be used for contactless transactions and as long as the payment does not lead to the daily or monthly limit being exceeded.

You should be aware that the PIN code will have to be keyed in if the amount exceeds CHF 80.

Is there a daily or monthly limit for contactless payments?

There is no specific daily or monthly limit for contactless payments. Contactless payment amounts are deducted from the existing limit for the card, in the same way as contact transactions (cash withdrawals and payments at the point of sale).

For security reasons, the amount for contactless use without having to key in the PIN code is limited to CHF 200; above this amount, the PIN code will need to be keyed in for control purposes.

What is the maximum amount without having to key in the PIN code?

For amounts under CHF 80, the PIN code does not have to be keyed in.

For amounts above CHF 80, the PIN code will always be required.

Abroad, this limit may be lower (for example EUR 20) or higher (for example CAD 100), depending on the individual services offered by MasterCard and Visa.

How do I disable the contactless function?

For debit cards: the contactless function can be activated/deactivated from the One app.

What does NFC stand for?

NFC stands for "Near Field Communication". The card's chip and the payment terminal communicate to each other in this way thanks to a high frequency, short-range magnetic field (in practice, approximately 2 to 4 cm).

Is contactless payment secure?

- Contactless payments use the same protocols for data and cryptographic security procedures as chip payments.
- A contactless payment will only work if the card is positioned just a short distance from the payment terminal. The short range means that accidental payments will not occur.
- For security reasons, the BCGE has decided to limit the amount of contactless payments without a PIN to CHF 200 per day. Above this amount, the user will be asked to key in the confidential code. This ensures that fraudulent payment of small amounts without a PIN code are limited with stolen cards.
- Lastly, the PIN code will have to be keyed in for amounts above CHF 80.

In order to restrict the range of the chip, and to avoid all risk of fraud, the BCGE provides its clients with an anti RFID/NFC card.

What should I do in the event of loss or theft of my card?

In the event of loss or theft, block your card immediately by phoning:

Debit card: +41 (0)58 211 21 88.

We advise you to save this number in your telephone so as to be able to use it at any time.

What should I do if I note or think that my card has been used fraudulently?

You should immediately check the statements for the relevant accounts on receipt and inform us straightaway of any fraudulent use of your card, at the latest within 30 days of receipt of the bank statement.

We would advise you to carefully read the conditions of use governing your card and to comply with the precautionary measures required when conducting your transactions. A reminder of these conditions is available on our internet pages <https://www.bcge.ch/en/conseil-secure-cartes>.