



Contactless Cards Being Issued

Why are we upgrading our cards to contactless? With more and more merchants adopting contactless technology at their terminals, this enhancement to our cards will allow our members a faster, secure, and more convenient way to pay for their everyday purchases.

What is a contactless card? A contactless card allows the ability to tap your card at checkout, instead of inserting or swiping the card.

What are the benefits of a contactless card? Contactless cards offer a safer, faster and easier way to pay, making them perfect for when you need to pay on the go. Simply tap your contactless card on any contactless-enabled terminal, and a secure one-time code, that protects your payment information, is sent to the merchant's terminal to process the transaction.

Are contactless cards safe? Yes! Contactless cards use a similar technology to that of EMV chip cards; each transaction creates a unique one-time code that securely protects your payment information. This prevents your card data from being stored in the checkout terminal, and in turn protecting your information against fraud.

When will I get my new contactless Debit Card? For security purposes, we do not know the exact date your new card will be mailed, but contactless cards are being reissued in groups by account number starting in February. You will receive an email once your contactless card has been mailed, so it is important to verify your email and mailing address to verify we have your most up to date contact information on file.

Will my old card continue to work while I am waiting to receive my contactless card? Yes, your old card will continue to work while you are waiting for your new contactless card to arrive in the mail. Once your contactless card has been activated, your old card will be automatically deactivated, so it is important to update any reoccurring merchants with your new card information. Also, be sure to destroy your old card by cutting through the magnetic stripe.

Will my card number stay the same or change? For Credit Cards, your contactless card number and CVV will stay the same as your existing card, but the expiration date will change. For Debit Cards, your contactless card will have a new card number, CVV, and expiration date. For this reason, it is important that you update any reoccurring merchants with your new card information.



Will my PIN number stay the same or change? As you activate your new Credit or Debit Card, you will be prompted to set your PIN number at that time.

I got my new contactless card, but my card number and name are missing? No need to worry!



Your card number and name are now on the back of your card instead of the front!

How will I know which accounts are linked to my contactless card? Members can process a balance inquiry at any of our Allegacy ATM or ITMs to verify which accounts are linked to their new contactless card(s). Members can also ask any frontline staff member to verify the linked accounts on their new card(s).

How do I know if a merchant accepts contactless cards? Simply look for the contactless symbol  at any merchant terminal that indicates contactless payment is accepted.

How do I use my card to tap and pay™? Hold your contactless card so that the contactless indicator  on your card is 1-2 inches from the contactless symbol  on the checkout terminal, and within seconds, your transaction will be processed.

I tapped my card, but nothing happened or the transaction declined. What does this mean? This could mean several things, but here are the most common reasons why this might have happened:

- In all the excitement, you may have forgotten to activate your new contactless card. No problem, just call the Debit Card activation number at 855-847-2024, or the Credit Card activation number at 800-631-3197.
- Your card may have been too far away from the terminal, try holding your contactless card so that the contactless indicator  on your card is 1-2 inches from the contactless symbol  on the checkout terminal.
- The terminal could be malfunctioning, or not fully set up to accept contactless payments just yet. Try inserting your card in the terminal just as you would for a chip transaction.

What if a terminal does not accept contactless cards, can I still use my new card? Absolutely! If a merchant does not accept contactless just yet, no problem, just insert your chip in to the terminal.

Can I be charged twice if I have more than one contactless card in my wallet? No, contactless-enabled terminals will only communicate with one card at a time. If you have more than one contactless card in your wallet, just tap the card you want to use, rather than your whole wallet.

I accidentally tapped my card twice, will I now be charged twice? No, payment terminals can only communicate with one card at a time and must finish the first transaction before a second transaction can be started.

More questions? Contact us.

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