Your new contactless chip card

- Your new card features contactless technology, so you can make fast, secure payments without entering your PIN.
- There is a transaction limit for contactless payments, which varies by country. The transaction limit by country are provided further in this guide.
- For security reasons, you will need to make one Chip and PIN / signature transaction before you can use your contactless card. From time to time, when making a contactless transaction you will be asked to insert your card and enter your PIN / provide your signature for additional security.
- Merchants should offer a receipt for a contactless transaction. In case a receipt is not offered but is required by your company's expense policy, please ask the merchant for one.
- At the till, look for the contactless symbol to pay using your contactless card.

Here’s how it works

Look out for the contactless symbol when making a purchase. Touch your card to the reader to pay. Wait for the beep or green light. This means your transaction is complete.

Frequently Asked Questions

What is a contactless chip card?
Where can I use my contactless chip card?
I just received my contactless chip card. What should I do?
How do I pay with my contactless chip card?
What if I do not wish to pay using contactless technology?
Do I have a daily limit for contactless payments?
Can I change the limit per transaction for my contactless chip card?
I made a transaction within the contactless transaction limits, why did it fail?
Is it safe?
What if I walk by or brush against a contactless terminal? Could I accidentally pay for someone else’s purchase?

What if I want to pay for a London bus fare and I have both an Oyster card and a contactless chip card?

Can a fraudster with a bogus contactless terminal steal money from my card by brushing up against me?

What if my contactless chip card gets lost or stolen? Isn’t it like writing a blank cheque to a fraudster?

If I am the victim of contactless card fraud, will I be protected?

Do I have to treat my Contactless card in any special way?

Is there a battery?

How will purchases appear on my monthly statement?

How do I benefit?

Which products have a contactless chip?

What do I do if my Contactless card or device has been lost or stolen?

What is a contactless chip card?
Cards issued by Bank of America Merrill Lynch that bear the contactless symbol are chip cards, and are enabled with contactless payment technology. You can pay with contactless technology simply by tapping your card against a contactless enabled terminal. If there is no contactless symbol, it is not a contactless enabled card.

Where can I use my contactless chip card?
Where you see this symbol at checkout, you can tap to pay with your contactless card. If you don’t see the symbol, your contactless card can still be used by inserting in the terminal at checkout.

I just received my contactless chip card. What should I do?
Unless pre-activated, make sure you activate your card by calling the number found at the back of your card. For security you’ll need to make a first transaction with your PIN before you can use your contactless card.
Note: Cards issued in Singapore and Hong Kong are chip and signature cards (no PIN), so for security you’ll need to make a first contact transaction by inserting your card into the terminal before you can use your contactless card.

How do I pay with my contactless chip card?
To make a purchase using the contactless feature, first look for the contactless symbol at participating merchants on a contactless enabled terminal. Then simply tap your contactless chip card against the symbol on the terminal for an easy and quick checkout.
What if I do not wish to pay using contactless technology?
The contactless feature cannot be disabled, however the contactless card has the flexibility to allow transactions to be processed through Chip and PIN / signature as and when required. If you do not wish to pay using contactless technology, you may advise the merchant that you wish to make a regular contact transaction instead.

Do I have a daily limit for contactless payments?
There is no daily limit for contactless payments on your Bank of America Merrill Lynch corporate card, however there are set limits per transaction as outlined in the table below, and you need to have enough available credit to cover the value of your transaction. Contactless transaction limits for some key markets are provided below. If unsure, ask the merchant for clarification on what the contactless threshold is in the country you are transacting in.

<table>
<thead>
<tr>
<th>Country</th>
<th>Contactless Transaction Limit</th>
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</thead>
<tbody>
<tr>
<td>Australia</td>
<td>AUD 100</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>HKD 1,000</td>
</tr>
<tr>
<td>India</td>
<td>INR 2,000</td>
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<tr>
<td>Singapore</td>
<td>SGD 100</td>
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<tr>
<td>Austria, Belgium, Estonia, Finland, Germany, Italy, Lithuania, Luxembourg, Netherlands</td>
<td>EUR 25</td>
</tr>
<tr>
<td>Latvia</td>
<td>EUR 10</td>
</tr>
<tr>
<td>Slovenia</td>
<td>EUR 15</td>
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<tr>
<td>Portugal, Slovakia, Spain</td>
<td>EUR 20</td>
</tr>
<tr>
<td>Ireland, France</td>
<td>EUR 30</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>BGN 25</td>
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<tr>
<td>Czech Republic</td>
<td>CZK 500</td>
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<tr>
<td>Denmark</td>
<td>DKK 200</td>
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<tr>
<td>Hungary</td>
<td>HUF 5,000</td>
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<tr>
<td>Norway</td>
<td>NOK 200</td>
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<tr>
<td>Sweden</td>
<td>SEK 200</td>
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<tr>
<td>Switzerland</td>
<td>CHF 40</td>
</tr>
<tr>
<td>Turkey</td>
<td>TRY 50</td>
</tr>
<tr>
<td>Poland</td>
<td>PLN 50</td>
</tr>
<tr>
<td>Romania</td>
<td>RON 100</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>GBP 30</td>
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</tbody>
</table>

Can I change the limit per transaction for my contactless chip card?
No, it is not possible to change the limit per transaction for your contactless chip card.

I made a transaction within the contactless transaction limits, why did it fail?
There may be a number of reasons as to why the transaction did not go through, including:
- You do not have enough available limit on your card.
- The contactless enabled merchant terminal and/or your contactless chip card is faulty.
The merchant terminal allows contactless transactions at a threshold lower than BofAML’s contactless transaction limits, and/or the transaction amount.

If you have further questions or would have trouble using your contactless chip card, please call the number on the back of your card to speak to our Card Servicing Team who will be able to assist you.

Is it safe?
Absolutely. With secure encryption technology and fraud protection continuing to safeguard each purchase, your contactless card is as safe as the regular non-contactless chip card.

- **You are in control:** Your contactless enabled chip card never leaves your hands to make a payment.
- **No accidental payments:** Your contactless enabled chip card must tap the reader at checkout. You are in control: Your contactless enabled chip card never leaves your hands to make a payment.
- **Not billed twice:** Even if you tap more than once at the checkout, you’ll only get billed once for your purchase.

What if I walk by or brush against a contactless terminal? Could I accidentally pay for someone else’s purchase?
No. The card needs to be very close to the terminal (always less than 10cm and usually less than 2cm) – so generally, a touch of the card above the terminal is required to make the payment. Also, in a typical transaction, the merchant needs to enter the amount for you to approve first, and then your card has to be held very close to the terminal for longer than half a second.

What if I want to pay for a London bus fare and I have both an Oyster card and a contactless chip card?
If an Oyster card and a contactless card are presented simultaneously, the Oyster card will generally take priority and be used for the payment. In some cases, the entire payment may be cancelled.

You can be sure that only one card will ever be charged. But it’s always best to present the card you want to pay with to the reader – and leave any others in your purse or wallet, to make sure that the correct card is recognised.

Can a fraudster with a bogus contactless terminal steal money from my card by brushing up against me?
Today’s fraudsters are on the hunt for full card details. The only information that could possibly be read from a contactless card is the card number, the expiry date and in some instances, the cardholder name – the same information that’s available on the front of your card.

On its own this information is simply not useful for today’s fraudsters – who also need to get their hands on the really sensitive information, such as the CVV code (the three digit security code on the back of your card), PIN numbers, One Time Pins (OTPs), card security codes, billing addresses and other hidden security data. None of these essential details can be read from a contactless card.

What if my contactless chip card gets lost or stolen? Isn’t it like writing a blank cheque to a fraudster?
No. Although it looks very simple to make a transaction, Bank of America Merrill Lynch contactless cards are protected in many different ways. The bank sets a limit on the number/value of contactless transactions that can be made before a cardholder is asked to do perform a contact transaction.
Every now and then, you will be asked to perform a contact transaction and verify your transaction with your PIN to prove that it is you in possession of your card (for chip and PIN cards), or verify your transaction by signing for your purchase to prove that it is you in possession of your card (for chip and signature cards).

And, just like any other transaction, Bank of America Merrill Lynch’s fraud protection team is always on the lookout for any unusual transactions that may show that it is not you using your card. You will get the same level of protection as any other transaction. And, if your card is lost or stolen, the card will be blocked by our servicing team once you notify them. If your card is lost or stolen, you should notify our cardholder servicing team as soon as possible.

Contact details for APAC: www.bofaml.com/globalcardapac
Contact details for EMEA: www.bofaml.com/globalcardemea

If I am the victim of contactless card fraud, will I be protected?
You will always be well protected. You get the same level of protection from your bank as you would with any other Bank of America Merrill Lynch Corporate Card transaction. If your card is lost or stolen, the card will be blocked as soon as you notify our card servicing team.

Do I have to treat my Contactless card in any special way?
You should treat your contactless card as you would treat any credit, debit and prepaid card. Always know where your contactless card is and keep it in a safe place. Check often to make sure none of your cards/devices is missing.

Is there a battery?
There is no battery used to power the contactless functionality on your card.

How will purchases appear on my monthly statement?
Contactless purchases will be displayed on your statement just like any other purchase you make with a regular card.

How do I benefit?
There are many benefits with the Bank of America Merrill Lynch Corporate Card contactless functionality. It’s like having exact change wherever you go, so you don’t have to worry about carrying around a lot of cash or fishing for coins. You are in control because your contactless card or device never leaves your hand at checkout. Contactless transactions are fast and ideal at places where you are in a hurry, like at fast food restaurants, taxis, trains, petrol stations and more. When you’re using public transport, contactless could help you skip ticket or top-up queues, making it quicker and more convenient to get to your destination. If you’re a frequent passenger in London, you’ll be pleased to know that Transport for London and MBNA Thames Clippers accept contactless across their whole network. You will also be able to retrieve your journey and payment history on their website.

Which products have a contactless chip?
Contactless chip cards are currently available on all Bank of America Merrill Lynch Corporate Card products issued in APAC and in EMEA.
BofAML APAC Countries
Australia
Hong Kong
India
Singapore

BofAML EMEA Countries
Austria Hungary Portugal
Belgium Ireland Romania
Bulgaria Italy Slovakia
Czech Republic Latvia Slovenia
Denmark Lithuania Spain
Estonia Luxembourg Sweden
Finland Netherlands Switzerland
France Norway Turkey
Germany Poland United Kingdom

If you have further questions, please call the number on the back of your existing card to speak to our cardholder servicing team.

What do I do if my Contactless card or device has been lost or stolen?
If you have lost your card or suspect unauthorised activity on your account, stop using your contactless chip card immediately and contact our cardholder servicing team.

Contact details for APAC: www.bofaml.com/globalcardapac
Contact details for EMEA: www.bofaml.com/globalcardemea

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