

# Questions and answers on contactless Maestro cards

## How can I tell if my Maestro card is contactless?



The contactless symbol must appear on your Maestro card.

## How do I know where I can make a contactless payment with my Maestro card?



Anywhere Maestro cards are accepted that is also equipped with a contactless payment terminal.



You can tell based on the Maestro logo and the contactless symbol on the payment terminal or ATM.

## How does a contactless card transaction work?



Look for this symbol on the payment terminal. You can use your contactless Maestro card to pay anywhere you see this logo.



Hold your card close to the contactless sensor.

The display will confirm payment within a few seconds.

## When will the contactless feature be activated?

### Do I need to do something to make it work?

For security reasons, the contactless feature is deactivated when Maestro cards are mailed. First, you need to make a transaction by inserting your Maestro card into a payment terminal or an ATM and entering the correct PIN. This automatically activates the contactless feature and allows you to make contactless payments.

### Do I need to enter my PIN for contactless card transactions?

No PIN needs to be entered for amounts of less than CHF 40. For security reasons, however, you may have to enter your PIN from time to time. You will always be prompted to enter your PIN for amounts over CHF 40. Enter it and confirm by pressing OK.

### Can I make contactless payments for amounts over CHF 40 as well?

Yes. For amounts over CHF 40, the payment terminal will prompt you to enter your PIN. You do not need to insert your Maestro card into the payment terminal, however.

### How close do I need to hold my Maestro card to the contact sensor?

The best method is to place your Maestro card right next to the contact sensor. In practice, the maximum range of Maestro cards is approximately 2–4 cm.

## I am not sure how to use my contactless Maestro card.

### How do I know what to do and when/how to do it?

The payment terminal will guide you through the transaction step by step and tell you exactly what you need to do next. Follow the instructions on the screen.

### What is the advantage of a contactless Maestro card?

Contactless payment is very quick and easy, especially for amounts of less than CHF 40. You can pay amounts of less than CHF 40 without entering your PIN in a matter of seconds. Paying with a contactless Maestro card is easier than using cash. No change or coins are required. You no longer need to go through the trouble of counting out coins.

### I already have a Maestro card, but it is not contactless.

#### When will I get a new contactless Maestro card?

Existing Maestro cards that still work will not be replaced until they expire. The expiration date is printed on your Maestro card. You will automatically receive a new contactless Maestro card about three months before your Maestro card expires. There is nothing that you need to do. You can order a replacement card at any time by paying the corresponding fee. This new card will come with the contactless feature.

### Can I have the contactless feature deactivated?

You can have the contactless feature deactivated by your client advisor at one of our branches, or via the 24-hour helpline (+ 41 0800 800 488). The contactless feature can also be reactivated at your request.

### What does NFC mean?

NFC stands for “near field communication.” This allows the card’s chip to communicate with the payment terminal via a short-range, high-frequency magnetic field (in practice, approximately 2–4 cm). Similar technology is used for ski passes and access controls in the workplace, sometimes with a longer range.

### How secure are contactless payments?

- Contactless Maestro cards are equipped with the latest generation chips and are state of the art in terms of security
- The same data transmission protocols and cryptographic security procedures are generally used for contactless payments as for contact-based chip payments
- Your Maestro card will only initiate a transaction if it is held very close to the payment terminal. The short range of 2–4 cm prevents any unintended payment from occurring at a larger distance.
- Only one transaction is permitted per payment process, even if the card is placed next to the payment terminal multiple times in a row
- If the payment terminal detects more than one contactless card, it automatically cancels the transaction without any payment occurring
- As in the past, a PIN needs to be entered for amounts over CHF 40

### What data is stored on the chip?

Contactless payments use the same data as contact-based chip payments. Only the card number and card’s expiration date are stored on the chip. Information such as name, date of birth, gender, address, account number, and transaction data is not stored on the chip.

### Can the Maestro card that was mailed to me be used to make fraudulent contactless transactions without a PIN while still in the unopened envelope?

No. For security reasons, the contactless feature is deactivated when Maestro cards are mailed. First, you need to make a transaction by inserting your Maestro card into a payment terminal or an ATM and entering the correct PIN. This automatically activates the contactless feature and allows you make contactless payments.

### Can unlimited contactless transactions be made if my Maestro card is lost or stolen?

No. There are security precautions in place that limit the number of contactless transactions made without a PIN and require that the PIN be entered.

### What do I need to do if my Maestro card is lost or stolen?

If you lose your Maestro card, you are obligated to have us freeze it immediately, regardless of whether your Maestro card is contactless or not. If your Maestro card is lost or stolen, please call our 24-hour helpline immediately (+41 0800 800 488). Save the telephone number for the 24-hour helpline on your mobile phone so you can access it at any time. If you have complied with the conditions for the use of the Maestro card, particularly the duty of due diligence under section I.6, and if you are not otherwise at fault, the bank will cover the losses incurred by you due to the fraudulent use of your Maestro card by third parties. The conditions for use of the Maestro card can be found on the internet at [www.credit-suisse.com/maestrocard\\_conditions](http://www.credit-suisse.com/maestrocard_conditions). You can also request these from your client advisor or at one of our branches.

### What do I need to do if I notice or suspect that my Maestro card has been used fraudulently?

You are obligated to review the corresponding account statements immediately upon receipt and to report any discrepancies without delay, particularly any debits made as a result of fraudulent use of your Maestro card. This must be done no later than 30 days after receipt of the account statement for the corresponding billing period. You can find the corresponding contact details on your account statement. A claims form will be sent to you. The claims form must be completed in full, signed, and returned to us within ten days of receipt.



**CREDIT SUISSE (Switzerland) Ltd.**  
CH-8070 Zürich  
[credit-suisse.com](http://credit-suisse.com)

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter “CS”) with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS. Your Personal Data will be processed in accordance with the Credit Suisse privacy statement accessible at your domicile through the official Credit Suisse website <https://www.credit-suisse.com>. In order to provide you with marketing materials concerning our products and services, Credit Suisse Group AG and its subsidiaries may process your basic Personal Data (i.e. contact details such as name, e-mail address) until you notify us that you no longer wish to receive them. You can opt-out from receiving these materials at any time by informing your Relationship Manager.  
Copyright © 2018 Credit Suisse Group AG and/or its affiliates. All rights reserved.