



# NFC & Contactless Pay

## WHAT IS NFC PAY?

**Contactless Payments**, or NFC (near-field communication) payments reduce the need for customers to touch the payment device.

Instead of transferring private card information, a unique digital signature is assigned to each payment. The transactions are more secure, reducing fraud and chargebacks.

Virtually every credit card terminal and Point of Sale system International Bancard supports accepts NFC contactless transactions.

## HOW TO USE IT:

### **NFC-Enabled Chip Cards**

- Many card-issuing banks are embracing credit cards equipped with NFC capabilities, meaning instead of inserting the card or swiping the card, cardholders can make a payment by holding/tapping their credit card over the payment device

### **Apple Pay and Android Pay**

- NFC payments can also be made using an iPhone or Android phone by storing credit cards in Apple Pay or Android Pay and holding/tapping their phone over the payment device

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