

## **Frequently Asked Questions (FAQ)**

### **1. What is Tapit?**

A contactless sticker card issued by the Cargills Bank PLC. Tapit is a thin, adhesive payment sticker that uses NFC (Near Field Communication) technology to enable contactless payments. It can be attached to any surface, such as your phone, wallet, keys, or laptop, and works just like a traditional contactless credit or debit card.

### **2. Is the Tapit safe to use?**

Yes, sticker cards are highly secure. They use encryption and tokenization to protect your payment details. Your actual card information is never shared. Additionally, if the sticker is lost, you can instantly deactivate it through the bank.

### **3. Can someone read my sticker card from a distance?**

No, using long-range RFID readers to extract data from contactless cards is impossible. The near field communication (NFC, compliant with ISO/IEC 14443 standard) technology in contactless cards uses a 13.56Mhz radio frequency technology that only transmits digital data within a concise range.

### **5. What about short-range skimming, then?**

It is impossible to clone a contactless card thanks to data collected by a hidden reader like a smartphone or any other NFC reader. Collecting enough data from the card to complete an online purchase is also impossible. Only a genuine POS, provided by an acquiring bank, can communicate with the card – and a fraudster using a genuine POS would get caught by the acquiring bank and processing network.

### **6. What if I lose the Tapit?**

If you lose the Tapit, you can immediately deactivate it through the bank. Unlike a physical card, the Tapit does not display your card number, CVV, or expiration date, reducing the risk of misuse. You can also request a replacement sticker quickly and easily.

### **7. Repeated purchases if my card is stolen?**

No, the total possible fraud amount would be negligible, even with a lost or stolen card. In many countries where small amounts of contactless transactions are authorized, the number of contactless transactions that can be made in a row with a contactless EMV card is limited.

### **8. Can I stick it on something other than my phone?**

Absolutely! Tapit can be attached to any item you always carry, such as your keys, wallet, laptop, or even on your ID card. This flexibility ensures you always have a convenient payment method with you.

### **9. Why should I use a sticker card instead of Apple Pay or Google Pay?**

In Sri Lanka, popular payment options like Apple Pay and Google Pay are not available. Contactless sticker cards provide a similar—if not better—experience, allowing you to make secure, touch-free payments without relying on apps or services that aren't accessible in the country.

10. Is this a good alternative for mobile payment apps?

Yes! Since mobile payment apps like Apple Pay and Google Pay are not available in Sri Lanka, Tapit offer a localized, accessible, and secure alternative. They provide the same convenience and security without requiring specific apps or devices.

11. How is it safer than a traditional card?

- Visible Card Details: The sticker does not display your card number, CVV, or expiration date.
- Instant Deactivation: If lost, you can deactivate the sticker immediately.
- Tokenization: Your actual card details are never shared during transactions.
- Single Payment Method: Losing the sticker only affects one payment method, unlike losing a wallet with multiple cards.

12. What if I lose my phone with the Tapit sticker on it?

If you're worried about losing your phone, you can attach the sticker to something else you always carry, like your keys or wallet. If the sticker is lost, you can deactivate it instantly and request a replacement. Similar to the other cards in the industry, cardholders will be liable for charges incurred on the sticker card until the bank's call centre is notified of the loss.

13. How does it compare to traditional NFC-enabled cards?

Most credit and debit cards today are already NFC-enabled, meaning they support contactless payments. However, if you lose a physical card:

- Your card details are exposed (card number, expiration date, CVV).
- It may take time to deactivate, leaving a window for potential fraud.
- Losing a wallet means multiple cards are at risk.

With a sticker card:

- No visible card details are exposed.
- You can deactivate it instantly if lost.
- Only one payment method is affected.

14. How is a sticker card better than QR-based payments?

While QR-based payment systems are popular, they require you to:

- Open a banking app.
- Scan a QR code.
- Manually enter payment details or confirm the transaction.

In contrast, contactless sticker cards offer:

- Faster Payments: Just tap and go—no need to open apps or scan codes.
- No App Dependency: You don't need to rely on specific banking apps or internet connectivity.
- Ease of Use: No need to manually enter details or wait for QR codes to load.
- Hygienic: No physical contact with payment terminals or QR codes.

15. Are there transaction limits?

No, like traditional chip enabled contact payments you can proceed with the payment. However, standard sticker cards' higher transaction limit signature requirement is there for larger purchases, additional verification (like a PIN / signature) may be required.

16. Can I use it internationally?

Yes, contactless sticker cards work anywhere contactless payments are accepted, just like your traditional NFC-enabled cards.

17. Can I use sticker cards for small, everyday purchases?

Yes! Sticker cards are ideal for small, everyday purchases like groceries, coffee, or public transport. They're faster and more convenient than QR-based systems, making them perfect for quick transactions.

18. How do I get a replacement sticker?

If your Tapit sticker is lost or damaged, you can request a replacement through the bank. The process is quick and easy, ensuring you're never without a payment option for long.

19. What makes sticker cards more convenient?

-Versatility: Attach it to anything you always carry.

-No Bulk: Eliminates the need to carry multiple cards or cash.

-Speed: Faster and more convenient than traditional payment methods.