

信銀國際信用卡 – 感應式付款功能
(Visa payWave / Mastercard®感應式支付 / 銀聯 QuickPass)

由2019年3月25日起，所有續期或補發的信銀國際人民幣及雙幣信用卡¹將具備銀聯QuickPass功能。你只需於付款時在感應式銷售點終端機上拍卡，即可完成交易，無須簽署，享受簡單又快捷的信用卡購物體驗！

另外，所有續期或補發的信銀國際Visa卡或萬事達卡²亦已於2018年10月12日起，具備Visa payWave或Mastercard®感應式支付功能。

如你不希望接納上述安排，請根據現行信銀國際信用卡會員合約所列明之有關終止信用卡賬戶之條款，請你於終止信用卡賬戶後自行作出相應安排，包括信用卡的定期付款交易指令及/或八達通自動增值服務之安排（如適用）。如有查詢，請致電信銀國際信用卡客戶服務熱線2280 1288。

註：

- 1: 信銀國際人民幣及雙幣信用卡包括所有信銀國際人民幣卡及信銀國際中國國航雙幣信用卡。
- 2: 信銀國際Visa卡或萬事達卡包括所有Visa卡及萬事達卡，Dollar\$mart現金卡除外。

中信銀行(國際)有限公司謹啟
2019年3月

CNCBI Credit Card – Contactless Payment Function
(Visa payWave / Mastercard® contactless payment / UnionPay QuickPass)

Starting from 25 March 2019, all renewal and replacement CNCBI RMB Credit Cards and Dual Currency Credit Cards¹ will be embedded with UnionPay QuickPass function. You can simply wave the card at the contactless card reader of the point-of-sale terminal to complete a transaction without signature so as to enjoy a simpler and faster credit card spending experience.

Besides, all renewal and replacement CNCBI Visa Cards or Mastercards² have started to be embedded with Visa payWave or Mastercard® contactless payment function since 12 October 2018.

If you do not wish to accept the above arrangement, please act in accordance with the relevant clause related to termination under prevailing CNCBI Credit Cardmember Agreement(s). Please make necessary arrangements after card termination at your end accordingly, in particular, for any pre-arranged payments and/or Octopus Automatic Add-Value Service through the existing credit card(s) (if applicable). If you have any enquiries, please call our Credit Card Customer Service Hotline at 2280 1288.


Remarks:

- 1: CNCBI RMB Credit Cards and Dual Currency Credit Cards include all CNCBI RMB Cards and CNCBI Air China Dual Currency Credit Card.
- 2: CNCBI Visa Cards and Mastercards include all Visa Cards and Mastercards except for Dollar\$mart Cash Card.

China CITIC Bank International Limited
March 2019


信用卡感應式付款功能 (Visa payWave / Mastercard®感應式支付 / 銀聯 QuickPass)

常見問題

1. 甚麼是 Visa payWave / Mastercard®感應式支付 / 銀聯 QuickPass ?
Visa payWave / Mastercard®感應式支付 / 銀聯 QuickPass 是一種感應式付款方式，只需一觸即可快速付款。
2. 如何識別一張卡是否具有感應式付款功能？
你只需在卡面上找到  標誌，即可確認該卡具有感應式付款功能。
3. 如何使用感應式付款？
於結帳時，只需把你的感應式付款卡在接受感應式付款商店的閱讀器上輕輕一觸，即可完成付款。
4. 當一觸付款時，卡片應該離閱讀器有多接近？
一般來說，當你在結帳時輕觸感應式付款卡，它必須距離終端上感應式符號一英寸或兩英寸內。請注意，如果你的錢包中有多張感應式付款卡，請提取你需要用的，而不要把整個錢包觸碰閱讀器。
5. 感應式付款是如何運作的？
感應式使用隱藏的嵌入式計算機晶片和射頻天線。在結帳時以卡一觸後，付款詳情將無線發送到 Visa / Mastercard / 銀聯網絡。
6. 使用感應式付款功能有甚麼好處？
感應式付款功能讓交易變得更加快捷方便：
 - 縮短了交易時間，更為省時
 - 你會感到更安心，因為你的感應式卡片於結帳時不會離開你的手
 - 你無需簽名或輸入個人密碼
7. 我需要個人密碼或簽名才能完成交易嗎？
為了確保使用感應式付款與現金一樣簡單和方便，接受感應式設備的商戶不要求你簽署小額消費（港幣\$1,000 或以下）。但是，為了保障你，超過港幣\$1,000 的消費通常需要簽名或輸入 PIN。
8. 在哪裡可以使用感應式付款？
在設有感應式標記的商店。詳情可瀏覽：
Visa 卡網址 (https://www.visa.com.hk/zh_HK/pay-with-visa/featured-technologies/visa-contactless-payments.html)
萬事達卡網址 (<https://www.mastercard.com.hk/zn-hk/consumers/features-benefits/contactless/contactless-locator.html>)
銀聯卡網址 (<http://www.unionpayintl.com/hk/products/innovative/quickpass/index.shtml>)
9. 使用感應式付款安全嗎？
是。感應式付款提供安全加密技術，並且與常規卡一樣安全。
 - 你會感到更安心，因為你的感應式卡片於結帳時不會離開你的手
 - 沒有意外付款 - 你的感應式卡須與閱讀器很近才能付款
 - 不會重複結算 - 即使你在結帳時多次觸到，也只會以一次結算
10. 如果我的感應式付款卡被偷或遺失了，該怎麼辦？
和其他信用卡一樣，若你確定已遺失感應式付款卡，應立即致電客戶服務熱線(2280-1288)報失你的感應式卡。

Contactless Payment Function of Credit Card (Visa payWave / Mastercard® contactless payment / UnionPay QuickPass)

FAQs

1. What is Visa payWave / Mastercard® contactless payment / UnionPay QuickPass?
Visa payWave / Mastercard® contactless payment / UnionPay QuickPass is a contactless payment method. A simple tap of your card, it takes to pay at checkout.
2. How do I identify if a card has the contactless payment function?
If you find a contactless symbol  on the card surface, it has the contactless payment function.
3. How do I make contactless payment transactions?
To make a purchase, simply tap your contactless card on the payment reader at the checkout of merchants which accept contactless payment.
4. How close does the "tap" have to be to the checkout reader?
Typically, when you tap your card at checkout, it must be within an inch or two of the contactless symbol on the terminal at the counter. Please note that if you have more than one contactless card in your wallet, you should remove the specific card you would like to use rather than tapping your wallet against the reader.
5. How does it work?
Contactless uses a hidden embedded computer chip and radio frequency antennae. After you tap your contactless card at checkout, payment details are sent wirelessly to the Visa / Mastercard / UnionPay network.
6. What are the benefits of using the contactless payment?
Contactless payment makes transaction payment faster and easier:
 - Reduce transaction time, time-saving
 - You are in control because your contactless card never leaves your hand at checkout
 - You do not need to sign or enter personal password
7. Do I need a personal password or signature to complete the transaction?
To ensure that using contactless is as simple and convenient as cash, merchants that accept contactless do not require you to sign for small purchases (HK\$1,000 or below). However, for your protection, purchases over HK\$1,000 generally require a signature or PIN.

8. Where can I make contactless payments?

Anywhere you see the contactless symbol at checkout.

For details, please visit:

Visa Card (https://www.visa.com.hk/en_HK/pay-with-visa/featured-technologies/visa-contactless-payments.html)

Mastercard (<https://www.mastercard.com.hk/en-hk/frequently-asked-questions.html#contactless>)

UnionPay Card

(<http://www.unionpayintl.com/hk/products/innovative/quickpass/index.shtml>)

9. Is it safe?

Yes. Contactless payments provide secure encryption technology and Zero Liability protection and are as safe as your regular card.

- You are in control – your contactless card never leaves your hands to make a payment
- No accidental payments – your contactless card must be close to the reader at checkout to work
- Not billed twice – even if you tap more than once at checkout, you'll only get billed once for your purchase

10. What do I do if my contactless card has been lost or stolen?

If you have lost your card, please contact customer service hotline (2280-1288) to report lost immediately.