

WHAT IS CONTACTLESS PAYMENT?

By utilizing contactless technology, you are able to pay at your favorite participating retailers quicker, cleaner, and safer. Just look, tap and go. There's no hand to hand contact or need to insert your card into the reader and there's less chance of fraud.

When will I receive my new card in the mail?

Early February.

Will my PIN number remain the same?

Yes, it can stay the same or you can change it within Digital Banking under the Manage Cards section.

How do I activate my card once I receive it in the mail?

You can easily activate your new card by logging into Digital Banking and click on Manage Cards. You will see "Activation Required" beside the last 4 digits of your new card, you can also call 1-877-965-3344, or perform an ITM/ATM transaction using your PIN number or using a point of sale transaction with your PIN.

Can I just keep the same card I currently have?

Enjoy the new benefits and features that come with your new contactless card; but unfortunately, no.

Will my debit card number change?

Yes, so make sure to update any automatic or recurring payments you have setup using your current card number. These will not automatically transfer over to your new card number.

How long do I have to activate my new card until my old card deactivates?

Your current card will deactivate on March 9th.

With mobile wallet, will it update to my new card automatically?

You will need to add your new card into your mobile wallet provider. Set your new card as the "default card" within phone settings and then delete your current card.

Are my current P2P payments affected?

Upon sending or receiving a payment through P2P, a new invitation will be sent asking for updated card information.

How do I use this new card?

You will see a contactless pay wave symbol (at right) on the card reader itself when you are checking out at participating retailers. You simply hold the card within 1-2 inches of the reader and it will recognize your card. Dependent on the retailer you may have to sign as well. If you don't see the paywave symbol, just ask.

Will my new card accidentally pay for items if I get too close to the reader?

No, it won't. Your card has to be free from any home (wallet, purse, etc) and within 1-2 inches of the reader. When using your new Independence Bank contactless card, please separate it from any other contactless cards in your possession during payment.



Can I use my new card for online or over-the-phone purchases?

Yes. Your contactless card can be used just as any other card including a number, expiration date and security code. Online or over-the-phone purchases do not provide the enhanced security of contactless technology.