



Contactless Visa® Debit Card

Frequently Asked Questions

What is a Contactless Visa Debit Card?

It's a card that allows you to make secure, convenient, and touch-free purchases at more than 25 million places where Visa is accepted. The funds are withdrawn from your checking account, so you do not pay an interest charge and the card acts as an ATM card too.

What other benefits will I enjoy?

Your debit card can get you out of checkout lines fast because you won't have to wait for check approvals. And every purchase will be listed on your monthly checking account statement, which can simplify your record keeping.

Are Contactless cards secure?

Yes. Each transaction using a Contactless card generates a one-time electronic code with the same security as an EMV chip card, so your information is protected.

How do I use a Contactless card?

First, look for the Contactless symbol on the payment terminal. To make a purchase, simply hold or tap the card or payment enabled mobile device within 2 inches of the terminal. Wait for a beep or green light before removing card/device. Then, follow any instructions on the screen.

Will I still need to use a PIN?

Members may still be asked to provide a PIN depending on the retailer's payment terminal and whether the cardholder is using the physical card or a digital wallet. When members call to activate their new card, they will be asked to set a PIN. It can be the same as the previous PIN or something new. When calling to activate, be sure to call from the primary phone number we have on file.

Can I get cash back with my purchases?

Yes, this is a convenient way to withdraw cash from your checking account when shopping, with no need to make a special trip to the ATM. Simply inquire if you can get cash back before the cashier calculates your purchase total. Many merchants will be happy to honor your request where the service is available.

What are the benefits of Contactless pay?

Contactless cards are just as secure as EMV chip cards. It's a safe, touch-free way to pay so you can avoid touching surfaces at checkout. And since a simple tap is all it takes, you save time too!

Can I still swipe or insert my card to pay?

Yes. Contactless cards are equipped with an EMV chip and magnetic strip so cardholders can still insert or swipe when necessary.

Will I need to update my expiration date and CVV in any third-party vendors (Amazon, etc.) where I've saved my payment info?

Yes. Members may need to update their card's expiration date and CVV number with any vendors where they have saved their card information.

Will members need to update their digital wallets or Sun Card\$afe?

Sun Card\$afe will automatically update with the new card information when the Contactless card is issued.

How do I keep track of my purchases?

All transactions made with your debit card are listed on your monthly account statement. Each transaction shows the merchant name, the date of the purchase and the amount spent – so the more you use your card for everyday purchases; the easier it can be to track expenses and manage your budget. Visit sunfederalcu.org to monitor your activity with Online Account Access.

If someone needs/gets a new card in a branch before the month they are set to receive one in the mail, will they receive the new Contactless card?

If a member gets a new card and number in a branch before the Contactless conversion, the Contactless reissue will be based off the month of the new card. If they go into a branch for a new card after the Contactless conversion starts, our instant issue machines will have the capability to print a Contactless card and they won't get one in the mail.

What should I do with my existing Sun Federal CU Visa Debit Card?

Once you activate your new card, for security reasons please destroy your existing card. It's best to cut it up or shred it before throwing it away.

Can I use my debit card to set up recurring bill payments?

Yes. From Internet and phone charges to health club dues more and more service providers are offering the convenience of automatic bill payments using your debit card. It ensures that your recurring bills are paid on time without the hassles of writing checks every month. Control Bill Pay using your Sun Federal online and mobile banking.

How can my debit card help me handle my banking needs?

Your debit card gives you 24-hour banking convenience. Simply use your card to make deposits or withdrawals, check balances, or transfer funds between accounts.

What should I do if my card becomes lost or stolen?

To report a lost or stolen debit card call 800.472.3272.