

Frequent Asked Questions

What is *contactless* payment?

It is a technology that allows you to make a payment without needing to insert your credit card into the terminal.

How do I know if my card is *contactless*?

If the card is *contactless*-compatible, the *contactless* logo  appears on the front of the card.

Where can I use my *contactless* card?

On all terminals displaying the *contactless* logo



How does my *contactless* card work?

Your card's *contactless* feature uses a technology called short-wave transmission. To pay, you must hold your card a few centimetres from the payment terminal displaying the *contactless* logo.

How do I activate *contactless*?

Contactless will be activated on your card once you have either made a transaction in contact mode with your PIN at a retailer or changed your PIN or made a withdrawal (fees for withdrawal with credit card) at an ATM.

Is *contactless* payment faster?

Yes, *contactless* payment is faster. For small everyday purchases (below EUR 25), you save time in *contactless* mode because you no longer need to enter your PIN. In addition, you avoid needing to search for coins or notes and no longer need to wait for change. For all other purchases (above EUR 25) made in *contactless* mode, you no longer need to insert your card into the terminal. You therefore save time on all your payments.

Does my card only allow me to make *contactless* payments?

No, it allows you to make all the payments that you are accustomed to making. The choice of payment type is yours: pay by *contactless* or insert your card.

Can I see the payments that I made in *contactless* mode on my account statement?

Yes, as with all payments made with your credit card, all transactions are identified on your account statement, indicating the amount, date, and reference of the retailer with whom you made the payment.

Can I withdraw money from an ATM with my *contactless* card?

Yes, nothing changes. Simply insert your card and enter your PIN.

What amounts can I pay in *contactless* mode?

In Luxembourg, all payments, regardless of the amount, can be made in *contactless* mode. Below EUR 25, there is no need to enter your PIN. Above EUR 25, you will be asked for the PIN. These limits are valid in Luxembourg and differ among countries.

Can I perform a *contactless* transaction without realising it?

No, it is impossible to make a *contactless* payment without wanting to. You are the one who triggers the payment by holding your card a few centimetres from the retailer's terminal to approve the amount entered. If it is farther away, your *contactless* card cannot be activated. You therefore remain in control of your *contactless* payments. Lastly, all *contactless* transactions conclude with the issuance of a receipt.

Can I cause multiple payments by holding my *contactless* card up to the payment terminal too long?

No, there is no risk of that happening. Once the *contactless* payment has been validated by holding your card a few centimetres away, the connection between your card and the payment terminal is automatically and instantly interrupted. To make a new *contactless* payment, the merchant must repeat the procedure at the payment terminal by entering a new payment amount.

Can I be asked for my PIN for amounts below EUR 25?

Random checks are done for amounts below EUR 25 for security reasons.



Do I have the same protection with my *contactless* card as with my current card?

Yes, your *contactless* card, like all credit cards, meets the same security criteria and makes you benefit from the same protections as your old card.

If my card is lost or stolen, can fraudsters make *contactless* payments?

First of all, contact ING Luxembourg on (+352) 49 49 94 (24/7) to freeze your card. You are protected once your card is frozen.

In addition, use of your card in *contactless* mode without your PIN is limited to EUR 25 per payment and subject to an overall limit of 100 EUR. For purchases exceeding EUR 25, a PIN is required. This security measure makes it possible to ensure that it is actually you who is using the card and limits the risk of fraudulent use of your card. If you are a victim of fraud, you will have the same protections as with your current card.