

Contactless Card FAQs

Q. What is a contactless card?

A. A contactless card is a payment card that utilizes contactless technology to provide a faster and safer transaction experience.


Q. How does contactless technology work?

A. Contactless technology uses radio frequency identification (RFID) and near-field communication (NFC) to process a transaction.

Q. How safe is contactless technology?

A. Contactless payments provide a unique one-time code for every transaction, and your personal card information remains secure, and is not used during the process. This method of payment also allows you to avoid touching public surfaces.

Q. How do I make a contactless payment, and how do I know if a merchant accepts contactless payment?

A. Look for the contactless symbol ), which looks like a sideways wi-fi symbol at the terminal, or signs that read "Tap to Pay". Place or tap your card near the symbol and the screen will display the payment processing. If you are unsure if the terminal accepts contactless technology, feel free to ask the cashier.

Q. If contactless is not an option or it is not working at the time of checkout, what do I do?

A. Your card will continue to have a chip and a magstripe, so you can insert the card into the terminal or swipe the card to process your transaction.

Q. When can I expect to receive my contactless card?

A. You will receive an email and/or mobile message notifying you that your card is on its way.

Q. What happens if I do not receive my card after I get the notification?

A. If you do not receive your card within two weeks of receiving the notification, please contact HFCU at (281) 243-0500 or toll-free at 1 (866) 687-4328.

Q. Will the card number stay the same?

A. It depends on the type of card you have. If you have a Visa Consumer Debit, Visa Business Debit, Visa Business Credit, or a Visa Advantage credit card, your card number will remain the same. If you have a Visa Rewards, Visa Prime Lock, Visa Secure, or a Visa Family credit card, then you will be receiving a new card number.

Q. Why is my card number changing?

A. As Visa grows, they are making changes within their company. For added security, Visa is strongly recommending all financial institutions migrate from a 6-digit BIN (Bank Identification Number) to an 8-digit BIN. The card numbers that fall outside of the assigned 8-digit BIN range need to be reissued to be within the assigned range.

Q. If I receive a new card number, do I need to update my recurring bill payment vendors?

A. Yes. If you receive a new card number, you will need to provide your bill payment vendors with the new card information.

Q. If I receive the same card number, do I need to update my recurring bill payment vendors?

A. It depends if the merchant participates in the Visa Account Updater (VAU) service. VAU is a service that Visa offers to merchants, and automatically updates card information when a cardholder gets a renewal card. If the bill payment vendor participates in the service, then you do not need to provide any information. If the vendor does not participate in the VAU service, then you will need to provide the new expiration date and possibly the CVV code, located on the back of the card.

Q. What happens to my old card?

A. If you receive a card with a new number, your old card will close within two weeks of you receiving your new card, you can cut it up or shred it. If you receive a card with the same number, once you activate the new card, the old card will automatically deactivate and you can cut it up or shred it.