ANOTHER WAY TO PAY

What is a contactless card?

A contactless card is a chip card that does not require physical contact with a contactless terminal, whether POS or ATM.

The contactless card communicates with a contactless reader, via Near Field Communication (NFC) technology, to securely transmit card information.

How to make a contactless payment?

To make a contactless payment, simply tap your card near a point-of-sale (POS) terminal that is equipped with the contactless technology. Since contactless payments do not require a signature or a personal identification number (PIN), transactions on the cards are limited.

1 LOOK for the NFC contactless symbol on the POS terminal

2 TAP your contactless card on the POS terminal

3 GO Wait for the beep. Take the receipt

If there isn't a contactless symbol, the contactless card can still be used by inserting the chip in the POS terminal.

Contactless Payment: Innovative technology

"Contactless Payment" is the perfect solution for low value transactions. A single, simple tap is all it takes to pay for the items you buy every day.

Contactless Technology: Safe payment

Each payment is protected with a dynamic cryptogram. When a new purchase is initiated, a new cryptogram is generated.

It is unique to that purchase and can only be used once. Any subsequent purchase attempts with that previously used cryptogram will fail.

Contactless Payment: Simple to use

You can now pay for your everyday purchases using your contactless card since it is:

Quick & Easy
Simply tap your card on a contactless POS terminal to pay for your purchases in Lebanon and abroad within seconds

Trendy & Convenient
There is no need to carry around change anymore for your small daily payments

Safe & Secure
Your transactions are as securely protected as Chip & PIN transactions

New & Revolutionary
Your payment details will be transmitted wirelessly via the antenna embedded in your card

Tips to remember:

- NFC contactless technology is flexible; it's up to you to choose to pay, contactless or not.

- Your contactless card should be held within maximum 4 centimeters from the POS reader.

- No additional fees for using NFC contactless feature.

- You will be charged only once even if you double tap your contactless card.

- You can realize as much operations per day as you wish under your POS card limit. If the transaction exceeds the local contactless limit, you will be required to insert your card in the POS terminal and enter your PIN.

3D SECURE SERVICE

▪ What is 3D Secure?

The 3D Secure authentication service is a dynamic one-time passcode (OTP) that you will instantly receive by SMS every time you shop online in order to ensure a secure and convenient shopping experience**.**

This enhanced service is offered to you free of charge.

This service protects you against fraudulent transactions via an OTP sent by SMS, needed to complete an online transaction at any 3D Secure participating merchants.

▪ What is an OTP?

The OTP is an added online authentication feature that gives you an added layer of security when conducting an online transaction at any 3D Secure participating merchants using your EMIRATES LEBANON BANK card.

OTP is a numeric 6 digits code generated and sent within one 1 minute via SMS to your mobile number registered at the bank and used for the SMS alert service.

Your OTP is valid for 30 minutes only and expires after that. In such case you need to request another one.

Each OTP is valid for 1 single online transaction and therefore the same OTP cannot be used more than once.

You are allowed 6 attempts using the same OTP. Six incorrect entries will temporarily deactivate the 3D secure service on the card.

▪ How do I use an OTP?

Prior to any online purchase, make sure that your current mobile number is registered at the Bank. Otherwise, kindly call our Card Department to update your mobile number after successful identity verification.

1. Check if the merchant website displays the following logo:

Verified by
VISA

2. Enter your Emirates Lebanon Bank card's information at the merchant's website.

3. You will be redirected to Emirates Lebanon Bank's authentication page.

4. Use the OTP sent to your mobile number.

5. Click on "Agree" to accept the Terms & Conditions then click on submit to complete the authentication process.

EMIRATES LEBANON BANK s.a.l.
بـنــك الإمــارات ولـبــنـــان

New ATM network starting November 1st, 2019:

- Al Baraka Bank s.a.l.
- Al-Bilad islamic bank for investment & Finance PSC
- Arab Bank s.a.l
- Arab Finance House s.a.l.
- Bank Med s.a.l
- Bank Of Baghdad private S.A.Co
- Banque Bemo s.a.l.
- Banque de credit National s.a.l.
- Banque Misr Liban s.a.l
- BBAC s.a.l.
- Byblos Bank s.a.l
- Cedrus Bank
- Credit Bank s.a.l.
- CSC Bank s.a.l.
- Federal Bank of Lebanon s.a.l
- Fenicia Bank
- First National Bank s.a.l.
- Fransabank s.a.l
- IBL Bank s.a.l.
- Invest Bank
- Lebanon & Gulf Bank s.a.l.
- MEAB
- National Bank of Kuwait (Lebanon) s.a.l.
- North Africa Commercial Bank s.a.l.
- Qatar National Bank Lebanon s.a.l
- Saradar Bank

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ATM withdrawal fees as of November 1, 2019:

	Visa Classic Debit Card	Visa Classic Charge & Visa Signature	ELBank Visa Euro Cards: Visa Classic Euro, Visa Signature Euro
ELBank ATMS	Free	Free	4 €
ATMs of above listed banks	1$	1$	4 €
AMTs of other banks	3$	3$	4 €
International ATMs: *transaction currency same as card*	1.75% min 5$	2% min 6$	2% min 5 €
International ATMs: *transaction currency other than card*	5$	2% min 6$	2% min 5 €

ATM withdrawal fees as of November 1, 2019:

	EL Visio Revolving Card	
	LBP	USD
ATMs of above listed banks: *transaction currency same as card*	2% minimum 3.000 LBP	3% minimum 2 USD
ATMs of above listed banks: *transaction currency other than card*	2% minimum 3.000 LBP + 3% exchange fees	3% minimum 2 USD + 3% exchange fees
ATMs of other banks: *transaction currency same as card*	3% minimum 4.500 LBP	3% minimum 3 USD
ATMs of other banks: *transaction currency other than card*	3% minimum 4.500 LBP + 3% exchange fees	3% minimum 3 USD + 3% exchange fees
International ATMs: *transaction currency same as card*	3% minimum 7.500 LBP	3% minimum 5 USD
International ATMs: *transaction currency other than card*	3% minimum 7.500 LBP + 3% exchange fees	3% minimum 5 USD + 3% exchange fees