Contactless Debit Cards

Make secure, touch-free payments with your Bank of Utah debit card. Featuring contactless technology, you can check out simply by tapping your card over a contactless-enabled payment terminal, rather than swiping your card or inserting it into a chip reader.

Benefits of a Contactless Debit Card

- **It's safe.** For each transaction, your contactless card securely generates a unique one-time "digital" card number that encrypts your card information, which is extremely effective in reducing counterfeit fraud.
- **It's designed for security.** The card features your name and account number on the back rather than the front, which keeps your information out of sight when you're making purchases in public places.
- **It's convenient.** Thousands of retailers across the U.S. accept contactless payments. You can find contactless technology in grocery stores, pharmacies, gas stations, restaurants and more.
- **It's touch-free.** Reduce the amount of contact you have with public surfaces by tapping the card itself, or connecting your card to your **digital wallet** — Apple Pay, Google Pay or Samsung Pay — and tapping your mobile phone.

How Do I Know My Card is Contactless?

Look for the contactless symbol on the back of your card:

How Do I Tap to Pay?

Find

Look for the contactless symbol on the store's checkout terminal.

Tap

When prompted, tap, or hover, your card or phone, 1 to 2 inches over the terminal.

Go

Check that your payment has been confirmed (it should only take seconds).

When Do I Get My Contactless Card?

If you open a new Bank of Utah checking account, you will be issued a contactless card. If you are an existing card holder, you will receive your new contactless card when your current card expires.

You can also **customize your debit card**. Your custom-designed card will replace your existing card and will also be contactless.

Don’t have a Bank of Utah checking account?

Every Bank of Utah checking account comes with a debit card. We have a variety of account options — some you can even open online in just 5 minutes or less — making it easy to find one that meets your unique needs.

Learn About Accounts

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Frequently Asked Questions

What if the Retailer Doesn't Have a Contactless Terminal, or What if I Don't Want to Use the Contactless Technology?

Your contactless card is still equipped with EMV chip technology and a magnetic strip, which means you can insert your card to pay, or even swipe it if the terminal allows.

Can I Unknowingly Make a Purchase if I am in Close Proximity to a Contactless Terminal?

No, the technology requires the merchant to initiate the payment. Also, the card must be tapped within 1 to 2 inches of the terminal in order for the transaction to be successful.

Will I Need to Enter My PIN?

Your Bank of Utah contactless debit card is set up*NOT* to require your PIN when you tap to pay at a contactless terminal. However, some retailers may still require a PIN. Also, if you insert or swipe your card, you may need to enter your PIN.

Get the lastest information from our website. Scan the QR Code to go directly to this page.

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