



Frequently asked question

Contactless Feature of Permata Debit Plus

1. What is contactless feature?

The contactless feature that is present on the PermataDebit Plus Card is a transaction technology that allows Customers to make transactions simply by approaching/tapping the PermataDebit Plus Card on a compatible EDC machine (EDC machine with  logo) .


2. What is the sign that Customer's PermataDebit Plus Card already supports the contactless feature?

PermataDebit Plus Cards that support the contactless feature are marked with the contactless logo () on the front of the debit card.

3. How to use the PermataDebit Plus Contactless Card for transactions?

PermataDebit Plus Contactless Card transactions with a transaction value of up to IDR 1,000,000 (one million rupiah) do not require a PIN for transaction authorization. If the transaction value is more than IDR 1,000,000 (one million rupiah) then the customer will be asked to enter a PIN to authorize the transaction

How to transact:

1. Make sure the merchant where the Customer makes the transaction provides payments with a contactless feature which is marked with a contactless logo  on EDC machine.
2. Make sure the Customer's transaction nominal that appears on the EDC machine matches the transaction carried out.
3. Tap or bring the Customer's PermataDebit Plus Contactless Card close to the EDC machine. Cards with the contactless feature only work when tapped/approached to a distance of 2.5 – 5 cm with the EDC machine.
4. For transactions with a transaction value of more than IDR 1,000,000 (one million rupiah), Customer is required to enter a PIN as transaction authorization.
5. Transaction receipt will appear if the transaction has been successful and completed.

Note: Currently, PermataDebit Plus Contactless Card can only be used for contactless tap transactions on Permata Bank EDC machines for transactions made domestically in Indonesia and on all EDCs that have the contactless logo for transactions made abroad.

4. Is there a daily transaction limit for contactless?

Yes, the maximum transaction using the contactless tap method without a PIN is 5 times per day. If the maximum quota for transactions using the contactless tap method without a PIN has been used, the customer can make transactions using the dip card method.

5. Can PermataDebit Plus Contactless Card only be used for tap method transactions?

PermataDebit Plus Card that support contactless feature can still be used for transactions using dip card method. Limit provisions for dip card method transactions follow the applicable limit provisions.

6. Is there a difference in benefits between PermataDebit Plus Contactless Card and Contact Card?

Currently, there are no special differences in the benefits attached to PermataDebit Plus Contactless Card.

7. Are there any additional fees for Tap Contactless transactions?

There are no additional costs for tap contactless transaction feature, follows the current rates and fees.

8. As an addition from the security side, is PermataDebit Plus Contactless Card equipped with a notification feature?

Correct, Customers can activate the SMS navigator service to get SMS notifications for all transactions made using contactless tap method. Notification SMS will be sent to Customer's mobile phone number which has been registered in the Bank's system. Customers can register to receive this SMS Navigator service through PermataBank Branch Officers or PermataTel.

9. What is the security of PermataDebit Plus Contactless?

Contactless feature uses the same security technology as other chip cards. There are provisions for using a PIN for transactions over IDR 1,000,000 (one million rupiah) in accordance with the

regulations of the regulator. Then, to provide a sense of security for customers, for every transaction using the contactless tap method in any amount, the customer will receive a notification (if the customer registers for the SMS Navigator service). Customers can also monitor transaction activity on their accounts periodically via the PermataMobile X.

10. Are Customers required to replace their old Debit Card with PermataDebit Plus Contactless Card?

Card replacement is not mandatory. However, if the Customer wants to enjoy the tap contactless transaction feature, Customer can apply for a Debit Card replacement via the PermataBank Branch Officer or PermataTel.

11. Will Customers be charged a fee when replacing their old debit card with a PermataDebit Plus Contactless Card??

Currently, Customers will not be charged a fee for replacing their old debit card with a PermataDebit Plus Contactless Card. If there are changes to the card replacement fee provisions, it will be informed via PermataBank's official communication media.

12. Is there information regarding the contactless feature on PermataBank website that can be accessed by Customers??

Customers can access information regarding PermataDebit Plus Contactless Card features via this following link: <https://www.permatabank.com/en/article/permatadebit-contactless>

13. Why is the Customer's balance not deducted in real-time when making payments on public transportation abroad using PermataDebit Plus Contactless Card?

Many public transportation companies abroad apply the aggregate settlement method, namely the transportation company will accumulate the costs of several trips made by the Customer into one final bill. The Customer's balance will be deducted by the final accumulated travel costs within the time period determined by the public transportation company, namely 1 to 14 days from first tap.

When you tap PermataDebit Plus Contactless Card for the first time on a public transportation machine, the transportation company will charge a card authorization fee for validation with an

initial nominal value determined by each company (in general, 0.10 to 1 dollar or the foreign currency applicable in that country).

14. Why is the Customer's balance not deducted in real-time when making payments at self-service gas stations (petrol stations/gas stations) abroad using PermataDebit Plus Contactless Card?

Some self-service gas stations abroad require several working days to finalize the total cost of refueling transactions made by Customers, so balance deductions cannot be made in real-time.

15. Why are the transaction fees deducted from the Customer's balance not in accordance with the actual transaction fees made by the Customer at self-service petrol stations (petrol stations/gas stations) abroad?

Several countries apply temporary reserve regulations/temporary balance deductions with various amounts for transactions at self-service gas stations to ensure that Customers have sufficient balances when finalizing fuel refueling transaction fees. The gas station company needs several days to finalize the total cost of the Customer's fuel filling transaction and will refund the difference between the nominal temporary reserve/temporary balance deduction and the Customer's final transaction fee.