

SEO description: Is tap to pay safe? Read on to learn how contactless and PIN card payments work, how to avoid card fraud and skimming, and the best ways to protect your money online and in stores.

Slug - tap-to-pay-vs-enter-pin-which-is-safer

Tap to Pay vs PIN: Which Card Payment Method Is More Secure?

Paying by card has now become part of everyday life. A quick tap at the supermarket checkout, a Personal Identification Number (PIN) entry at the petrol station and online card payment for Netflix are all relatable scenarios.



A contactless payment takes just seconds, to communicate between your card and the payment terminal.

But as contactless transactions grow in popularity, one question keeps coming up: Is it safer to enter your PIN, paying online or simply tapping to pay?

The answer to this question is not as straightforward.

How does tap to pay actually work?

Most modern cards support contactless payments, powered by a technology called Near Field Communication (NFC). To know if your card supports contactless payments,

look for the contactless symbol; four curved lines that look like a sideways Wi-Fi icon.



Look for the contactless symbol on your card to enjoy faster, secure payments without inserting your card for everyday purchases.

This technology allows a payment card to communicate wirelessly with a payment terminal like a Process Data Quickly (PDQ) machine.

In terms of time, the entire process takes only a few seconds, and this is why tapping to pay is faster than inserting a card and waiting for the terminal to process your PIN.

Does using your PIN make a card payment safer?

PIN-based transactions remain one of the most secure ways to pay. The PIN acts as an additional layer of authentication. However, entering a PIN at the point of sale doesn't automatically eliminate all risks.

There are cases where criminals attempt to obtain card details by using skimming devices. Skimming devices capture details; like Card Verification Value, (CVV), card number and the name of the card holder. Other techniques used include shoulder surfing or distraction.

What is shoulder surfing? This happens when someone watches you enter your PIN, often from behind or nearby. Once they access the card details, the fraudsters can attempt to transact using the credentials.

What is distraction theft? Distraction theft happens when a fraudster diverts your attention (for example, they may pose as if they're asking for help to confuse

you) while quickly stealing your card or swapping it with an identical one.



Your PIN adds an extra layer of protection, but staying alert and shielding the keypad are just as important in preventing fraud.

The two methods, rely on customers letting their guard down. This is the reason why staying alert during PIN transactions is critical.

The key advantage of a PIN is that it requires something only the cardholder should know. That is why protecting your PIN is important.

1. Never share your PIN with anyone
2. Avoid writing it down
3. When entering your PIN at a point of sale, be sure to shield the keypad.

Can I set limits on tap to pay transactions?

Yes, you can. If you use contactless payments regularly but would like an extra layer of control, you can talk to your bank about the contactless limits that apply to your card. Many banks set transaction limits and have a cap on how many times you can tap to pay in a day. These instances can be adjusted based on your needs.

If you're unsure what limits apply to your card or whether they can be customised, just check with your bank. Understanding and managing these settings can give you added peace of mind.

Is paying by card expensive?

Another common misconception is that card payments attract extra charges. But in reality, using your bank card to pay for everyday purchases is a convenient cashless option and, for customers, making payments with your Equity card is always free.

This includes common transactions such as paying at supermarkets, restaurants and even at petrol stations, where you can simply tap or insert your card and complete your purchase.

How can you make online card payments safer?

For many people today, online shopping on platforms like Jumia, Amazon and Kilimall has become a necessity. Think about your Netflix subscription, in most cases, you need your card to sign up and maintain membership. But online transactions are no different, they also require good security habits.



Using a dedicated prepaid card for online shopping helps protect your primary bank account if a website is ever compromised.

One of the safest ways to shop online is by using a dedicated [prepaid card](#) rather than the card linked to your primary debit account. These cards can be loaded only with the amount you intend to spend before making a purchase.

If an online merchant or website is ever compromised, your main bank account remains protected because it's not linked to the transaction.

Beyond online shopping, a prepaid card can also serve as a pocket money solution for students and other dependents. If you're a parent or a guardian, you can simply load a set amount, giving the user a safe, cashless, and controlled way to make everyday purchases.

The safest payment habit is staying alert

To sum it up, whether you choose to tap to pay, enter your PIN or paying online by keying in your CVV and card number, modern card payments are backed by multiple layers of security, including encrypted chips, one-time transaction codes and real-time fraud monitoring, designed to keep your money safe.



Every card transaction is protected by multiple security checks working behind the scenes.

However, good personal habits remain your first line of defense.

1. Keep your card within sight whenever making a payment.
2. Never share your PIN or reveal it to anyone.
3. If your card is lost or stolen, block it immediately through your bank's available channels or contact the bank customer care line.
4. And when shopping online, use trusted websites and consider using a dedicated prepaid card, loaded only with the amount you intend to spend.

Ready to enjoy a faster, safer and cashless way to pay? [Apply for an Equity payment card](#) today and experience the convenience of secure card payments at supermarkets, petrol stations, online stores and thousands of merchants. If you run a business, talk to us [about Equity's merchant payment solutions](#) and start accepting secure card payments from your customers.

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