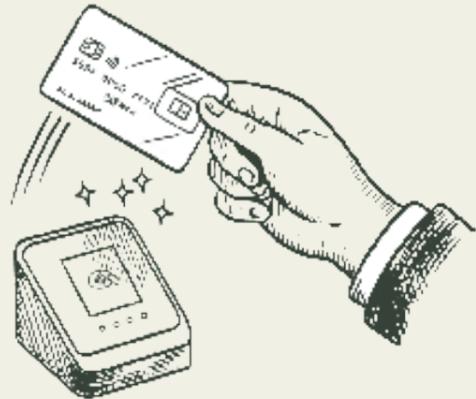
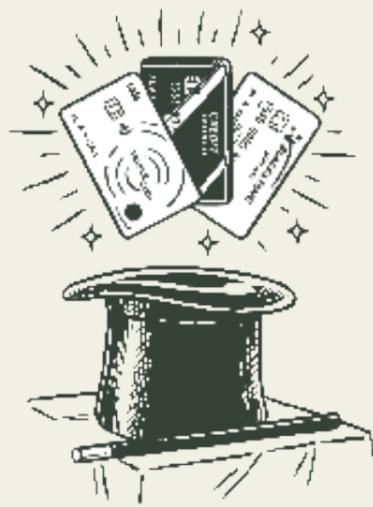


6 CREDIT CARD TRICKS TO MASTER

BY BETH BRAVERMAN
ILLUSTRATIONS BY KYLE HILTON

New technology, growing competition and a fast-changing retail world have pushed credit card issuers to add all kinds of innovations and incentives to their offerings. Here are several to consider, be it with your current card or a new one.



1. Pay With Just a Wave of Your Hand!

The Magic: You're at the checkout counter. Without handing your credit card to the cashier, and without inserting it into a credit card reader, you're still able to pay.

The Secret Behind the Trick: Most new credit cards now come embedded with radio-frequency identification (RFID) technology (look for the little [INSERT CONTACTLESS LOGO] HERE] symbol on your card). That means that if you're making an in-person purchase at a retailer who accepts contactless payments—and more than two-thirds of them do—you can simply tap your card on the card reader to pay. Almost 20 percent of face-to-face transactions in the U.S. are tap-to-pay, says Visa, on behalf of the U.S. Payments forum.

Pro Tip: Perhaps you've seen ads for "RFID blocker" wallets to prevent criminals from reading your card, but security experts say such a risk is vanishingly small.

2. Use Your Card at the Store ... Even Though You Left it Back Home!

The Magic: When it's time to pay at the register, instead of pulling your card out of your pocket, you pull out your phone, tap it on a card reader ... and you've paid!

The Secret Behind the Trick: Both Apple and Android smartphones typically come standard with what are known as mobile wallets, which let you store information about your credit cards and other payment methods for later use. To get started, click on Wallet if you have an iPhone; if you have an Android phone, download Google Pay from the Play Store or try Samsung Pay on a Samsung phone. Each app will guide you through the process of adding a credit card to your mobile wallet, then activating that stored card to pay at checkout.



3. Pull the old switcheroo!

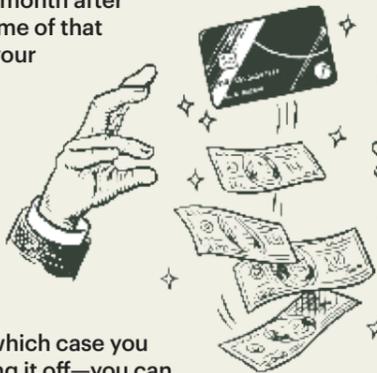
The Magic: You make an online purchase with your credit card, but it's not your actual credit card. Instead, it's a completely different number, but it still works.

The Secret Behind the Trick: If you're worried about someone stealing your number when you shop online, some credit cards will issue you a "virtual card": a onetime number you can use for specific purchases. If a fraudster accesses that number later, it will be useless. With most cards offering this feature, you simply log on to your card's app or website and request a onetime-use number that you can use for a purchase. If you have a Capital One card, you can download a web browser

4. Pull Money Out of Thin Air!

The Magic: About a month after you spend money, some of that money reappears in your possession.

The Secret Behind the Trick: Credit card companies are offering rich rewards to compete for customers. So unless you carry a balance on your credit card—in which case you should focus on paying it off—you can easily earn cash back or points toward travel credits as you spend. "Travel rewards



cards and cash-back cards are really generous right now," says U.S. News and World Report's credit card expert Beverly Harzog.

Pro Tip: Three cash-back cards to check out: the Citi Double Cash card and the Wells Fargo Active Cash card, both of which pay 2 percent on all purchases; and the American Express Blue Cash Everyday card, which provides 3 percent at supermarkets, 2 percent at gas stations and department stores, and 1 percent on everything else.

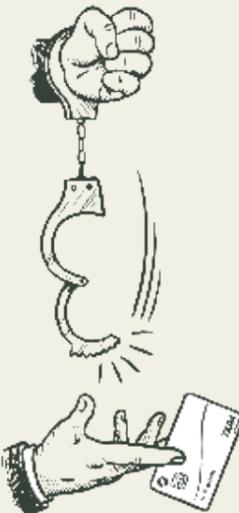
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AARP
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5. Wriggle out of foreign transaction fees on vacation!

The Magic: If you're traveling internationally and using plastic to pay in another country, you avoid the currency conversion fees of as much as 3 percent that most credit cards tack on.

The Secret Behind the Trick: Look for a card that doesn't charge foreign transaction fees, such as the Bank of America Travel Rewards card, the Capital One Quicksilver Cash Rewards card, or the Chase Sapphire Preferred Rewards card. "At around 3 percent, those foreign transaction fees are a sneaky way of increasing the cost of your entire trip," Rathner says.

Pro Tip: When you're using your no-foreign-transaction-fee card internationally, decline any opportunity you're given to pay in dollars instead of in the local currency. You'll get a much better exchange rate from your issuer than you will from whoever's making the offer.



6. Make interest charges disappear!

The Magic: You go from paying 15 percent or more on a credit card balance to paying zero percent for more than a year, giving you some breathing room as you pay down that debt.

The Secret Behind the Trick: If you're paying interest on a credit card balance, you may be able to move it to a card with a zero-percent interest balance transfer offer. Currently, the most generous—such as those for the Citi Diamond Preferred card and the Wells Fargo Reflect card—promise zero percent interest on transfers for more than 18 months. Many balance-transfer cards charge an upfront fee of 3 to 5 percent of the amount transferred, so run the numbers on any fees before you make the switch.

Pro Tip: Once you've made the balance transfer, your best strategy is not to put any additional charges on that card, says Sara Rathner, a credit card specialist at the personal finance website NerdWallet. Typically, issuers will apply your minimum payment to the balance with the lowest rate—in other words, not the new charge costing you 15 percent or more in interest.