

Mental Model

- a. **Secure Communication:** Uses encryption, likely with a unique code for each transaction.
- b. **Information Transmitted:** Sends transaction details like a tokenized card number, not personal information.
- c. **Maximum Charge Amount:** There's a limit to each contactless transaction to minimize fraud, varying by region and bank.
- d. **Transaction Limits:** Some systems may have a daily limit on contactless transactions for security, though this varies.
- e. **Multiple Cards Waved:** The reader may reject the transaction or only process one card.
- f. **Handling Fraud:** Banks monitor for unusual activity, offer ways to freeze accounts, and have policies to address unauthorized transactions.

Noah's Perspective:

- **Secure Communication:** believes in encryption but is not detailed.
- **Information Transmitted:** Thinks only necessary transaction data is transmitted.
- **Maximum Charge Amount:** knows there's a limit but not the specifics.
- **Transaction Limits:** Unaware of a specific daily limit but expects monitoring.
- **Multiple Cards Waved:** Assumes either a failure or only one card will be charged.
- **Handling Fraud:** Confident in banks' fraud management, expect alerts for suspicious activities.

Nesrela's Perspective:

- **Secure Communication:** Concerned about security and potential information interception.
- **Information Transmitted:** Worries about excessive information transmission, including personal details.
- **Maximum Charge Amount:** believes in a stringent limit for contactless transactions to deter fraud.
- **Transaction Limits:** Thinks there's a transaction number limit to prevent theft.
- **Multiple Cards Waved:** Concerned about errors or security risks.
- **Handling Fraud:** Skeptical of banks' fraud prevention efforts and worried about dispute processes.

Comparison:

- **Security Views:** Noah has a basic trust in encryption and security measures, while Nesrela is more apprehensive and desires stronger safeguards.
- **Perceptions of Transaction Details and Limits:** Noah is more relaxed about the specifics, whereas Nesrela is cautious, preferring clear, low limits for added security.
- **Fraud Management:** Noah is optimistic about banks' abilities to manage fraud, contrasting with Nesrela's skepticism and concern for personal liability.

This exercise shows how personal experiences, familiarity with technology, and individual risk tolerance can shape one's mental model of contactless payment systems. Noah's model is based on trust and a general understanding of security, while Nesrela's reflects caution and a desire for more explicit protections.