1. contactless cards work via something called (I think) a RF ID chip. This chip does not store any power on its own, but when exposed to field of an RF reader, it emits an ID that is picked up by the card reader.
   1. account ID possiblly? That doesn’t sound secure, so maybe some sort of ID unique to you and the credit card account that can be linked somehow.
   2. The maximum amount? I don’t have the slightest clue. I didn’t even know cardless pay had a limit.
   3. I didn’t know they had a limit.
   4. You can use your phone to pay in the same way, but it used different technology. I’m not sure how it works, maybe bluetooth? Is that even secure?
   5. Will the two cards interact with each other on their own? No, they do not emit a RF reader field. However, if you pass two cards in front of the reader, perhaps both could be picked up. At that point, I assume the reader would choose one.
2. our answers are relatively similar at a high level. I think as long the person is technically minded, we can come to similar answers.
3. paypal is an easy option that comes to mind.
4. I don’t see the point to develop a better mental model for contactless cards. Why does a user need to know how it works? Abstract the complexity away from the user, and give them a simpe set of instructions to avoid confusion and mistakes.
   1. If I could think of one change, it would be some sort of implant that could be used instead. That way, users don’t need to carry anything around.