Frequently Asked Questions

What is Visa payWave?

Visa payWave is a new contactless method of payment, the latest evolution in Visa payments. Featuring a distinctive contactless mark))) or Visa payWave logo Visa payWave, the cards have a tiny antenna embedded into the chip, which securely transmits payment instructions to and from a specially adapted card terminal.

What are the benefits?

A Visa payWave-enabled card is an easier, more convenient way to pay:
- It's more convenient as you no longer need to worry about carrying around pockets of cash.
- The card doesn't leave your hand at checkout when making a contactless purchase.
- You don't have to sign anything or enter a PIN for purchases under $100.
- It saves time on both sides of the counter due to shorter transaction times and shorter queue times.

How do I use my Visa payWave-enabled card?

Look out for a retailer displaying the contactless symbol and Visa logo at the point of sale. Hold your card within 4 cm of the secure contactless reader and follow the prompt. This takes no more than half a second. You can then remove your card and the transaction will be complete. You can choose to have a receipt, but this is optional.

Is this technology as secure as traditional Visa cards?

Visa payWave-enabled cards are just as secure as any other Visa chip card and carry the same multiple layers of security protection, and you are not responsible for fraudulent or unauthorised transactions. In addition, with Visa payWave, you retain control of your card during the transaction, which reduces the risk of fraud.

Could I unknowingly have made a purchase if I walk past the reader?

Your card has to be waved within 4 centimetres of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

Is there any chance that payments may be taken twice from my account?

Visa payWave terminals are designed to only make one transaction per card at a time. All Visa payWave terminals are tested and certified to confirm that a card is only read once before the transaction is concluded. As a safeguard, each transaction must be complete or void before another one can take place.

Is there a limit on the value of goods you can purchase with Visa payWave technology?

You can use your Visa payWave-enabled card for purchases up to $100. For purchases over $100, just dip the card in the standard way and sign.

Which retailers will accept my card?

Your card will be accepted for Visa payWave transactions wherever you see the contactless symbol and Visa logo at the point of sale.
You can still use your Visa payWave-enabled card for traditional transactions at millions of locations worldwide wherever you see the Visa sign, including over the Internet, telephone or via mail order.