


Never stop with Visa payWave

Frequently asked questions

What is Visa payWave?


Visa payWave is a contactless method of payment. It is simple, secure, and a quick payment method for transactions up to \$100. The technology enables cardholders to 'tap' their card on a contactless POS terminal to make transactions **up to \$100**, rather than 'swiping or dipping' their card into POS terminals.

Visa payWave features a distinctive contactless symbol  and your Visa payWave card has a tiny antenna embedded into the chip which securely transmits purchase information.

What are the benefits of using my Visa payWave card?

Your Visa payWave card is an easier, more convenient way to pay for everyday purchases. It saves you time due to shorter transaction times and shorter queue times. You don't need to enter a PIN for purchases under \$100 and it's more convenient as you no longer have to carry around cash.

How do I use my Visa payWave card?

Look out for the participating retailer displaying the contactless symbol  and Visa logo at the point of sale. Let the retailer know you'd like to pay using your Visa payWave card when the transaction amount is shown on the terminal, hold your Visa payWave card in front of the contactless terminal.

How close does the Visa payWave card need to be near the reader?

You should hold your Visa payWave card within 4cm of the contactless terminal.

How do I know when a payment has been made?

A message will be displayed on the terminal along the lines of "transaction approved" and/or your transaction is confirmed by illumination of four green indicator lights.

Is this technology as secure as traditional Visa cards?

Visa payWave cards are just as secure as any other Visa chip card and carry the same multiple layers of security protection, including Visa's Zero Liability, which ensures you are not responsible for fraudulent or unauthorised transactions. Because your Visa payWave card doesn't leave your hand during the transaction you remain in control of your card at all times, which reduces the risk of fraud.

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

Visa payWave terminals are designed to only make one transaction at a time per card. 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 I can purchase with my Visa payWave card?

For purchases under \$100, just hold your Visa payWave card over the POS terminal, there's no need for a PIN.

Please Note: If you have exceeded your daily transaction limit of \$500 or 20 transactions, you may receive a DECLINE notice on the contactless reader. Simply insert your card into the POS terminal, and you will be able to enter your PIN and transact as normal.


What happens if I try to purchase goods over \$100?

For purchases exceeding \$100 you can still use your Visa payWave card by entering your PIN to authorise the transaction.

Will I receive a receipt for the transactions I make?

The retailer will ask if you require a receipt. If you do not require a receipt, please advise the retailer and a receipt will not be given.

How do I know if a retailer accepts my Visa payWave card?

Any participating retailer who displays the contactless symbol  in Australia or around the world can accept contactless payments. The number of participating retailers is always growing. You can still use your Visa payWave card for non-contactless transactions wherever you see the Visa sign, including over the counter, online, overseas or over the phone.

Do I need to select credit, savings or cheque buttons when I make a transaction?

No. With your Visa payWave card the transaction is automatically routed through the credit function, whether you're making the purchase on a Visa credit, debit or prepaid card. So there's no need to press any buttons. The transaction will automatically be routed to the transaction account or line of credit linked to your card.

Can I get cash out?

No. But if you would like to get cash out, you can obtain cash via the ATM or EFTPOS network using your Visa payWave card in the standard way.

Can I still use my card the same way?

You can still use your payWave card at ATM's and make EFTPOS transactions by entering your PIN. The daily limit for ATM is \$1,000 and \$1,000 for EFTPOS transactions per card per day. payWave transaction limit is up to \$100 per transaction, however you can still use your payWave card for any transaction over \$100 by 'swiping or dipping' the card and entering your PIN.

Is the transaction information secure?

Yes. The transaction information is secure because Visa payWave platform is based on secure EMV chip technology which provides both data protection and transaction security via the use of keys and the latest encryption technology. Transactions are processed through the same, reliable payment network as magnetic strip and chip transactions.

Can I choose not to have a payWave card?

The option to elect a non-payWave card is not available as all new and renewal cards will be automatically issued with payWave. However, you have the option to not use the payWave functionality. You can still choose to 'swipe or dip' your card using a PIN even if a payWave contactless terminal is available. If you would prefer to disable the payWave functionality, please contact us on 1300 885 480.

Why do I not have a choice to select a payWave card or a non-payWave card?

Unfortunately, the option to choose is not available for members. However, there are many benefits associated with using payWave card in terms of ease of payment and its convenience. You can still choose to use your card in the way you are most comfortable with – whether by payWave or PIN. All payWave Visa cards carry Visa’s Zero Liability Policy, which ensures that you are not responsible for unauthorised transactions in the rare instances they occur. If you suspect any unauthorised charges on your card, please contact us immediately.

Can I request a payWave card prior to the renewal of my existing card?

Yes. You can request a Visa debit or credit payWave card prior to the expiry of your existing card – however, a replacement card fee will apply. The same card number and PIN will be issued. You will be automatically issued with a Visa debit or credit payWave card in the case of a lost or stolen card, where you will be issued with a new card number and PIN.

Can my identity be stolen through the chip in my hand?

Only minimal account and information is stored on a Visa payWave card, which is no more than traditional magnetic stripe cards or contact chip cards. Our Visa payWave cards do not transmit the cardholder name or other personal details such as address or contact details, hence such information cannot be accessed by unauthorised methods.

Learn more about our:

[Visa Debit Card](#)

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