


Frequently Asked Questions


What is Visa payWave?

Visa payWave is a new payment feature that lets you make purchases faster since you don't need to fumble for cash. With Visa payWave, you simply wave your Visa card in front of a secure reader at the sales counter, and you're on your way. Payment cards enabled with this contactless payment technology feature a distinctive contactless mark  on the card face. The card has an embedded chip, which contains a tiny antenna that securely transmits payment instructions to and from a secure reader.

What are the benefits?

Using a Visa payWave-enabled card is a quicker and more convenient way to make purchases. You don't have to sign a receipt or enter a PIN, just wave- and- go. Visa payWave saves time on both sides of the counter - shorter transaction times mean you spend less time in queues. There's no more fumbling for cash, counting change or worrying if you have enough cash for the purchase. It's also a more secure way of paying because the card doesn't leave your hand at checkout.

How do I use my Visa payWave-enabled card?

Look out for a Visa payWave reader displaying the contactless symbol  and the Visa logo **VISA** at the point of sale. Once the cashier enters the purchase amount into the terminal, hold your card within 4cm of the secure contactless reader. Your transaction is confirmed when the green indicator lights up and you see a display message confirming that your transaction has been successful. This should take no more than half a second. You can choose to have a receipt, but this is optional.

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

You should hold your Visa payWave-enabled card within 4cm of the card reader.

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

In Singapore, you can use your Visa payWave-enabled card for purchases of up to S\$100 per transaction. No signature or PIN is required.

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

For purchases exceeding this amount, the retailer will process the transaction the usual way by dipping the card into an EMV-chip card payment terminal. You will have to sign for this purchase or enter a PIN.

Can I get a receipt after I make the payment?

Visa payWave is designed to let you make a paperless wave-and-go payment, but you can request for a receipt if one is required.

Is there any chance that a payment amount may be deducted twice from my account?

No. Visa payWave terminals are designed to accept only one transaction per card at a time. As a safeguard, each transaction must be either complete or void before another one can take place.

Can I unknowingly make a purchase if I walk past the reader?


No. We have designed Visa payWave to ensure that the cardholder is always in control. The retailer must first have entered the purchase amount for approval and your card has to be held in very close proximity to the card reader (within 4 cm) in order for a transaction to take place. Terminals can also only process one payment transaction at a time.

Is this technology secure?

The 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. Visa payWave transactions are processed through the same, reliable payment network as EMV chip and magnetic strip transactions.

Visa payWave-enabled cards are just as secure as any other Visa chip card, which complies with the Monetary Authority of Singapore's enhanced standard of data security. You also have peace of mind since the card remains in your hand throughout the entire transaction.

Where can I make payWave payments?

You can make a Visa payWave transaction at retailers across the world. Look for the contactless symbol  and the Visa logo **VISA** on card readers at the checkout counter. You can also use your Visa payWave-enabled card for signature or PIN transactions at millions of locations worldwide wherever you see the Visa sign*, including over the internet, telephone or via mail order.

**Cards can be used for purchases where Visa is accepted and processed electronically (excluding cash and cash equivalent transactions at ATMs and over the counter at Financial Institutions, as well as gambling merchants).*

What types of payment cards come with Visa payWave capabilities?

Visa payWave capabilities can be incorporated on any Visa card - credit, debit or prepaid.

How can I keep track of the purchases I have made with Visa payWave?

You can check your transaction records online anytime. The monthly itemized bill you receive from your bank will also reflect the Visa payWave transactions you have made.