

### Could I be debited twice if I have more than one contactless card?

No, as Visa payWave readers will only communicate with one card at a time. If the shop's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

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

No. Your card has to be waved within 4cm 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.

### What information is transmitted from the card during payment?

The card transmits information including the account number, expiration date and a unique dynamic code that changes for every in-person transaction. The unique code is different than the one encoded on the magnetic stripe of a Visa card. So if a criminal attempts to use intercepted data to manufacture and use a counterfeit card, the bank or credit union that issued you your card would be able to identify the transaction as fraudulent.

### Is it possible to create a counterfeit card from intercepted contactless data?

Visa payWave-enabled cards contain an embedded chip that uses advanced cryptographic security to generate a unique code for each and every transaction. So if a criminal attempts to use intercepted data to manufacture a counterfeit card, the bank that issued your card would be able to identify and prevent the transaction.

### Want more information?

Go to [www.visa.com.au](http://www.visa.com.au)  
[www.visasecuritysense.com.au](http://www.visasecuritysense.com.au)

# Wave & Go



## Security and contactless payments

Your questions answered

Visa  
payWave )))

## What is Visa payWave?

Visa payWave is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

Visa payWave can be found on credit, debit and prepaid cards, and may be enabled on a mobile phone or a sticker. The technology allows you to pay by simply 'waving' your card or phone when prompted by the contactless reader at the till or checkout. Most of the time, you won't be asked to sign or enter a PIN, but for more expensive purchases you always will.

Featuring a distinctive contactless mark and the Visa payWave logo, the cards have a tiny antenna embedded into the card or phone, which securely transmits payment information to and from the contactless reader.



## How does it work?

Contactless payments work by using short-range wireless technology, so the reader will pick up a signal from your Visa payWave card or phone only when it's very close to it. You'll need to hold your card within 4cm of the secure contactless reader for the payment to work. The display on the reader provides you with information about the transaction. It takes less than half a second to read the card details, after which you can remove your card and the transaction will shortly be completed.

### How it works:



#### Step 1

Look for the contactless and Visa payWave logos at the point of sale.



#### Step 2

The cashier enters the purchase amount into the terminal. This amount is displayed on the Visa payWave reader.



#### Step 3

When the first light blinks, hold or wave your card over the reader where the contactless logo, below, appears.



#### Step 4

A green light will indicate when the transaction is complete. You can choose to have a receipt printed, but this is optional. No signature or pin is required.\*



## Is Visa payWave secure?

Visa payWave provides faster transactions and increased convenience while still maintaining Visa's high-security standards. Visa payWave cards use the same secure technology as any other Visa chip card. In addition, cardholders remain in control of their cards during the entire transaction, further reducing the risk of fraud.

## What features of a contactless card make it secure?

The security features of Visa payWave-enabled cards and mobile devices include:

- Ultra short read range - generally less than 4cm
- Your Visa payWave card has its own, unique, built-in, secret key, which is used to generate a unique code for every Visa payWave transaction
- Every Visa payWave transaction is authorized securely
- The power and global reach of the VisaNet system to help prevent fraudulent transactions

## Is there any chance that I could be debited twice for the same transaction on my contactless card?

No. For a Visa payWave payment to take place, a retailer must enter the payment amount in order to activate the contactless reader. You then need to place your Visa payWave card close to the reader for the transaction to complete. This means that multiple contactless payments cannot be made without your knowledge. In addition, as Visa payWave transactions are processed the same way as all other card purchases, the Visa network monitors so any suspicious activity can be identified very quickly.

All Visa payWave readers are designed only to perform one transaction at a time. As a safeguard, each transaction must be complete or cancelled before another one can take place.

\*up to the local amount, no signature or PIN is required.