

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. The technology allows you to pay by simply 'waving' your card 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, which securely transmits payment information to and from the contactless reader.

How does payWave (contactless) work?

Contactless payments work by using short-range wireless technology, so the reader will pick up a signal from your Visa payWave card 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.

What is the range that a Visa payWave card be read?

Visa payWave cards transmit information over a very short distance to a special reader. The reader is certified for a maximum of ten centimeters (two inches). The card must be positioned very close to the reader to function, thus reducing the chances of it being read without the cardholder's knowledge.

What is the difference between RFID tags and Visa payWave cards?

They both use Radio Frequency (RF) technology but RFID tags are typically cheap, read only, low memory devices that can be read over greater distances. Visa payWave cards contain secure microprocessors and memory, have the ability to perform cryptographic processing, have multiple functions and are required to operate within much smaller distances than RFID tags.

Is payWave (Contactless) 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 (contactless) cards 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 (contactless) transaction
- Every Visa payWave (contactless) transaction is authorized securely

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 completed or cancelled before another one can take place.

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.

Can two cards be read at the same time if you have more than one contactless card?

The acceptance device has 'anti-collision' capabilities. If the reader detects more than one payment card, the cardholder is instructed by the payment terminal to select a single contactless card. The purpose of this is to enable the cardholder to choose their preferred payment card for that transaction and be assured that only one contactless card will be charged. Furthermore, as a general guideline it is advisable that the cardholder chooses the card that they wish to use for a particular payment and present this to the reader independently of other contactless cards in their wallet or purse.

If the cardholder stands next to another person buying goods with their contactless payment card, how they know their own contactless payment card will not be charged?

The contactless payment card would need to be within ten centimeters (two inches) of the reader for the card to be read. Merchants are given guidelines on how to position the readers to avoid this scenario and ensure that only the card that is intended to be used is used. The placement of the reader will ensure that the cardholder will have to deliberately reach forward to bring the card in range of the reader, making it unlikely that another card is read instead. Furthermore, transactions can only take place if the merchant actively initiates a transaction request, and anti-collision safeguards prevent two cards from being read at the same time.

What happens if you present your contactless card twice by mistake, will you get charged twice?

No, a transaction is completed by the check-out clerk initiating the terminal and by the customer presenting their contactless card at the device. Just as you wouldn't be charged twice if you swiped your magnetic stripe card through a terminal twice, there are safeguards to prevent double charges on contactless transactions.

Will contactless cards only be used for low value payments?

Yes, as an added security your contactless cards will only authorize transactions up to BD 10. Any transaction valued above BD 10 will be declined.


Will you need to use a signature or PIN for added security?

Contactless transactions up to BD 10 will not require a PIN.

Can I insert my card at Visa payWave (contactless) terminals if transaction value is above BD 10?

Yes, any transaction above the contactless limit of BD 10 should be processed using a Chip and PIN transaction by inserting the card into the POS terminal.

How will I know if my Visa payment card has contactless functionality?

Your Visa card Issuer should inform you if it has contactless functionality when you receive your card. Additionally the card will display the following icon: 

How is the correct payment amount for environments such as restaurants entered into the contactless acceptance device?

A key security feature of a contactless card is that it remains in the possession of the cardholder. Therefore in environments such as restaurants, it is likely that the merchant will bring a portable contactless reader to the customer. The amount is then entered just as any other Visa transaction. The customer can then validate the amount entered and add a tip amount if desired. Acceptance of the amount is indicated by the customer presenting the card.