



# Citibank Credit Card with Visa payWave Frequently Asked Questions

Get what you want faster, just wave.

## **How does the Visa payWave technology actually work?**

An antenna has been embedded into your new card, so when you wave it in front of the Visa payWave reader, it securely transmits information to the terminal to make your purchase.

## **How do I know if I have Visa payWave technology?**

You can tell that your Citibank Credit Card has Visa payWave if "Visa payWave" is printed above the Visa logo on the front of your card.

## **What are the benefits?**

A Citibank Credit Card with Visa payWave is a quicker and more convenient way to pay:

- It saves time on both sides of the counter due to shorter transaction times and shorter queue times.
- 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.
- You don't have to sign anything or enter a PIN for purchases under \$100.

## **How do I use my Citibank Credit Card with Visa payWave?**

Simply hold your card within 4 cm of the secure contactless reader. Four green lights will appear in half a second. You can then remove your card and the transaction will be complete. You can choose to receive a receipt, but this is optional.

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

You should hold your Credit Card with Visa payWave within 4cm of the card reader.

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

You can use your Citibank Credit Card with Visa payWave for any amount in Australia. For purchases under \$100 you can wave and go. For purchases over \$100 a PIN or signature is required.

## **What happens if I try to purchase goods that are \$100 or above?**

For purchases exceeding \$100 you can still use your Citibank Credit Card with Visa payWave by entering your PIN or signing to authorise the transaction.

## **Will I receive a receipt for transactions I make?**

Visa payWave is designed to let you make low value transactions quickly and conveniently. The retailer will ask if you require a receipt. If you do not require a receipt, please advise the retailer. For purchases over \$100 a signature or PIN is required and a receipt will be provided.

## **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.

### **How do I know when a payment has been made?**

Your transaction is confirmed by illumination of four green indicator lights and a display message confirming that your transaction has been successful.

### **Could I accidentally make a purchase by walking past a Visa payWave reader?**

No. Your card needs to be within 4cm of the Visa payWave reader and held for more than half a second for a transaction to be processed. Also, the merchant must first enter the amount for you to approve, so there'll be no 'surprise' purchases.

### **Is Visa payWave secure?**

Because your card never needs to leave your hand, Visa payWave offers one of the safest payment options around - and it's not possible for your card to be accidentally charged, as an authentic transaction needs to be initiated in a retail store. Visa's Zero Liability policy<sup>^</sup> covers you for unauthorised transactions, giving you extra peace of mind.

<sup>^</sup>Cardholder's liability is limited to zero for unauthorised transactions, provided the cardholder notifies Citibank of unauthorised Visa transactions, and there is no evidence of cardholder negligence, fraud or collusion.

### **How do I know that my transaction information is 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. Transactions are processed through the same, reliable payment network as magnetic strip transactions.

### **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 in Australia or around the world. You can still use your Citibank Credit Card with Visa payWave for traditional transactions at millions of locations worldwide wherever you see the Visa sign, including over the internet, telephone or via mail order.

### **Can I use my card at retailers that do not have Visa payWave terminals?**

The card's chip and magnetic stripe also allows the card to be used in the same way a traditional Citibank Visa Credit Card is used wherever Visa is accepted (using a signature or PIN).

### **Do I need to select the 'credit', 'savings' or 'cheque' buttons?**

No. You don't need to press any buttons when using Visa payWave. Your transaction is automatically processed, with the purchase amount taken from your credit account. No button-pressing means less hassle.

### **Can I get cash out using Visa payWave?**

You're not able to get cash out by just waving your card. If you have transaction accounts linked to your card and the merchant allows the 'cash out' option, you can get cash out by pressing either the 'credit', 'cheque' or 'savings' button, swiping or inserting your card into the terminal and entering your PIN.

### **Where can I use Visa payWave?**

McDonald's, Bunnings Warehouse, 7 Eleven, JB Hi-Fi, Cabcharge, Coles, IGA, Foodworks, Caltex and Kmart, with more merchants adding the facility every day. Use your new Credit Card with Visa payWave at these places or at over 30 million outlets worldwide where Visa is accepted, at ATMs throughout Australia, online and over the phone. To find an up to date list of our key merchants accepting Visa payWave, go to: [visapaywave.com.au](http://visapaywave.com.au)

### **How can I get a Citibank Visa payWave Card?**

Simply call **13 24 84**.

If you are a current Citibank Cardholder, we will issue you with a new credit card with Visa payWave when your current card is due to expire or as a replacement if it is reported as lost or stolen.