



Visa payWave FAQ


Basics and Benefits payWave Security

BASICS & BENEFITS

What is Visa payWave?

Visa payWave is a new payment feature available on Visa Debit/Check cards. With Visa payWave, you simply wave your card or Visa Micro Tag in front of a secure reader that accepts Visa payWave payments. No swiping is necessary on cards with Visa payWave.

Visa payWave completes your transaction by using the latest radio frequency technology to send encrypted account information to readers that are configured to accept Visa payWave payments. For most transactions under \$25, there is no need to sign a receipt, enter your PIN, or hand your card to the cashier. Nothing else about the transaction process changes; the purchase is authorized, processed, and billed the same way it is with traditional purchase methods.

To determine if your card has Visa payWave, just look for this symbol on your card: 

What are the benefits of Visa payWave?


Visa payWave provides increased convenience and speed during the checkout process. Forget about fumbling for cash, managing change, and even entering your PIN. In addition, at participating merchants, Visa payWave transactions under \$25 may not require a signature, further speeding up the time it takes to complete a transaction.

Where can I use my card with Visa payWave?

Visa payWave can be used at merchants displaying this symbol on terminal readers: Over 32,000 retailers from 20 top brands accept Visa payWave payments, and the list is rapidly growing. Visa payWave makes it simple to save time every day—at quick service restaurants, drugstores, movie theaters, and more.

Because cards with Visa payWave have a magnetic stripe, they can also be used for traditional swiped transactions at millions of locations worldwide.

What should I do if I can't complete a Visa payWave transaction at a participating merchant?

Look for the following symbol at the point of purchase.  You should also check to ensure that the merchant accepts Visa payWave transactions. In the event that a Visa payWave transaction cannot be completed, you can still rely on making a swiped transaction with your Visa payWave card, since they also have magnetic stripe functionality.

When I attempt to use my Visa debit card with Visa payWave, should I choose “debit” or “credit” when prompted?

If you wave your card in front of the secure reader and the terminal prompts you to select either credit or debit, select “credit”. By choosing that option, your payment will be immediately processed through the same safe, secure, and reliable payment network as magnetic stripe transactions.

What should I do when I am asked to enter a pin number?

If you are asked to enter your pin number after waving your card in front of the secure reader, choose “cancel” and then choose “credit”. Nothing else about the transaction process changes; similarly, the purchase is authorized, processed, and billed the same safe way as a magnetic stripe transaction.

How can I apply for Visa payWave?

Altra Federal Credit Union members will automatically receive a Visa payWave Debit card when their current Altra Visa Debit card expires. Member may also request a Visa payWave card by contacting Altra Federal Credit Union at 800-755-0055.

Is this a “Smart Card”?

Visa payWave is a new form of smart card technology. Like smart cards, it uses an advanced computer chip embedded in the card’s plastic to perform secure transactions. Because of the radio frequency interface, Visa payWave is easier and faster to use than more traditional smart cards.

Is Visa payWave the same as Visa Contactless?

Visa payWave is the name of the contactless feature on Visa cards. While Visa has offered contactless technology since 2002, the Visa payWave name was introduced in Spring 2007. The feature has not changed—just the name. Visa payWave still offers cardholders speedier checkout, as well as freedom from swiping or signing for transactions under \$25.

VISA PAYWAVE SECURITY

Can my Visa payWave card be accidentally read by the secure reader if it's in my purse or pocket?

To authorize a payment, you must wave your card directly within 1-2 inches of a secure reader that accepts Visa payWave payments, and it must be correctly oriented to be processed. Only the secure readers at authorized merchants can process the information on the Visa cards with Visa payWave. Each time you make a Visa payWave payment, a unique transaction code is generated, which has to be verified through the reader before the transaction can be completed.

Is my information safe when paying with Visa payWave?

Visa payWave transactions are just as secure as magnetic stripe transactions and are processed through the same reliable payment network. And, because you remain in control of your payment device during Visa payWave transactions, the risk of fraud is reduced. Visa payWave also generates a unique digital watermark for every transaction to prevent unauthorized transactions. Active cardholder participation is required to perform a transaction, as the card must be within 1-2 inches of the secure reader that accepts Visa payWave payments and must be correctly oriented to be processed. Additionally, a checkout terminal can process only one device at a time, so transaction errors are minimized.

How am I protected if my card with Visa payWave is lost or stolen?

The Visa payWave feature provides cardholders the same protections as standard Visa cards. You'll enjoy the peace of mind that comes from multiple layers of Visa security, including Zero Liability, which protects you from fraudulent use of your card or account information.* With Zero Liability, you pay absolutely nothing for unauthorized transactions.

[**View the Visa payWave demo**](#)

[**Find Visa payWave merchants in your area**](#)

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Contact Altra to request a Visa payWave card at 800-755-0055

**Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details contact Visa.com.*