

Visa
payWave™)))

the faster way to pay.



more people go with Visa.*
visit visa.ca/merchant



the Visa® cardholder simply...

1. 

Looks for this symbol at your checkout – the symbol also appears on all Visa cards with the payWave™ feature.

2.



Waves the payWave enabled Visa card in front of the secure payWave contactless reader.

or



Waves the Visa payWave enabled cell phone in front of the secure payWave contactless reader.

3.



Waits for the visual or audible signal indicating the transaction has been processed. No receipt is needed unless the customer asks for one.

the perfect way to pay for everyday purchases

A Visa card with the Visa payWave contactless application is a fast, easy way for your customers to pay for small, everyday purchases. It's faster and more convenient because there is no PIN for the customer to enter, no signature for you to check, and receipts are optional upon the customer's request. Visa cardholders can make purchases simply by waving their Visa payWave card in front of a secure contactless reader.

contactless payment using a Visa card or cell phone

Now merchants who accept Visa payWave contactless payments will also be able to accept Visa mobile payments. Mobile payments will allow Visa cardholders to make purchases using cell phones that are equipped with the Visa payWave contactless payment application. The cell phone is waved in front of the same secure contactless reader that processes Visa payWave card transactions.

how you benefit from Visa payWave

Together the Visa payWave feature and Mobile Payment Platform offer purchasing ease and flexibility that are not only convenient for cardholders but also ideal for merchants who need to provide fast, efficient service to high volumes of customers.

how does it work?

The Visa payWave feature uses an embedded microchip with an antenna to communicate with a secure contactless Visa payWave reader at your checkout using Near Field Communication (NFC) technology. When the customer waves the Visa payWave enabled card or cell phone in front of the reader, the payWave application wirelessly transmits payment information to your POS system.



wave through more customers every day

The Visa payWave feature offers a faster, more convenient way to process small-ticket transactions. Enjoy the advantages of faster through-put and enhanced customer satisfaction. Contact your Acquirer/Payment Processor to learn more.

frequently asked questions


Is the Visa payWave feature secure?

Yes. Visa cards with the payWave feature have an embedded microchip that is virtually impossible to reproduce, helping to prevent the risk of fraudulent card use. The short-range transmission of NFC combined with the enhanced security of an embedded microchip provides customers with one of the most secure contactless payment solutions available.

What if the cash register doesn't respond when the Visa card or cell phone is waved in front of the contactless reader?

If your contactless reader doesn't respond, follow these steps:

Visa payWave

- Check that the card has the Visa payWave symbol: 
- Ask the customer to wave the card closer to the contactless reader and wait for the audible or visual signal indicating the transaction has been completed.
- Check to be sure the contactless reader is plugged in and the lights are on.
- If the steps above don't resolve the issue, you can process transactions through your regular POS terminal by following the regular Visa card transaction process.
- If the transaction cannot be processed successfully, offer to complete the purchase using another form of payment and ask the customer to contact their Visa card issuer.

Visa Mobile Payment Platform

- Ask the customer to wave the cell phone closer to the contactless reader and wait for the audible or visual signal indicating the transaction has been completed.
- Check to be sure the contactless reader is plugged in and the lights are on.
- If the steps above don't resolve the issue, offer to complete the purchase using another form of payment and ask the customer to contact their Visa card issuer.

What if the customer says they didn't see or hear the signals from the contactless reader?

You can assure your customer that the transaction was processed by printing the transaction receipt.

(continued on back)

frequently asked questions

What if the contactless reader says the transaction has been declined?

This is not an issue relating to the Visa payWave feature on the Visa card. The transaction declined message is a result of the information the terminal received from the financial institution that issued the Visa card being used. Request a different form of payment and ask the customer to contact the financial institution that issued their card.

What if the purchase is over \$50[†] (inclusive of taxes)?

If the purchase is over \$50 (inclusive of taxes), the reader may not accept the transaction. However, Visa cards with the Visa payWave feature work as a regular Visa card. Therefore, purchases that exceed the maximum transaction amount should be processed as you normally would through your regular POS terminal.

What about chargebacks?

You're protected from most chargebacks because the Visa payWave feature reduces the chance of:

- Illegible fulfillment (e.g., unreadable Visa card number or transaction amount)
- Processing error (e.g., incorrect transaction amount or account charged)
- Transaction not recognized by the customer (e.g., customer does not recognize business name or location)

Can account information be read without the cardholder knowing it?

No. Visa cards with the Visa payWave feature must be waved within very close proximity to a secure reader in order to be read. Only secure readers at authorized merchants can process the information on cards with the Visa payWave feature.

Is the Visa payWave feature available on all Visa card products?

No, only on those Visa cards that carry the Visa payWave symbol:)))



for more information

contact your acquirer/payment processor
or visit www.visa.ca/merchant

[†]\$50 purchase limit effective August 15, 2009. *Visa claim based upon global number of general purpose cards, number of transactions and purchase volume.
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