


## Visa payWave - Frequently Asked Questions

### 1. What is Visa payWave?

Visa payWave is a contactless payment feature that allows cardholders to make a purchase by waving their card in front of a payment terminal that accepts Visa payWave payments.

### 2. How do I use Visa payWave?

You can use the Visa payWave function at retailers with payment terminals that display the contactless symbol  and the **VISA** logo. Simply wave your card within 4cm of the payment terminal at the point of sale and a green light will illuminate on the terminal upon a successful transaction. Purchases of HK\$1,000 or below in Hong Kong do not require a signature\*.

### 3. Is there a transaction limit for purchases made via Visa payWave?

There is no transaction limit for purchases made via Visa payWave but signatures will be required for transactions above HK\$1,000 in Hong Kong\*.

### 4. How do I know if my Citi credit card has Visa payWave?

If your Citi credit card is enabled with the Visa payWave function, there will be a contactless symbol  on your card.

### 5. When will my card be enabled with Visa payWave? Do I need to separately request for this function?

We will be embedding the Visa payWave feature in phases for certain Citi Visa cards at no cost. If you are an existing cardholder and wish to enjoy this feature now, you may request for a renewal card by calling our CitiPhone Banking at (852) 2860 0333.

### 6. Do I need to activate the Visa payWave function upon receiving a Citi credit card enabled with Visa payWave?

Upon receiving and activating your new, replacement or renewal Citi credit card with Visa payWave, the Visa payWave function can be used without additional activation.


### 7. Are Visa payWave's technology and data security safe?

The Visa payWave platform is built on secure EMV (Europay, Mastercard and Visa) chip technology, providing data and transaction security with the use of keys and the latest encryption technology. Transactions are also processed through the same reliable payment network as EMV chip and magnetic strip transactions.

### 8. How can I check and keep track of my Visa payWave transactions?

Just like other credit card transactions, your Visa payWave transactions will be shown on your credit card statements. You may also request for a receipt from the retailer upon completing a transaction.

### 9. Where can I use Visa payWave?

You can use Visa payWave at retailers with payment terminals that display the contactless symbol  and the **VISA** logo both within and outside of Hong Kong. Please visit Visa's webpage at [www.visa.com.hk/paywave](http://www.visa.com.hk/paywave) for an updated list of contactless payment participating retailers.

\* Transaction limits on purchases may be revised by the Bank, Visa or the individual merchants from time to time.