

Virgin Money Credit Cards with Visa payWave Frequently Asked Questions

Q. How do I know if I have Visa payWave technology?

A. You can tell that your Virgin Money Credit Card has Visa payWave if “Visa payWave” is printed above the Visa logo on the front of your card. All of our new look Virgin Australia Velocity Cards are Visa payWave enabled and we are in the process of rolling out this functionality to our No Annual Fee & Low Rate card customers. If you are an existing Virgin Money Credit Card customer and would like a Visa payWave enabled credit card you can request by calling our Customer Care Team on **13 37 39**.

Q. What are the benefits?

A. A Virgin Credit Card with Visa payWave is a 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 the point of purchase / checkout.
- You don't have to enter a PIN for purchases under \$100.

Q. How does the Visa payWave technology actually work?

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

Q. How do I use my Virgin Money Credit Card with Visa payWave?

A. Simply hold your card within 4 cm of the secure contactless reader. The terminal will tell you when your transaction is complete. You can choose to receive a receipt, but this is optional.

Q. Is Visa payWave secure?

A. 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. Plus, Visa's Zero Liability policy[^] covers you for unauthorised transactions, giving you extra peace of mind.

Q. How close does the card need to be near the reader?

A. You should hold your Visa payWave enabled card within 4cm of the card reader.

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

A. For purchases under \$100 you can wave and go. For purchases over \$100 a PIN is required to verify the transaction as normal.

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

A. For purchases exceeding \$100 you can still use your card with Visa payWave by entering your PIN to authorise the transaction.

Q. Will I receive a receipt for transactions I make?

A. Visa payWave is designed to let you make low value transactions quickly and conveniently. The retailer will ask if you require a receipt, please advise the retailer. For purchases over \$100 a PIN is required and a receipt will be provided.

Q. Is there any chance that payments may be taken twice from my account?

A. 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.

Q. How do I know when a payment has been made?

A. The contactless terminal will display a message confirming that your transaction has been successful.

Q. Could I accidentally make a purchase by walking past a contactless reader?

A. 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.

Q. How do I know that my transaction information is secure?

A. 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.

Q. Which retailers will accept my card?

A. Your card will be accepted for Visa payWave transactions wherever you see the contactless symbol or Visa payWave logo at the point of sale in Australia or around the world. You can still use your Virgin Money 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.

Q. Can I use my card at retailers that do not have Visa payWave terminals?

A. The card's chip and magnetic stripe also allows the card to be used in the same way a traditional Virgin Money Credit Card is used wherever Visa is accepted when using PIN.

Q. Do I need to select the 'credit', 'savings' or 'cheque' buttons?

A. 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.

Q. Can I get cash out using Visa payWave?

A. You're not able to get cash out by just waving your card.

Q. What if someone has seen my credit card PIN?

A. If you believe someone has seen your credit card PIN and you are concerned they might have access to your accounts then call us as soon as possible to cancel that card on 13 37 39. We will issue you with a replacement card in a couple of days.



Q. Where can I use Visa payWave?

A. McDonald's, Bunnings Warehouse, 7 Eleven, JB Hi-Fi, Cabcharge, Coles, Woolworths, 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 locations worldwide where Visa is accepted, at ATMs throughout the globe, online and over the phone. To find an up to date list of our key merchants accepting Visa payWave, go to: visapaywave.com.au.

Q. How can I get a Virgin Money Visa payWave Credit Card?

A. If you are a current Virgin Money 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. If you'd like a new card with Visa payWave functionality prior to your current cards expiry date, just give us a call on **13 37 39** and ask one of our team to reissue your current card. Please note your cards expiry date will remain the same.

^ Cardholder's liability is limited to zero for unauthorised transactions, provided the cardholder notifies Virgin Money of unauthorised Visa transactions, and there is no evidence of cardholder negligence, fraud or collusion. Visa's Zero Liability policy covers Australian and New Zealand-issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use. Please consult your issuer for additional details.

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