


FAQs

1. What is Visa Tap to Pay?

Visa Tap to Pay is a new contactless method of payment - the latest evolution in Visa payments. It is a simple, secure and quick payment method. The technology enables cardholders to 'Tap' their card on a contactless Point-of-Sale (PoS) terminal to make transactions up to INR 2,000, rather than 'swiping' or 'dipping' their card into PoS terminals.

2. How does the technology work?

Visa Contactless cards have a tiny antenna embedded into the chip which securely transmits payment instructions to and from a specially adapted card terminal. These cards feature a distinctive contactless mark and PoS terminals for Contactless cards will also feature this contactless symbol .

3. Why has DBS introduced Visa Tap to Pay?

We're always looking for ways to make it easier for you. Introducing Visa Tap to Pay enabled Infinite debit cards will let you make quick and easy transactions. And we want you to have access to the latest features and benefits. Visa Tap to Pay enabled debit cards will be issued when:

- You request for a debit card for the first time on the account opening
- You ask for a replacement card
- You renew your Infinite debit card


4. How do I use my Visa Tap to Pay card?

You can make Tap to Pay transactions by holding your card within 5cm of the secure contactless reader. You can then remove your card and the transaction will be complete. You can choose to have a receipt. It's optional.

5. How long does it take to read the card?

When you hold your card before a contactless reader, four green lights will appear. This takes no more than half a second.

6. Where can I use my Visa Contactless card?

You can use your Visa Tap to Pay enabled card at any retailer displaying the contactless symbol  at the point of sale in India and overseas.

7. How can I get new Infinite Contactless card?

You will be required to block your card from the app and make a request from the app. If you do not have the app you can download it from app store or play store and register for it using your debit card.

8. What are the benefits of Tap to Pay?

A Visa Tap to Pay enabled card 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 there is no need to worry about carrying around pockets of cash
- The card doesn't leave your hand at the checkout when making a contactless purchase
- There is no need to sign for transactions or enter a PIN for purchases up to INR 2,000

9. Can I still use my card the same way if I do not wish to tap & pay?

You can still use your VISA Tap to Pay enabled card at ATM's and make PoS

transactions by entering your PIN or signing for your transactions. The Tap to Pay transaction limit is up to INR 2,000 per transaction, however you can still use your Tap to Pay card for any transaction over INR 2,000 by 'swiping' or 'dipping' the card using PIN or signature.

10. What is the transaction limit for a Tap to Pay transaction?

As per RBI guidelines, for transactions up to INR 2,000 made on a Tap to Pay enabled terminal, you do not need to enter the PIN, you simply wave the card at the reader. The transaction limit on your Visa Debit Card is INR 100000 which includes Tap to Pay transaction upto Rs. 2000 and transactions that are not Tap to Pay enabled i.e. Pos transactions. For cash withdrawals at ATM, the limit is INR 25,000.

11. Can I choose not to have a Tap to Pay card?

All new and renewal Infinite cards will be automatically issued shall be VISA Tap to Pay enabled debit cards. However, you have the option to not use the Tap to Pay functionality. You can still choose to 'swipe or dip' your card using a PIN or signature even if a Tap to Pay contactless terminal is available.

12. Why do I not have a choice to select a Tap to Pay card or a non Tap to Pay card?

There are many benefits associated with using Tap to Pay card in terms of ease of payment and its convenience. You can still choose to use your card in the way you are most comfortable with – whether by Tap to Pay, PIN or signature. You can be rest assured that with all transactions made using your Tap to Pay card are completely secure. If you suspect any unauthorised charges on your card, please call us immediately or block your card from the app.

13. Can I use my Tap to Pay card overseas?

Yes, you can use your Tap to Pay card wherever the contactless symbol is displayed in India or overseas. The Visa Tap to Pay enabled card can be used for traditional transactions at millions of locations worldwide wherever the Visa logo is displayed, including over the internet. Remember to enable international transactions on your debit card through your digibank app if you wish to use it overseas!

14. Can I use my Tap to Pay card at retailers that do not have Visa Tap to Pay terminals?

Yes, you can still use your Tap to Pay card, as the card's chip and magnetic stripe also allows the card to be used in the same way a traditional Visa card is used, by using a signature or PIN.

15. What is the difference between Tap to Pay and PayPass?

Tap to Pay is the name of this technology for Visa cards, whereas PayPass is for MasterCard.

16. Can PayPass terminals accept Tap to Pay card payment?

Yes, you can use Tap to Pay cards on PayPass terminals.

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

No, Visa Tap to Pay terminals are designed to only make one transaction per card at a time. All Visa Tap to Pay 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.

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

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

19. Is the transaction information secure?

Yes, the transaction information is secure because Visa Tap to Pay 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 and chip transactions.

20. Is this technology as secure as my current Visa card?

Visa Tap to Pay enabled cards are just as secure as your current Visa debit card and carry the same multiple layers of security protection, which ensures members are not responsible for fraudulent or unauthorised transactions. The card never leaves your hands when making transactions, which reduces the risk of fraud.

21. Can I get cash out with a Visa Tap to Pay transaction?

No, but if you would like to get cash out, you can withdraw cash using your Infinite debit card absolutely free at all ATMs across India.

22. Can I request a Tap to Pay card prior to the renewal of my existing card?

Yes, you can request a Visa debit Tap to Pay card prior to the expiry of your existing card through your digibank app. You will receive your brand new Visa Tap to Pay enabled debit card at the address provided by you through the app. What's more – you need not wait for the PIN to arrive. You can activate your debit card and set your PIN on your digibank app itself!

23. Can my identity be stolen through the chip in my hand?

No. Only minimal account and information is stored on a Visa Tap to Pay card, which is no more than traditional magnetic stripe cards or contact chip cards. Our Visa Tap to Pay cards do not transmit the cardholder name or other personal details such as address or contact details, hence such information cannot be accessed by unauthorised methods.