

Signature Contactless FAQ

1. What is SBI Signature Contactless Credit Card?

SBI Signature Contactless Credit Card powered by Visa payWave is a fast and convenient way to pay for every day purchases. It is a secure, contactless chip technology designed to help you spend less time at the cash register and give you the freedom to do the things that matter most to you.

2. How does the SBI Signature Contactless Credit Card work?

Step 1: Look for the Visa payWave mark



and contactless logo



at the point of sale.

Step 2: The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.



Step 3: Hold your card over the reader or at the POS at close range (less than 4 cm from where the contactless logo appears).



Step 4: : Four green indicator lights or a beep sound will indicate when the transaction is complete. A message will also be displayed on the screen indicating the transaction is complete. No PIN is required.



Please note that payment through contactless mode is allowed for a maximum of INR2000 for a single transaction.

3. What are the benefits?

Contactless payment functionality powered by Visa payWave is specially designed for you for speed, convenience and security.

There's no dipping, swiping, entering PIN or fumbling for cash. You're ready to go in just a few seconds. Ideal for places like fast-food joints, petrol stations, movie theatre etc.

During a contactless transaction the card never leaves your hand. This greatly reduces the risk of card loss and fraud through counterfeit/skimming. A Visa payWave card has its own, unique, built-in, secret key, which is used to generate a unique code for every Visa payWave transaction, thus making it more secure.

You don't need to look for cash/coins for small ticket everyday purchases. It is also easier to keep track of these expenses.



4. Is there a limit for a contactless transaction amount? Can I set my own Limit?

Payment through the contactless mode is allowed for a limit of maximum **INR2000** for a single transaction. For a contactless transaction PIN is not required. This limit is common for all customers and setting up of individual limit is not possible.

Any transaction amount more than INR2000 has to be carried out through a contact transaction (Dip or Swipe) and entering the PIN.

You can also choose to do a contact transaction (Dip or Swipe) with PIN for transactions amount below INR2000.

5. Where can I use my SBI Signature contactless Credit Card?

You can look for  or the Universal Contactless symbol  at the POS machine at merchant outlets. Also please visit www.sbicard.com for details of merchants enabled for Visa Paywave contactless payment acceptance.

6. Can I use my SBI Signature contactless Credit Card at other merchants (not enabled for contactless payment acceptance) as well?

Yes, for the merchants not enabled for contactless payment acceptance, you can use this card for a normal dip or swipe transaction.

7. Could I be debited twice if I have more than one contactless card?

No, as contactless readers will only communicate with one card at a time. If the shop's reader finds more than one contactless card in your wallet or purse, you will be asked to select one card to pay.

8. Could I unknowingly have made a purchase if I walk past the reader?

No. Your card has to be waved within 4cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

9. Is there any difference in the process for ATM and Internet transactions for this contactless Credit Card?

There is no difference in transaction process for ATM or any Card not Present Transactions including Internet transactions.

For ATM transactions you need to enter the PIN and for Internet transaction you need to enter your 3D secure PIN or OTP.