

[Visa Tap to Pay Campaign Offer FAQs- For Cardholders](#)

This document captures all the Frequently Asked questions from Cardholders on Visa Tap to Pay Offer. The questions are classified into the following sub-sections:

1. Offer details.
2. Offer Redemption and usage details.
3. Cardholder eligibility for this offer
4. Additional details on enabling and making Contactless transactions.

[Offer Details](#)

1. [What is Visa Tap to Pay Offer?](#)

As part of educating and promoting cardholders to make contactless transactions i.e. tapping your Visa card at a Merchant machine, [Visa Tap to Pay Offer](#) is an exciting new limited period campaign rolled out by Visa for eligible Visa cardholders in India, to start making contactless transactions at Merchants and stand to win Amazon Shopping Voucher(s).

This offer is applicable on all consumer Debit, Credit and Prepaid Visa contactless Cards issued in India. Note that business Visa Cards, forex Visa Cards and corporate Visa cards are not eligible for this offer.

2. [For how long is this promotional offer valid?](#)

This offer is valid from 29th April 2024 to 28th October 2024 including both days. Eligible Visa cardholders who have done 'Tap to Pay' transactions at merchant end, within this offer period will qualify to receive Amazon Shopping voucher(s).

3. [How can I participate in this offer?](#)

The participation criteria to receive the Amazon Shopping voucher(s) you will receive depends on the type of Visa Card you have:

[New Tap to Pay Card also called 'Inactive Card'](#) – If you have **not** used your Visa contactless Card before to Tap and pay (i.e. made a contactless transaction) at a Merchant, during the last financial year (between 1st April'23 to 31st March'24, including both days) and is processed on VisaNet, then, you will be considered to hold 'New Tap to Pay Card'. You stand to win Amazon Shopping Voucher(s) up to ₹ 300 after your first and third eligible contactless transaction made within the offer period.

[Existing Tap to Pay Card also called as 'Active Card'](#) – If you have used your contactless Visa Card before to Tap and pay (i.e. made a contactless transaction) at a Merchant, during the last financial year (between 1st April'23 to 31st March'24, including both days) and such transaction was processed on VisaNet, then, you will be considered to hold 'Existing Tap to Pay Card'. You stand to win an Amazon Shopping Voucher worth ₹ 200 after your tenth eligible contactless transaction made within the offer period.

4. [What transactions are considered eligible for this offer?](#)

- Any successful Tap to Pay transaction i.e., contactless transaction done by a Visa cardholder (Debit, Credit and Prepaid) at a Merchant end that is processed by VisaNet, with a minimum value of ₹ 300 will be considered as an eligible transaction for the offer.
- VisaNet transactions would also include “on-us transactions” that have been staged on to VisaNet by the issuer for the purpose of determining list of eligible cardholders for this campaign.
- You can tap your contactless Visa card directly on the merchant point of sale (PoS) machine or in case if you have registered your Visa card for 'Tap to Pay' on mobile apps like Google Pay, Samsung Pay and Cred Pay, then you can tap your mobile device on the Merchant PoS machine. Both are considered as eligible contactless transactions if the transaction value is equal to or greater than ₹ 300.
- Only successful transactions which conform to the above will be considered eligible. Product return, refund, cancelled or failed transactions and disputed transactions will not be considered. If an order is partially cancelled or returned, then the Cardholder will qualify for the Campaign only for the items that were not cancelled or returned and meets the eligibility criteria.
- Only domestic contactless transactions will be eligible. Transactions done outside of India will not be considered.

5. [What are the vouchers that I can win in this promotional offer?](#)

The voucher(s) you win, and its denomination depends on what type of a Visa Card your Visa Card qualifies as under this offer (addressed in Q.3).

[New Tap to Pay Card](#)

- You qualify for Amazon Shopping Voucher of ₹ 100 after your first successful eligible contactless transaction* made within the offer period.

- You qualify for another Amazon Shopping Voucher of ₹ 200 after your third successful eligible contactless transaction* made within the offer period.
- For avoidance of doubt, each voucher is only available once on each Visa Card that qualifies for this offer and is not recurring in nature in any manner.

[Existing Tap to Pay Card](#)

You qualify for Amazon Shopping voucher of ₹ 200 after your tenth successful eligible contactless transaction* made within the offer period.

Please note that Visa may choose to change the offer prize from Amazon Shopping Voucher to a shopping voucher of another Merchant without prior communication to the eligible cardholder or any other offer prize of equivalent amount.

*Processed by VisaNet

[Offer Redemption and usage details.](#)

[6. How can I claim my Amazon Shopping Voucher\(s\) if I have completed the necessary number of eligible contactless transactions within the offer period?](#)

You can claim your Amazon Shopping Voucher(s) following the steps below:

- Click on the 'Claim offer' button or link "<https://www.visa.co.in/pay-with-visa/taptopay-offer.html>" that is shared on your offer communication which could be an SMS or Email or Bank app/website banners, Social Media post/banner etc.
- You will land on our Visa Tap to Pay Offer page. You can either click on the 'Claim offer' button/link or scan the QR code shown on the page.
- You will be logged into your Visa Tap to Pay redemption website.
- Enter your 16-digit card number, CVV, card expiry date and your mobile number.
- Enter and verify the OTP that is sent to your mobile number (No monies would be deducted from your Visa Card).
- Now that you are successfully authenticated, you can see the Amazon Shopping Voucher(s) that you are entitled to receive. It will have the Merchant name (Amazon), voucher amount (₹ 100 or ₹ 200), 'Know more' widget that will provide the offer details and offer terms and conditions.
- A unique code will be displayed to you for the voucher that you have claimed.
- You can use this code on the Merchant website to redeem it.
- The same code will also be sent to you as an SMS on the provided mobile number.

- In case you face any issues or have queries regarding the redemption process or the redemption website, you can write to the customer care team managed by Razorpay International Services Pte Ltd at taptopay-offer@razorpay.com. The team will respond back to you at the earliest.

On using New Tap to Pay Card, you can see up to two Amazon Shopping Vouchers if you have done the necessary transactions. For an Existing Tap to Pay Card, you can see one Amazon Shopping Voucher if you have done the necessary transactions.

7. I have successfully logged into the offer redemption website, but I see no voucher for me. Why?

- Ensure that you have completed the necessary number of Visa contactless transactions on your card. Remember, only successful Tap to pay transactions done for ₹ 300 or more and is processed by VisaNet will be considered eligible.
- If you have completed the necessary number of eligible contactless transactions based on the type of Visa cardholder you are, then you will become qualified to claim the Amazon Shopping Voucher within 15 days from the date of the last eligible contactless transaction. You should log into the Offer redemption website within 90 days from then to claim the voucher.

For example, if you have a 'New Tap to Pay Card' and you have done your first contactless transaction for ₹ 300 or more on the 1st of May'24. You can visit the Offer redemption website anytime between 15th May'24 till 13th Aug'24 (both days included) to see and claim the voucher that you are eligible to receive.

- Note that if you have an 'Existing Tap to Pay Card,' you will not see a voucher to claim for your first and third eligible contactless transaction made within the offer period.
- If you are still unable to see your voucher details despite your eligibility, then, please contact our customer care team managed by Razorpay International Services Pte Ltd at taptopay-offer@razorpay.com. The team will respond back to you at the earliest.

8. I have received my voucher but forgot my unique voucher code. How can I get it again?

There are a few ways to get your unique voucher code:

- Check your SMS for the unique voucher code sent to you on the mobile number provided on redemption website.
- You can also re-log into the offer redemption website as shown in Question 6. Once you log in, you will see all the Vouchers that you have received for this offer.

- If you still face any issue, you can write to the customer care team taptopay-offer@razorpay.com. The team will respond at the earliest.

Note: Visa, Banks, and Merchant will not be responsible for any delay, loss, or damage in the delivery of the voucher(s).

9. How do I redeem my voucher on Amazon?

- Visit www.amazon.in/vouchers and login to your Amazon account
- Click on 'Claim New' and enter the voucher code received from the offer redemption website
- Select 'Add to your vouchers' to add the voucher to your 'Voucher Balance'
- Once you are on the payment checkout page after adding product(s) to your cart, ensure that you select 'Voucher Balance' option for checkout.
- Any balance payment can be made using your Visa Card
- The expiry of the Amazon Shopping Voucher is 90 days from the date of receiving the voucher code on the redemption website.

For Complete terms and conditions of Amazon Shopping Voucher usage, please visit [Amazon Vouchers - Amazon Customer Service](#)

Note: Amazon Shopping Vouchers received as part of this campaign are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the voucher(s) will be provided. The validity of the voucher starts from the procurement of the code.

10. What is the validity of my Amazon Shopping Voucher(s)

The validity of the Amazon Shopping Voucher is 90 days from the date of receiving the code on SMS or viewing it on the offer redemption website. Ensure that you redeem this voucher on the Amazon website/Mob App before this period after which the voucher cannot be redeemed partially or fully.

Ex. If you have downloaded the Amazon Shopping Voucher on the offer redemption website on the 1st of Oct'24, then, redeem it on the Merchant website/app on or before 31st December '24, after which the voucher will expire. Note that the validity on this Amazon Shopping Voucher cannot be extended for any cardholder.

11. What if I have a concern regarding the voucher redemption?

You should discuss your concerns regarding the redemption of the vouchers directly with Amazon. Visa, Banks, and Merchants will not be responsible for any issues related to voucher redemption.

[Cardholder eligibility for this offer](#)

12. Who is eligible to participate in this offer?

The campaign is open to all valid and current Visa cardholders of either 'Credit,' 'Debit' or 'Prepaid' variant that is issued in India by any bank or financial institute that is licensed by the Reserve Bank of India. Note that business, corporate and forex Visa Cards are not eligible for this offer.

13. I have more than one Visa contactless Card (Credit, Debit, Prepaid). Can I participate in this offer?

- Yes, you can participate in this offer using your multiple Visa contactless Cards.
- You can become eligible for a voucher by individually meeting the required transaction criteria on each of your Visa Card, based on the type of Visa Card your Visa Card is categorized as under this offer.
- Ex. If you have 2 Visa cards and you are an 'Existing Tap to Pay Cardholder' on both the cards, Card A and Card B. You have completed ten contactless transactions on Card A and only 4 transactions on Card B. You will be qualified for Amazon Shopping Voucher on your Card A only. However, if you have done 10 contactless transactions on Card A and 10 contactless transactions on Card B, then, you will be individually eligible for Amazon Shopping Voucher on both Card A and Card B. You can log into the offer redemption website using your different card credentials to see the corresponding voucher for it.
- Transactions made across your Visa Cards cannot be clubbed together to qualify for the Amazon Shopping Voucher(s).

14. I have more than one Visa card. I have done a contactless transaction on one of my Card and have not done a contactless transaction on the other(s). Will I be considered "New Tap to Pay Cardholder" or "Existing Tap to Pay Cardholder"?

If you have done an eligible contactless transaction between 1st April'23 till 31st March'24 (both days included) on your Visa Card A, then, you will be considered an Existing Tap to Pay Cardholder for Card A. You will have to make 10 contactless eligible transactions to claim your voucher against Card A transactions.

Similarly, if you have NOT done an eligible contactless transaction between 1st April'23 till 31st March'24 (both days included) on your Visa Card B, then, you will be considered a New Tap to Pay Cardholder for Card B. You will have to make your first and third contactless eligible transactions to claim your voucher(s) against Card B transactions.

Ensure that you log into the offer redemption website using the right Card credentials while claiming your voucher(s).

15. Does my voucher eligibility only consider consecutive eligible Contactless transactions of ₹ 300 or above made within the offer period? I've also made a few non-Contactless transactions and contactless transactions under ₹ 300 too, during this period."

Your eligible contactless transactions of ₹ 300 or more need not be consecutive to qualify for the voucher(s). If you make the necessary number of eligible Contactless transactions within the offer period, then, you will qualify for the voucher(s).

Example of a New Tap to Pay Visa Card

S. No	Transaction Date	Transaction Type	Transaction Value (₹)	Transaction Eligibility	Count of Eligible Contactless Transactions for Voucher(s) eligibility	Claim Voucher on
1	30-Apr-24	Non-Contactless	600	No		
2	2-May-24	Contactless	385	Yes	1	Voucher of ₹ 100 is available to claim on 17th May'24
3	3-May-24	Non-Contactless	450	No		
4	10-May-24	Contactless	200	No		
5	1-Jun-24	Non-Contactless	1000	No		
6	5-Jun-24	Contactless	700	Yes	2	
7	19-Jun-24	Contactless	150	No		

8	23-Jun-24	Contactless	310	Yes	3	Voucher of ₹ 200 is available to claim on 8 th July'24
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Example of an Existing Tap to Pay Visa Card


S. No	Transaction Date	Transaction Type	Transaction Value (₹)	Transaction Eligibility	Count of Eligible Contactless Transactions for Voucher(s) eligibility	Claim Voucher on
1	30-Apr-24	Non-Contactless	600	No		
2	2-May-24	Contactless	385	Yes	1	
3	3-May-24	Non-Contactless	450	No		
4	10-May-24	Contactless	200	No		
5	1-Jun-24	Non-Contactless	1000	No		
6	5-Jun-24	Contactless	700	Yes	2	
7	19-Jun-24	Contactless	150	No		
8	23-Jun-24	Contactless	310	Yes	3	
9	23-Jun-24	Contactless	870	Yes	4	
10	30-Jun-24	Non-Contactless	150	No		
11	1-Aug-24	Contactless	500	Yes	5	
12	4-Aug-24	Contactless	1000	Yes	6	
13	7-Aug-24	Contactless	125	No		
14	9-Aug-24	Contactless	299	No		
15	9-Aug-24	Contactless	5500	Yes	7	
16	15-Aug-24	Contactless	350	Yes	8	
17	18-Aug-24	Contactless	400	Yes	9	
18	1-Sept-24	Contactless	310	Yes	10	Voucher of ₹ 200 is available to claim on 16 th Sept'24

16. Am I eligible for the voucher(s) if I make transactions with both my Visa Card and mobile contactless mode?

Indeed, Contactless transactions made by tapping your Visa Card or a mobile device with your enrolled Visa card, at a merchant PoS machine, will be deemed eligible. However, these transactions must be processed by VisaNet and have a value of ₹ 300 or above.

[Additional details on enabling and making Contactless transactions.](#)

17. I want to participate in this offer, but I am unable to make a contactless (Tap to pay) transaction using my card. Why?

- Firstly, ensure that you have been issued a contactless Visa Debit/Credit/Prepaid card by your Bank. Your Visa card should have a contactless icon on  it. If you do not have a contactless card, you can get in touch with your Bank to upgrade your Visa card to a contactless card.
- If you have a Contactless Visa card and are still unable to make a contactless transaction, then, you need to make sure that you have enabled 'Contactless payments' on your card through your Bank's internet or mobile banking.
- Even if you have enabled Contactless payments as part of your Visa card settings on your Bank application, check the per transaction/daily/monthly limits enabled for 'Contactless Payments.' In case the limit is too small, increase it to enjoy seamless Contactless transactions on your card.
- If you still face any issue with making Contactless transactions on your card, then reach out to your Bank's customer care team for support.

18. How can I enable contactless payments on my Visa Card?

- Firstly, ensure that have been issued a contactless Visa card as shown in Q13.
- Log into your Bank's Internet/Mobile Banking website/App.
- Go to the Debit card or Credit Card or Prepaid Card section of the Internet Baking Website or Mobile App.
- Click on the Visa Card for which you wish to enable Contactless transactions.
- You will see the option to enable 'Contactless Payments' on your card. Click on the same.
- For the best experience on your card, also ensure that you set the maximum purchase limit for contactless transactions, as allowed by your Bank.

- If you still face any issue with making Contactless transactions on your card, then reach out to your Bank's customer care team for support.

Please note that the exact steps to enable contactless transactions and to set their limits may vary from Bank to Bank. If you have any questions or issues regarding this, then, please contact your Bank's customer care center or nearest Branch or call your relationship manager.

19. [How can I enroll my Visa card on Mobile apps like Google Pay/Samsung Pay/Paytm/Cred Pay to use my mobile device to tap and pay at the Merchant end?](#)

Currently, you can only enroll your Visa card on any of payment applications like Google Pay/Samsung Pay/Cred Pay/Paytm only if you have an NFC enabled android device. Please follow the instructions below for enrollment on different mobile apps.

Note: Before enrolling your Visa Card (Debit or Credit) on these Payment applications, check if your Card is eligible for enrolling/registering with the mobile application for 'Tap to Pay' payments. You can find the list of accepted Cards for 'Tap to Pay' on the mobile application's guide or FAQs.

Register Visa card on Google Pay:

- On your mobile device, open the Google Pay app.
- Tap your Profile picture and then click on 'Pay with credit or with debit cards.'
- Tap on 'Add credit or debit cards.'
- To add a card, you have 2 options:
- Option 1: Scan your card with your phone's camera > Your card details are auto filled.
- Option 2: Tap Enter details manually.
- Once you have accepted the terms and conditions, you will be asked to verify your identity by sharing an OTP on your registered mobile number.
- Enter OTP and tap on 'Submit.'
- If you didn't receive confirmation from the app, then check your card information and try again.
- If your card is verified, it's ready to be used for transactions.
- In Google Pay's "Payment methods" section, you can find all your added cards.

Register Visa card on Samsung Pay:

- Open Samsung Pay on your phone.
- Tap Menu (the three horizontal lines) in the top left corner, and then tap Cards.
- Next, tap Add credit/debit card.
- Next, tap Add card; it looks like a credit card with a plus sign next to it. Next, tap Add credit/debit card.
- Follow the instructions to register your card. When you add a card, you must agree to the card's terms and conditions.
- If you have any questions about the terms, contact the card issuer.
- Once the card is added, you can start using it to make in-store purchases with your phone.

Register Visa card on Paytm:

- Open the Paytm mobile application and go to your profile section by clicking on your profile picture on the top left corner of the main screen.
- The left sidebar that opens will display various options for you to choose from. To add a credit/debit card to your Paytm account, click on the 'Payment Settings' option.
- Next, click on the 'Saved Cards' option.
- On the next screen that opens, you will be able to see a list of your added cards. Beneath those card details, click on the option to 'Add New Card.'
- Next, you will be notified that Paytm will deduct Re. 1 or Rs. 2 from your new card to be added. This is done to authenticate your card details. Note that the debited Re. 1 will be refunded to your credit/debit card within the next 48 hours. Now, click on 'Proceed.'
- The next screen will ask you to add your desired card details. Ensure to tick mark the option to 'Save this card for future payments.'
- Go ahead by confirming the payment of Re. 1 or Rs. 2 from your new credit/debit card
- Once the payment is done and your details are verified, your new card will successfully be added to your Paytm account.

Register Visa card on Cred Pay:

- Open the Cred mobile application > Click on 'Tap to Pay' option on the home screen.
- Click on 'Manage Tap to Pay' option from the menu bar.
- All the Visa Cards already registered with Cred Application will be displayed to you.
- Click to the Visa Card that you wish to activate 'Tap to Pay' on
- Authenticate yourself to initiate the 'Tap to Pay' activation process.

- Once your Card is successfully enrolled for 'Tap to Pay', it will display on the screen – ready for usage.

We will still recommend that you go to these mobile applications and read the instructions on how to register/enroll your Visa Card to start using the mobile device to tap and pay. Please reach out to their customer care team in case of any issues or questions.

20. I have enrolled my Visa card on Mobile apps like Google Pay/Samsung Pay/Paytm/Cred Pay. How do I make a payment with my mobile at a Merchant PoS machine?

- Before making a mobile device 'Tap to Pay' payment, ensure that NFC/Contactless Payments are enabled as part of your Mobile app settings.
- If you have a thick phone case, it may need to be removed when making a purchase, so it doesn't block the NFC signal during payment.
- If you have enrolled more than one Visa Card on your mobile application, then, while enrolling your Card, choose the desired Visa Card as your 'Default Payment Card.'
- If you have enrolled your Visa Cards on more than one mobile application (Ex. On both Samsung Pay and Google Pay), then, while enrolling your Cards, choose one mobile application as the default application to 'Tap to Pay.'

Once you have completed the above steps, you can start transacting using your mobile device as follows:

- Unlock your phone.
- Hold the back of your phone above the payment reader for a few seconds.
- Follow any instructions shown on your screen (May depend on the mobile app and the transaction amount)
- Your payment is now complete.

21. My purchase value is greater than ₹ 5,000. Can I still use my Visa Card or mobile device to make a contactless payment?

Yes. You can still make a Contactless payment using your Visa Card or mobile device for a transaction greater than ₹ 5,000.

In these cases, after tapping your Card or mobile device, you will be asked to authenticate the transaction by entering your Card PIN. Note that such payments are also considered as Contactless transactions only.

In case you are unable to successfully make a contactless transaction greater than ₹ 5,000, then, check the limits (Per Transaction/Daily/Monthly) set for 'Contactless Payments' on your Bank's Internet Banking or Mobile Banking.

22. There is a difference between the terms and conditions and the FAQs for the campaign, what should you follow?

These FAQs are only to supplement the terms and conditions for this campaign and no manner amend / modify the terms and conditions. If there is any inconsistency between the terms and conditions and these FAQs, such inconsistency shall be cured in favour of the terms and conditions i.e., the terms and conditions shall prevail.

■ End of Customer facing FAQs