

# Non-Visa Debit Transactions Notice



Marine FCU enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a Personal Identification Number (PIN). A non-Visa debit transaction may occur on your Marine FCU debit card through our contracted networks\*. Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal, or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the zero liability protection benefit, and if a Rewards program is present, a non-Visa debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

\*AFFN, Star, Plus