

# Non-Visa® Debit Transaction Disclosure



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## Visa® Debit Transactions:

HealthCare Associates Credit Union® enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your HealthCare Associates Credit Union debit card through the Pulse, AllPoint and the STAR Network. 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 reward program is present, a non-Visa debit transaction may not be an eligible rewards transaction.

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

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Please note HealthCare Associates Credit Union has no control over how merchants process a non-Visa debit transaction. It is up to the cardholder to ask the merchant about their routing and transaction processing as well as clearly express a routing and transaction preference to the merchant. HealthCare Associates Credit Union cannot be responsible for how a merchant chooses to route/process a Visa debit/non-Visa debit transaction.



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