

# Non-Visa® Debit Transactions 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 Rewards 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 and 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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630.276.5555 • 800.942.0158 (toll-free)  
1151 East Warrenville Road,  
Naperville, IL 60563

**[hacu.org](https://hacu.org)**