



# Non-Visa PINless Debit Transactions

Notice

We allow non-Visa debit transaction processing on the CO-OP, Plus, and NYCE networks. This means you may use your Visa debit card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

The rights and protections applicable to Visa debit transactions will not apply to non-Visa debit transactions. Examples of rights and protections include additional consumer liability limits and streamlined error resolution procedures, as described in the Electronic Funds Transfer section of your Membership and Account Agreement.

To initiate a non-Visa debit transaction: in most cases, you swipe your card through a point-of-sale (POS) terminal, choose "debit" and you may/may not be asked to enter a PIN. Or, you may provide your account number and indicate "debit" for certain bill payment, e-commerce, or mail/telephone order transactions.

To initiate a Visa debit transaction: in most cases, you sign a receipt, provide a card number, or swipe your card through a POS terminal and choose "credit" to route the transaction over a Visa network.