



# NORTH EASTON SAVINGS BANK

## **Important Information Regarding Your Visa®-Branded Debit Card Non-Visa® Debit Transaction Processing**

North Easton Savings Bank allows non-Visa® debit transaction processing. This means you may use your Visa®-branded debit card on a PIN-Debit Network\* (a non-Visa® network) without using a PIN.

NYCE Network is the non-Visa® debit network for which such transactions are enabled.

Types of actions that you may be required to make to initiate a Visa® transaction on your Visa®-branded debit card include at the merchant, swiping your card, selecting credit, then signing your receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Types of actions you may be required to make to initiate a transactions on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

Please note the provisions of your agreement with us relating only to Visa® transactions are not applicable to non-Visa® transactions. For example, the additional limits on liability (sometimes referred to as Visa®'s zero liability program) and the streamlined error resolution procedures offered on Visa® debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa® Rules generally define **PIN-Debit Network** as a non-Visa® debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

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