



Notice Regarding non-Visa PIN-less Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network (a non-Visa Network)* without using a PIN to authenticate your transactions.

The non-Visa debit networks for which such transactions are allowed are ACCEL/Exchange and COOP.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Debit Card include signing a receipt or using Verified by Visa® over the Internet.

An example of the type of action you may be required to make to initiate a non-Visa PIN-less transaction is authorizing a payment directly with a biller and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures are not applicable.

If you have any questions about non-Visa debit transactions, please call us 24/7 at 360-695-5121 or, toll-free at 800-252-6525.

* 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.