

Visa Small Ticket Transaction Service Frequently Asked Questions

What is the Visa small ticket transaction service?

The Visa small ticket transaction service makes low value card acceptance faster and easier for customers and sales staff by eliminating the need for cardholders to sign or enter a PIN when making a qualified transaction of \$35 or less.

How does this differ from Visa payWave?

The Visa small ticket transaction service is available on all Visa Debit cards, irrespective of whether they are payWave enabled. If a member does not have a Visa payWave enabled card, they may still take advantage of the Visa small ticket transaction service for purchases below \$35 at eligible merchants. This means they won't have to sign or enter a PIN, but are still required to swipe or insert their card.

Which merchant categories are eligible to participate in this program?

- Restaurants
- Fast food restaurants
- Variety stores
- Convenience stores
- Pharmacies
- News stands
- Laundries
- Dry cleaners
- Video rental stores
- Quick copy services
- Cinemas
- Parking stations
- Car washes
- Taxicabs and limousines
- Bus lines
- Cigar stores
- Tolls and bridges
- Local commuter transport

Can cardholders choose not to use it for purchases below \$35?

No, if a merchant has implemented the service, a small ticket transaction will not prompt the customer for a PIN or signature.

Will cardholders lose their normal Visa card protection and be exposed to bigger risk?

No. Visa small ticket transactions have the same security. Each transaction is authorised online, hence subject to checking as in the case of a normal Visa card transaction. The service is available at merchants where the goods and services sold generally have little to nil resale value, which makes fraud less likely.

What if a cardholder loses his/her Visa card and somebody else uses it?

To protect their own interests, every cardholder should take good care of their Visa cards. If customers lose their Visa card, they are advised to report it to their card issuer immediately. By doing so, CUA members will be entitled to all Visa card protection as detailed in the General Information, Terms & Conditions brochure.

Will the merchant need to provide a receipt?

In these environments, the merchant will only need to provide the receipt upon a customer's request, which again will increase the transaction speed and enhance the customer's experience.

Any further questions?

- Call 133 282
- Drop into your local branch

