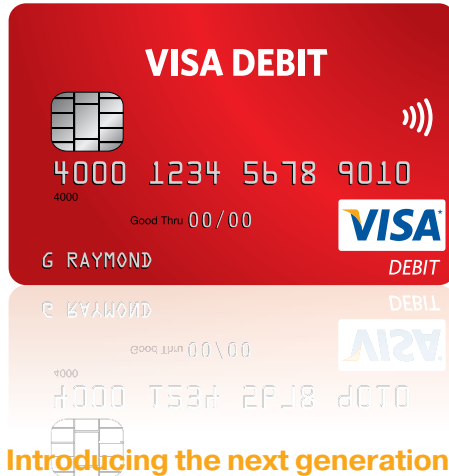


Accepting Visa® Debit

Best Practices for Online Merchants



Introducing the next generation of Debit

Visa Debit is a chosen method of payment in 130 countries,¹ and now it's giving Canadian consumers a new way to pay. With Visa Debit, cardholders can make payments directly from their bank account for purchases online, in store, and through mail and telephone orders — in Canada and around the world. Visa's Layers of Security help make Visa Debit safe.

The benefits of accepting Visa Debit

> **Potential for a broader customer base and increased sales**

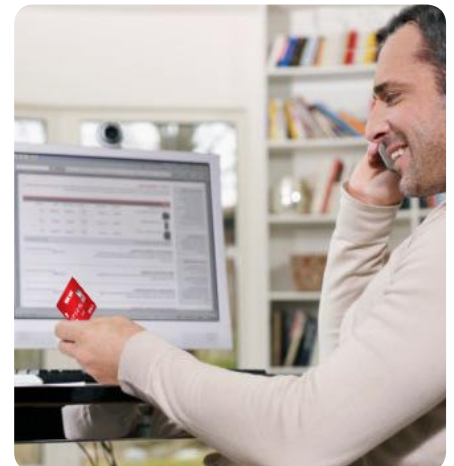
Visa Debit cards allow one-step electronic debiting of funds without requiring your customer to sign in to their bank account. The ease and convenience of this new payment option helps you serve a new base of customers, such as the youth market, who like to shop online, want speed and convenience, but typically don't use or have access to credit cards

> **Improved customer service**

Visa Debit offers your customers more payment choice. Plus, Visa Debit cardholders may prefer this method of payment to access rewards and incentives.

> **Visa's Layers of Security**

Visa Debit is the only debit card backed by Visa's Layers of Security, which help to reduce the risk of fraud through Visa's Zero Liability Policy, Verified by Visa, AVS (Address Verification Service) and CVV2 (the three-digit code)



How to accept Visa Debit

There are no upgrades, add-ons or plug-ins needed; if you're an online merchant who accepts Visa credit cards, you're ready to begin accepting Visa Debit. It's that simple. You probably are already accepting foreign Visa Debit cards if your business processes international orders. Visa Debit is as easy to process as any other Visa transaction. Your customer:

- > **proceeds to your online checkout as they normally would**
- > **selects "Visa" as the method of payment**
- > **fills in the necessary account information**
- > **enters their Verified by Visa password if applicable**

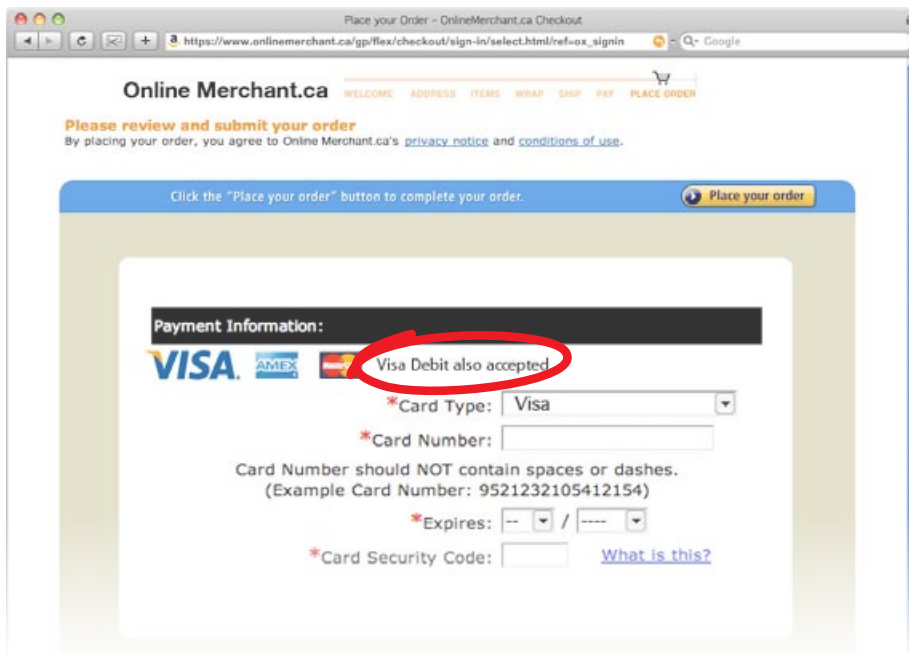
Letting your customers know you accept Visa Debit

To help inform your customers, it's recommended that you prominently display the Visa Debit acceptance notice early in the online shopping experience. By informing customers early, you:

- > **raise awareness of the fact that you accept Visa Debit**
- > **expand your customers' payment options**
- > **prevent unnecessary interruptions at your checkout page**

Where to place a Visa Debit acceptance notice

Visa recommends the "Visa Debit Also Accepted" notice is displayed wherever the Visa acceptance logo is shown on your website — most commonly on your shopping checkout page.



Checkout page

Your home page and frequently asked questions page are good locations for placing the Visa Debit acceptance notice, as it tells customers right away that you accept Visa Debit.

Informing customers about Visa Debit

For customers who want to know more about Visa Debit, it's helpful to provide a link on your home page or shopping area that offers more information. Please use the following messaging, and be aware that no active links or additional promotional text should be included on this page:

Visa Debit is the only debit card in Canada to give you secure, one-step debit purchasing without having to sign into your online bank account. Visa Debit is also the only debit card backed by Visa's Layers of Security, with features like the Visa Zero Liability Policy, Verified by Visa, AVS (Address Verification Service) and CVV2 (the three-digit code) that help make online shopping more secure and safe. To learn more or obtain a Visa Debit card, please visit your Card Issuer's website.

Tips for ensuring smooth Visa Debit transactions

- > **inform online customers early about Visa Debit by including information on your homepage, frequently asked questions and payment pages as previously described**
- > **refer to Visa Debit and include the "Visa Debit Also Accepted" notice in customer communication and advertising where other forms of payment are noted**

Frequently Asked Questions

Are Canadians now using Visa Debit?

Canadian Visa card issuers are rolling out Visa Debit cards in the fall of 2009. Specific card numbers depend on bank issuance plans and customer demand.

Do I need any special equipment or software to accept Visa Debit?

No; if you accept Visa credit cards online, you're ready to begin accepting Visa Debit.

How do I let customers know I accept Visa Debit?

Simply display the "Visa Debit Also Accepted" notice next to your Visa acceptance logo on your shopping cart page, checkout page, and on your home and frequently asked questions pages so customers know right away that you accept Visa Debit.

If I accept Canadian Visa Debit cards, can I also accept foreign Visa Debit cards for online purchases?

Yes; in fact you probably are already accepting foreign Visa debit cards if you're an online retailer.

I already accept Visa credit cards online; why should I accept Visa Debit?

Visa Debit is the only debit card in Canada to allow one-step electronic debiting of funds without logging into a separate online bank account. It's also the only debit card to be backed by Visa's Layers of Security. By accepting Visa Debit, you offer secure electronic payment to a potential new base of customers — the youth market, for example — who like to shop online but who don't use credit cards. This could result in more sales. You also give cardholders the opportunity to benefit from applicable Visa marketing and issuer-reward programs.

It's time to accept Visa Debit!

Canadians who currently use debit cards have indicated they would use Visa Debit, in some cases replacing the use of credit cards or cash.² And most small and medium-sized merchants surveyed feel that Visa Debit is an innovation that's overdue in the Canadian market.³ If you do business online, now's the time for you and your customers to begin enjoying the benefits of Visa Debit.

To find out more about accepting Visa Debit and to obtain reference materials to share with staff, contact your Acquirer/Payment Processor.

² Visa Debit Mass Market Quantitative Study — Ipsos-Vantis, October 2007

³ Visa Debit Merchant Acceptance & Positioning Qualitative Research — Northstar Research Partners, July 2008