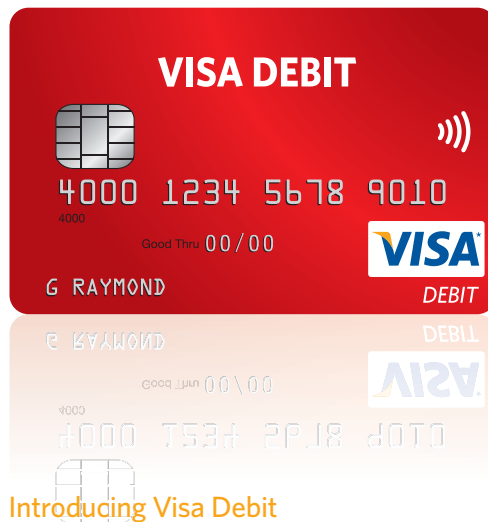


Visa® Debit Introducing the next generation of debit



Introducing Visa Debit

Visa Debit is a chosen method of payment in 130 countries.¹ Now it's available in Canada.

With the enhanced security of Visa Debit, Canadian cardholders can pay directly from their bank account for purchases in-store, online, and through mail and telephone orders, in Canada and around the world. By accepting Visa Debit, you give your customers more payment options. You also enhance your own potential to increase sales, speed up service, and serve a wider customer base.

How does it work?

Visa Debit works like existing Canadian debit cards, and transactions are processed the same way as any other chip & PIN transaction. The purchase amount is automatically debited from the cardholder's bank account, with no need for signatures or handling of cash.

Why should I accept Visa Debit when I already accept other debit?

> **Offering your customers more choice**

Accepting Visa Debit gives your customers a new payment option, allowing you to promote service and choice. Consumer demand is driving Visa Debit growth worldwide due to value-added benefits that do not exist on today's debit products. Visa Debit provides your customers with a reliable and secure method of payment. Research shows that some Canadians who currently use debit cards would use Visa Debit, in some cases replacing the use of credit cards or cash.²

> **Increased sales potential**

Visa Debit can be accepted electronically, so your business may benefit from increased online, mail or telephone transactions. Visa Debit also offers your business the opportunity to access an underserved customer base that prefers to use debit, as well as customer segments that may not have access to Visa credit, such as the youth market. Some consumers who have never shopped online have indicated they would do so using Visa Debit.³

> **Security**

Visa Debit is the only debit card to offer Visa's Layers of Security to help make debit payment secure for both you and your customers. Security features like Visa's Zero Liability policy, Verified by Visa, AVS (Address Verification Service), and CVV2 (three-digit code) offer protection against counterfeit, lost, or stolen card fraud, giving your customers the confidence to make purchases using their Visa Debit cards.

> **Speed**

If you are equipped with Visa payWave™ terminals, cardholders displaying the contactless symbol on their Visa card simply wave their card in front of your payWave reader to transfer the funds and complete the transaction. You could see faster checkout, shorter lines, and less abandonment. Lines could be reduced as much as 23%,⁴ resulting in higher turnover at the point-of-sale.

> **Reliability**

Visa is a proven form of payment. Visa Debit is the most widely used payment card in the world, and Visa operates the world's largest electronic payment network.⁵

Who is using the card now?

Retailers in 170 countries already accept Visa Debit cards.⁶ Globally, Visa Debit volume exceeds Visa credit volume,⁷ and in Canada, research shows that Visa Debit will be accepted by customers who are not current debit users and by those who currently use another debit system.⁸

How can I get started with Visa Debit?

It's easy to start accepting Visa Debit. If you have a Visa chip-enabled terminal, you already have the required equipment. We'll provide you with all the learning resources you need. You can opt out of offering Visa Debit to your customers at any time — but with a secure payment processing option that can help your business grow, you'll be glad you didn't miss a sale.

**To learn more about Visa Debit,
visit www.visa.ca/merchant.**

^{1,2} Visa Debit Mass Market Quantitative Study — Ipsos-Vantis, October 2007

³ 2008 Consumer eCommerce Research; Prepared by Burak Jacobson for Visa Canada; November 2008 national online survey of Canadians aged 16-64 in Sept/Oct 2008

⁴ Visa Taiwan Visa Wave Issuers & Acquirers Monthly Member Contactless Sales Transactions Report, 2005-07

⁵ As reported by client financial institutions; includes merchant acceptance locations and ATMs in the Visa Europe territory, March 2008

^{6,7} Visa Inc., Annual Reporting, Fourth Quarter and Full-Year 2008 Earnings Results

⁸ Visa Debit Mass Market Quantitative Study, Ipsos Vantis, October 2007