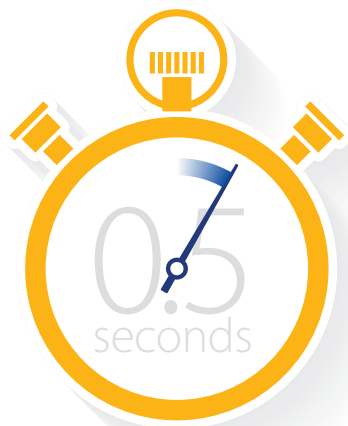


Improve your customers' experience with **Visa payWave***



Contactless payment option makes shopping faster and super convenient



Save customers **time**

Time is precious and no one wants to waste it standing in a cash out line. With Visa payWave, shoppers can **"wave and go,"** without fussing with pin numbers or paper bills. Visa payWave transactions take as little as 0.5 seconds to complete—seven times faster than traditional Chip & PIN.¹ That means you can wave through more customers every single day.

Give customers **more opportunities** to spend

Your valuable customers can now make contactless payment purchases of up to \$100² so they can add to their shopping carts and quickly get on with their day. **Grow your business and your customers' satisfaction!**

\$100 NEW LIMIT



Fast, convenient, mobile payments... and you're covered

With Visa payWave acceptance, you're already covered. Visa payWave acceptance means you're always ready to accept contactless Visa mobile payments and serve your customers better. And with Visa payWave transactions tripling year over year,³ it's obvious that a growing number of Canadians prefer the convenience of contactless payments on their card or mobile device.



Offer customers **peace of mind**

Ensuring the security of payments is one of Visa's highest priorities. Visa payWave is built with the same stringent standards that secure all Visa payment solutions, which means your customers can shop worry free. You and your valuable customers are always protected by:

Built-in encryption technology, which translates the data from every Visa payWave transaction into a unique code that can only be used once. This protects each and every transaction, as well as your customer's personal information.

Ultra-short, four-centimetre read range, which reduces the risk of unauthorized devices being able to "read" a Visa payWave-enabled card and use the data for fraudulent purposes.



Visa's Zero Liability Promise,⁴ which ensures cardholders will not be held responsible for any fraudulent purchases.

As the merchant, you also have the benefit of liability protection for transactions up to \$100 because chargeback from lost, stolen or counterfeit cards do not apply. You're protected and so are your customers.

Did You Know?

5

The number of Canadian banks that have launched Visa payWave-enabled mobile payment apps⁵: **CIBC, Desjardins, RBC Royal Bank, Scotiabank and TD Canada Trust.**

7

The number of Visa payWave transactions that happen every single second in Canada.⁶



18%

Of Canadians have purchased goods and services with a smartphone online or at point of sale in a month.⁷

79%

Of Canadians own a smartphone.⁷ Canada has the second largest smartphone penetration worldwide.⁸

¹ Market Timing Study September 2012: Visa payWave transactions without receipt are on average 7x faster than typical Chip & PIN transactions with receipt.

² Use of the increased limit is subject to implementation by merchant/acquirer.

³ VisaNet Canada Data – based on number of Visa payWave transactions on Canadian issued cards conducted at merchants located in Canada June 2013 vs. June 2014

⁴ Based on Canada issued cards Visa cardholders must establish that the transaction is not their responsibility as per all applicable agreements of the issuing financial institution, including protecting their PIN where applicable. Visa Purchasing, Visa Corporate, and Visa Commercial Cards are excluded from the program. For complete details see www.visa.ca.

⁵ To date, CIBC, Desjardins, RBC Royal Bank, Scotiabank and TD Canada Trust all allow for mobile/NFC (Visa payWave) payments using the payment functionality on their app. Information current as of July 2014.

⁶ VisaNet Canada Data – calculated based on average monthly Visa payWave transactions on Canadian issued cards conducted at merchants located in Canada April 2014 – June 2014

⁷ Source: comScore: Mobilens data September 2014

⁸ Source: comScore: Canada ecommerce Market Share & Mobile Market Insights (Q4 2013)

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