

# Earn more when you process ScotiaCard Visa Debit at your POS.

Scotiabank Debit/Credit Card Merchants

We are happy to inform you that during the month of September we will be making enhancements to the way ScotiaCard Visa Debit cards are accepted at your Point of Sale terminals.

As a result of the enhancements, ScotiaCard Visa Debit transactions will be processed in a similar manner to that of the regular Scotia Debit Card.

This will result in the reduction of your transaction costs, thus more earnings for you.

Now your customers will once again be able to Swipe... Pin... and Go!  
The enhancements will be seamless and will not disrupt your business operations.

In preparation for this system enhancement, on September 9, 2014, you will receive a prompt from the terminal(s) at your location to 'Refresh'. Once you receive the prompt, you must follow the instructions listed on the terminal, to ensure the change is made.

## When the ScotiaCard Visa Debit is presented at your POS terminal after the enhancement, simply:

- Swipe the card and follow the terminal commands
- The cardholder will be asked to select either their 'Chequing or Savings' account and to enter their PIN.

Note: the cardholder will NOT be required to sign for the transaction.

## How will this enhancement benefit you?

### More convenient card processing.

- **Debit cards:** You will continue to be able to accept ScotiaCard, other banks Multilink debit cards, and ScotiaCard Visa Debit which will now be processed like all the other debit cards in the market.

*There is no need to ask customers for a picture ID when they use a ScotiaCard Visa Debit.*

### Reduced merchant fees.

- The new processing method will apply a flat transaction fee, as opposed to a percentage of the transaction amount currently charged.

**Remember, it's important to close and submit your batched transactions at the end of each business day to ensure that you receive funds in your account and that the customers' transactions are reconciled in a timely manner.**

For more information or to discuss your card payment processing requirements, please contact your Scotiabank GTB Specialist at 946-6271-3.



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