



## **Notice Regarding Non-VISA® PINLess Debit Card Transactions**

**Citizens Bank & Trust Company**, allow non-VISA® debit transaction processing, which does not require that all such non-VISA® Debit Card transactions be authenticated with your Personal Identification Number (PIN).

Examples of non-VISA® debit transactions are listed below:

- To initiate a non-VISA® debit transaction, you may enter a PIN at a “Point of Sale” (POS) terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA debit transaction. These transactions are enabled through the **PULSE®** network, which is associated with your Citizens Bank & Trust Company VISA® Debit Card, but is not a part of VISA®.
- The **PULSE®** network also allows the PINless bill-payment debits and credits for specific merchant types such as utility, property management and government payments.

Examples to initiate a VISA® debit transaction:

- Examples of the types of actions that may be required by you to initiate a VISA® debit transaction include: signing a receipt, providing a card number, using Verified by VISA® over the Internet or swiping your card through a “Point of Sale” (POS) terminal, and choosing to route the transaction over a VISA® network.
- Please note that the terms and conditions of your agreement with us relating to VISA® debit transaction do not apply to non-VISA® debit transactions. For example, the additional limits on liability (Sometimes referred to as VISA® zero-liability program) and the streamlined error resolution process offered on VISA® debit card transactions are not applicable to transactions processed on a PIN-Debit Network, (VISA® rules generally define “PIN-Debit Network” as a non –VISA® debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program).

Should you have questions regarding PINless non-VISA® transaction and your rights and obligations related to such transactions, please contact our Account Services Department at:

**Citizens Bank & Trust Company, P. O. Box 469 Van Buren, AR 72957 Telephone: (479) 474-41201**