



## Important Changes to how you use your Debit Visa Card at Woolworths affiliated store outlets!

Today is the day Woolworths is due to deactivate the use of the 'Cr' button on Visa Debit Card transactions.

Woolworths announced that as of today, **Thursday 15 April**, it will progressively commence routing scheme debit transactions away from the Visa and MasterCard scheme and will commence processing them via the EFTPOS network.

Although Woolworths will continue to accept scheme debit cards such as Visa Debit, cardholders will need to press the 'Chq' or 'Sav' account buttons rather than 'Cr' on point of sale devices, and will need to enter their PIN.

Woolworths has switched off the press 'Cr' functionality on debit cards to minimise its transaction costs. The impetus behind its actions is the increase in the use of scheme versus EFTPOS because of the increased usage of Visa Debit cards in Australia.

The Reserve Bank has changed the rules to give big retailers, like Woolworths, more power over Visa and MasterCard and more power to decide how customers pay at their checkouts.

Woolworths is taking advantage of these rules. The result is likely to be less choice for consumers in how they pay for products leading to cardholder confusion.

### What this means to you?

As of today when making purchases at any of the Woolworths affiliated outlets (as per listed below) you will start to notice the following changes.

At these outlets, you will now **have to** press Cheque (Chq) or Savings (Sav) rather than Credit (Cr) when paying for items at the checkout.

Your Visa Debit card will work normally when you press 'Chq', 'Sav' or 'Cr' at any other merchant/store outlet not affiliated with the Woolworths Chain.

When you press 'Sav' or 'Chq', your purchases will be paid for via the **EFTPOS** network rather than via the Visa network.

Please be advised that this change is out of our control and be mindful that our fees and charges structure associated with EFTPOS transactions may result in additional transaction fees being applied to your account.

This affects **all Visa Debit card holders** who use Woolworths stores, not only those issued by Manly Warringah Credit Union.

To ensure you keep your transaction fees to a minimum we encourage you to keep using the 'Cr' button when paying for purchases at any other store when using your Visa Debit card.

The deactivation of the 'Cr' button for Visa Debit will commence as of today the 15th of April 2010 and will effect transactions carried out at the following Woolworths affiliated store outlets including:

<b>BIG W</b>	<b>Woolworths Supermarkets</b>	<b>Safeway Supermarkets,</b>
<b>Woolworths Liquor</b>	<b>Safeway Liquor</b>	<b>BWS</b>
<b>Dan Murphys'</b>	<b>Dick Smith</b>	<b>Tandy</b>
<b>Woolworths Petrol</b>	<b>Safeway Petrol</b>	<b>Caltex Woolworths petrol outlets</b>
<b>Thomas Dux</b>	<b>ALH (bottle shops).</b>	

We will endeavor to keep you updated on any further developments that may arise as they develop. For further information go to the Visa website [www.visa.com.au](http://www.visa.com.au) and visit their media centre.

