


## Faster, more convenient contactless transactions



The new contactless feature of your Visa Debit Card lets you pay for small purchases quickly and securely at locations that accept contactless transactions, so the card never leaves your hand.

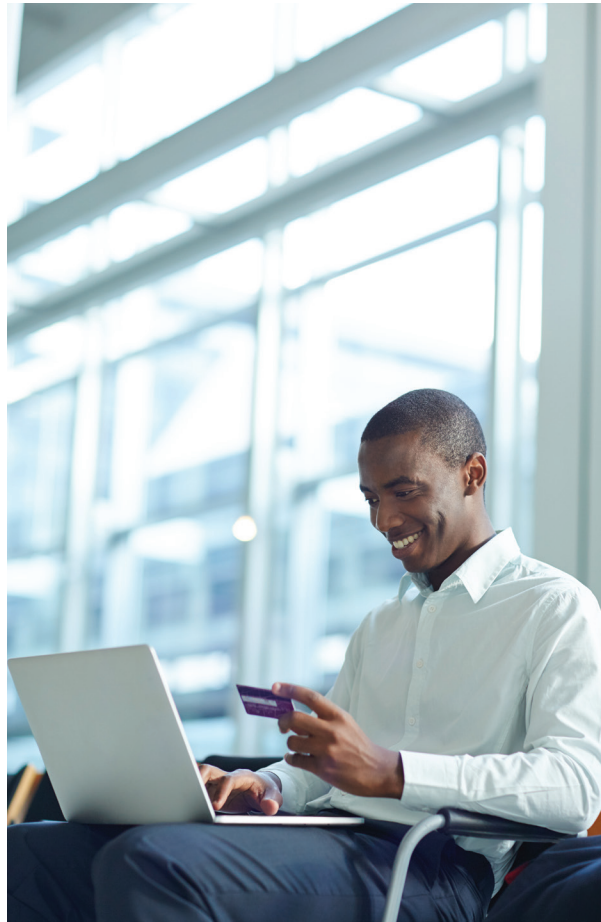
Here's all you have to do:

**Step 1** – Look for this symbol  at checkout counters.

**Step 2** – Wave your card over the secure terminal or hold it on the terminal.

**Step 3** – Wait for approval and you're ready to go.

A signature or PIN may still be required in some instances.



If your card is ever lost or stolen, you can easily report it by calling us at 1 868 625-1083.

### IMPORTANT

To find out more information about our Visa Debit Cards including the applicable service fees:

- Call or visit your nearest RBC® Royal Bank branch
- Or visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)



Royal Bank

### Disclaimer

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# RBC Royal Bank™ Visa<sup>‡</sup> Debit Card

Chip and PIN security  
with the convenience  
of contactless payments

## Make life easier

Your new RBC Royal Bank Visa Debit Card is the fastest, easiest and most secure way to make purchases, pay bills or access your cash. You never have to worry about carrying large amounts of cash or writing cheques again.

## Extend your payment power around the world

Your new Visa Debit Card is accepted at millions of locations across the globe. It packs all the power you need to conveniently access your RBC® chequing or savings account on the go.

- Pay for purchases quickly and securely at any LINX<sup>‡</sup> terminal. You can also make purchases at any merchant that accepts Visa – whether you shop in person, online, over the phone or by mail order.
- Get cash at ATMs wherever the LINX, Visa or PLUS<sup>‡</sup> symbols are displayed. At local RBC ATMs you can perform balance enquiries, transfer funds and make deposits to your accounts.
- Make purchases with funds directly debited from your RBC Royal Bank account.

Note: Holds pertaining to the value of transactions performed internationally or for local online purchases may remain on the account until the merchant settles the transaction.



## Use it online or by telephone

Your new Visa Debit Card is accepted online, by telephone or by mail order at most merchants around the world. Simply provide your Visa Debit Card:

- Number
- Expiration date and
- 3-digit security code (on the back of your card)

NOTE: You should not be asked to enter or provide your Personal Identification Number (PIN) as it is strictly confidential and should not be shared with anyone.

## How to use your RBC Visa Debit Card

Transaction	Visa Debit Domestic <sup>1</sup>	Visa Debit Classic <sup>2</sup>	Visa Debit USD <sup>3</sup>
Pay for goods and services in person locally	Yes	Yes	Yes
Pay for goods and services in person internationally	No	Yes	Yes
Pay for goods and services online or by mail or telephone locally	Yes	Yes	Yes
Pay for goods and services online or by mail or telephone internationally	No	Yes	Yes
Make recurring payments (e.g. monthly gym membership dues or utility bills)	Yes	Yes	Yes
Make hotel or car rental reservations online or by telephone internationally	No	Yes	Yes
Withdraw cash at RBC ATMs locally	Yes	Yes	Yes
Withdraw cash at RBC ATMs or other bank ATMs internationally	No	Yes	Yes
Pay utility bills at point-of-sale terminals locally	Yes	Yes	Yes
Transfer funds at local RBC ATMs	Yes	Yes	No
Make balance enquiries <sup>4</sup>	Yes	Yes	Yes
Deposit funds at local RBC ATMs	Yes	Yes	No

### Notes:

1. The Visa Debit Domestic card is for RBC Leo's Young Savers and RBC Student Banking account holders.
2. The Visa Debit Classic card gives you access to all your local currency RBC chequing and savings accounts.
3. The Visa Debit USD card can only be linked to your RBC Day to Day Savings USD Currency account and cannot be used for LINX ATM/POS transactions.
4. Subject to the functionality available at non-RBC ATMs locally or any ATMs internationally.

## Take control of your money



### The security of chip and PIN technology

Combined with your PIN, the encrypted microchip in your card provides significant protection against counterfeiting and fraud.

Already in wide use around the world, it has technology designed to make an already safe payment system even more secure.

## Secure and easy to use

Using your card is as easy as 1-2-3.

**Step 1** – Instead of swiping, simply insert your card into the terminal and leave it there for the entire transaction.

**Step 2** – Follow the prompts and validate your transaction by entering your PIN.

**Step 3** – When your transaction is complete, remove your card and wait for your receipt.

