

CASH PASSPORT™

PREPAID CURRENCY CARD

Card acceptance guidelines for Corporate Cash Passport holders

Travelex's Corporate Cash Passport cards in Australia are issued under the Visa payment scheme as prepaid card products. This means they can be used to access cash at ATMs globally displaying the Visa scheme/Plus logos, and for purchases or payment of services at millions of retailers worldwide in-store, over the phone or via the Internet.

However there are some circumstances where Cash Passport cards may not be accepted and the following information is provided as a general guide.

GLOBALLY – “Electronic Use Only” What does this mean?

Cash Passport cards are prepaid card products and include printing on the cards noting “Electronic Use Only”. To reduce the risk of fraud and identity theft your travellers will note the cards carry no name or numbers embossed on the front of the card. This means the card cannot be read in old style manual terminals and a transaction will need to take place electronically to be successful.

When making purchases over the Internet or via the telephone the order must likewise be processed electronically.

Whilst not necessary, some merchants may question the cardholder as to why there is no name on the card. In those circumstances the merchant may request the cardholder to show them identification that carries a signature matching the signature on the reverse of the card. Where a POS device operates “Offline” the terminal may not accept and process the Cash Passport card for payment.

Examples where this may occur include:

Manual terminals e.g. old ‘click clack’ style terminals; On aircraft; and cruise ships;
Some parking meters and toll meters; Some portable POS terminals And In circumstances

where the Visa network is down and therefore operating in ‘Offline’ mode.

CHIP ENABLED TERMINALS

Your card holders may find in some countries e.g. the United Kingdom and France, that they cater for a high level of Chip card issuance or mandate that domestically issued cards must be Chip enabled, and that the POS terminals must cater for processing of Chip enabled cards.

Please advise your card holders that chip enabled terminals do accept and process internationally issued cards irrespective of whether they are Chip and PIN enabled for POS transactions. Occasionally, a shop assistant handling the transaction may request that a Chip card be used for payment. There is no need for the card holder to consider using another form of payment. They should simply request that the merchant swipe the card to confirm the transaction authorisation and the cardholder can then sign for the transaction. This is an acceptable practice and should not be considered as an obstruction to the use of the card. Travelex will be developing & launching Chip enabled cards in late 2010.

Note: Cash Passport POS transactions will generally be signed for. In some countries merchants may offer PIN & POS and in these cases, either the PIN may be entered or a signature used to verify the transaction.

PURCHASES MADE ON LINE AND OVER THE PHONE

Cash Passport cards can be used to pay for goods and services via the Internet or phone. It is common for Internet and phone transactions to require a CVV2 code to be provided as part of the payment details to provide additional security to the transaction. Cash Passport cards include a 3 digit CVV2 value on the reverse of the cards.

Some Internet sites may utilise an additional e-commerce security facility known as 'Verified by Visa' (VBV) to confirm Internet transactions for Visa cards. In some cases, websites utilising VBV may choose not to process or authorise a transaction if the card is not registered for VBV although this is likely to be relatively rare.

It is important to note Cash Passport cards are not registered for the Verified by Visa service at present, however this feature is being added in late 2010.

ATM TRANSACTIONS

Cash Passport cards are issued with a 4 digit PIN number for use when accessing local currency. Cardholders can choose to keep the PIN supplied with the card, or change the PIN supplied with the card online at www.cashpassport.com to their preferred number. We recommend the card holders refer to the User Guide provided with the card for information on PIN selection guidelines. In some countries e.g. China and Malaysia, the card holder may encounter ATMs requiring six (6) digit PINs. This is generally only required for cards issued domestically in that country. If the card holder processes their Cash Passport transaction as a Visa transaction at a Visa ATM the problem should not occur.

The way to process your ATM transactions correctly is very simple

1. The card holder must always select "CREDIT" when accessing cash or balance inquiries from a Visa ATM as this allows the transaction to be processed and authorised via the Visa network
2. If the ATM fails to accept the correct 4 digit PIN number (and it was entered correctly), Travelex recommends the card holder begin the process again and insert 2 (two) zeros "00" in front of the PIN number to bring it up to 6 digits
3. Continue to follow the prompts and the transaction will be completed successfully

AUSTRALIA TRANSACTIONS

Cash Passport cards are primarily designed as an outbound card for payment of travel expenses overseas.

The card holder should be aware that there may be an additional fee charged by the ATM bank provider for using their ATM network. However, should the card holder wish to access local currency from Australian ATMs then the card will be accepted at ATMs displaying the Visa logo.

However, there are some merchants within

Australia who have advised they will not accept either Visa or MasterCard prepaid cards as a means for payment at their stores. Travelex suggest you use the list below as a guide only:

No Acceptance (Australian issued Cash Passport cards): Woolworths Group

includes; Woolworths, Safeway, Big W, Dick Smith Electronics, Dick Smith Powerhouse, Tandy, BWS, Dan Murphy, Woolworths Home Shop, Safeway Home Shop, Woolworths Liquor, Safeway Liquor, ALH Group, Woolworths Caltex and Safeway Caltex. **Travelex ATMs in Australia, Japanese ATMs** – Some ATMs in Japan may only accept Visa Cards issued by the operating bank or those who have links with them. Available ATM network for Japan are ATMs in the Post Office & 7/11 stores.

VISA NETWORK ACCESS

The Visa network is supported by over 24 million merchants worldwide and has millions of ATM's globally allowing the card holder to use their card to access local currency, or make a payment very simply. ATM availability can be found by using the "ATM Locator" function on www.cashpassport.com.au website.

However, Visa advise that the countries listed below either don't accept Visa cards (including Cash Passport) due to either economic sanctions or limited Visa network infrastructure in that country. Those countries are Cuba, Iran, Iraq, Libya, Myanmar and Sudan.

If you receive any complaints or queries about non-acceptance of the Cash Passport Debit card product, it is important that you obtain the following information to assist us in following up to ensure we continue to enjoy the widest possible acceptance. Where the following information is obtained we will undertake to follow up the query with the scheme and/or ATM operator concerned

Our Customer Service person will need:

- Cardholder name and card number
- ATM operator e.g. Bank and if possible
- Merchant name and location
- Any reason provided by the ATM or terminal operator.

*Travelex Limited (ABN 36 004 179 953 AFSL 222444) arranges for the issue of the POS enabled Cash Passport Debit Card ("Cash Passport") in conjunction with Heritage Building Society Limited (ABN 32 087 652 024 AFSL 240 984). A Product Disclosure Statement (PDS) is available at www.cashpassport.com.au. As an authorised representative of Travelex you should advise your travelers to review the PDS before deciding to acquire this product.