

Cc: Vincent Mammarella; Panga, Julian
Subject: FW: Standalone Pin Pads for Hotels

CBA

Hi Karen,

In addition to the email below and as you may already be aware, there are some unique operational considerations in relation to acceptance of Union Pay Cards that you may need to be aware of:

Union Pay transactions:

- Cannot be accepted in "offline" mode (Store & Forward)
- Cannot be processed via paper vouchers and click clacks
- Cannot be authorised by CBA via phone as is possible with VISA and MasterCard
- Can only be accepted when the card is present
- Cannot be used to process cash out
- Via credit cards (4% of total Union Pay cards) must be validated by a cardholder signature for (even with optional PIN entry)
- Via debit cards (96% of total Union Pay cards) must be validated by a PIN entry for (even with optional cardholder signature)
- Can be charged back by the card holder for 180 days from the date of transaction (not 120 as with other cards)
- **Cannot be used to place bets or purchase gaming chips (I don't believe this is permitted from Hotels anyway)**
- Cannot be used to purchase foreign currency (May not be relevant)

Note: The above does not apply to Union Pay co-branded cards (e.g. Union Pay/MasterCard, Union Pay/Visa) which follow the rules of the co-branded scheme.

Please let me know if you have any queries or wish to clarify/discuss further.

Regards,

Commonwealth Bank



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