



When In Doubt, Choose Credit!

The Great 'Debit Card' Debate- Should I choose Credit or Debit?

When purchasing an item at a store with your Wanigas MasterCard Debit Card, you can always choose between “Debit” or “Credit”. This choice refers to how the transaction is processed-not what type of card you are using. Here is some more information about the process and why you should choose “Credit”.

What is the difference?

“Debit”: When you choose debit on the keypad or inform the cashier you wish to choose debit, you will be asked to enter your PIN for authorization. These transactions will then be routed through our debit network and then back to Wanigas. Often times, the merchant has programmed their machines to default to debit as soon as you swipe and it will say, “Enter your PIN”. Normally at this point, if you want to choose “Credit” you can do so by selecting cancel on the machine and then choose “Credit” and then proceed.

When you choose “Debit” you must enter your PIN in a public location, possibly exposing your MasterCard PIN to anyone in your surrounding area. Please note that this is also the PIN used to access your cash from an ATM machine. Keep in mind, many people reuse PINs for security codes and passwords. So, protect your PIN!

“Credit”: You can choose “Credit” by selecting on the keypad or voicing it to the cashier. With this option, you do not have to enter your PIN in public, but instead you will be asked to sign your name either on the receipt or on the terminal screen. These transactions will be routed through the MasterCard Network and then back to Wanigas.

Keep Your PIN Safe, Choose Credit!