



## Did you know you can avoid PIN fees?

### Here's How:

Select "Credit" instead of "Debit" when you pay with your ASU OneCard to use Money from your OneAccount. To Avoid PIN fees, **select "Credit" & sign the receipt.**

Sometimes merchants lead you to believe you don't have a choice.

**Here's how to navigate tricky point-of-sale situations...**



#### Retail/Grocery Store Self Checkout

Hit CANCEL or NO . The screen will then give you the option to select DEBIT or CREDIT. Choose CREDIT and sign the receipt.



#### Online Bill Pay

Choose the option to "CANCEL" and process as a MasterCard Credit transaction. You may also be required to enter the Credit Card ID number, which is the three digit code listed on the back of the card.



#### Retail/Grocery Store Cashier Checkout

Tell them you want CREDIT and sign the receipt.



#### Gas Station

Select CREDIT on the keypad. If the screen asks you if you want to enter a PIN hit NO or CANCEL. The sale will be completed.



#### Online Purchases

Select MasterCard from the list, enter your 16 digit card number and the expiration date. Also enter the 3 digit security code on the back of the card if required. Some online merchants will ask for a PIN number. In this case, hit NO or CANCEL to ask for a CREDIT transaction.