



## Want to save money on your payments?

Choose the lower cost network for each transaction.

Contact your terminal provider to get

**Least Cost Routing**

**Least Cost Routing** enables you, the merchant, to choose the network that provides the best economic outcome on contactless transactions from dual network debit cards. This means **cost savings, when you choose the most cost effective network.**

There are around 26 million contactless enabled dual network debit cards in the market, featuring both eftpos and an international scheme (Visa or MasterCard).

The RBA's Payments System Board said it "strongly supported calls from a range of stakeholders for acquirers to provide merchants with least-cost routing functionality for contactless transactions using dual-network debit cards."

## No Downside

Saves you money

Transaction security is not compromised

Least Cost Routing has been tried and tested overseas & on thousands of Australian transactions

Chargebacks are available

Consumers can still dock their cards and select a different network if they prefer



*Debit cards represent almost 70% of all transactions in Australia, or around 6 billion transactions a year and growing quickly.*

**Least Cost Routing can help you save on these transaction.**