Card-Not-Present Fraud

WHAT IS "CARD-NOT-PRESENT" FRAUD?

This is fraud committed by criminals online, by phone, or by mail using information obtained fraudulently.

What you need to know when using your Visa® card online, by phone, or by mail:

Visa has developed a variety of security programs and features allowing Visa cardholders to use their cards safely and conveniently online, by phone, or by mail. Visa understands that cardholders value security, and we work hard to stay steps ahead of fraudsters looking to exploit these payment environments. Visa is committed to protecting its cardholders and securing the electronic payments environment.

How is Visa helping fight this type of fraud?

The protection of cardholder information is our top priority. To help guard against Card-Not-Present fraud, Visa has developed a number of fraud detection systems and programs:

Verified by Visa®: A risk-based security program that provides your card issuer the ability to authenticate you for purchases at participating online merchants.

Card Verification Value 2 (CVV2) - CVV2 is a three-digit security number imprinted on the signature panel of Visa cards. Merchants accepting Visa cards over the Internet, phone, or by mail may ask for this number to help ensure that cardholders using their cards in these circumstances are actually in possession of the card.

Visa E-Promise*: The Visa E-Promise assures Visa cardholders that if they have been unsuccessful in resolving a dispute with an online, phone order, or mail order merchant, they can contact their Visa card issuer directly to resolve the disputed credit card charge.

Visa Cardholder Zero Liability**: If there has been unauthorized use of your card, or card number, as a result of theft or loss, Visa cardholders are protected from fraudulent transactions.

What you can do to avoid becoming a victim of Card-Not-Present fraud:

- Keep user names and passwords secret
- Use only secure Internet browsers that allow secure transmission of data
- Only give card details when <u>you</u> initiate a purchase
- Keep a record of transactions and review monthly statements thoroughly
- Check the merchant's Web site for delivery and return policies before making a purchase to ensure items can be returned if they are not in satisfactory condition
- Never respond to unsolicited e-mail requests for personal or account information, even if it appears to be from a trusted source
- Never send payment information via e-mail since e-mail is not secure and outside parties can read information that travels over e-mail
- Report lost or stolen cards immediately to the financial institution that issued your card or to Visa at **1-800-847-2911**
- Report suspected fraud to the Canadian Anti-Fraud Centre at **1-888-495-8501** or online at **www.antifraudcentre-centreantifraude.ca**.

Visit **www.visa.ca/securewithvisa** for more information on Card-Not-Present and other types of credit card fraud, and how you can play a role in protecting your cardholder information.

* Where the cardholder has lawfully cancelled their agreement with an online, phone, or mail-order merchant; the item was not received; or the item is different from what was ordered. Visa E-Promise does not apply to Commercial cards.

** Visa's Zero Liability program: Visa cardholders must establish that the transaction is not their responsibility as per all applicable agreements of the issuing financial institution. Does not apply to ABM transactions or PIN transactions not processed by Visa. Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by an issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim, and account standing and history.

RECOGNIZE IT. REPORT IT. STOP IT.

VISA