



## Emergency Card Replacement and Cash Disbursement Services



Through the Global Customer Assistance Service (GCAS) program, Visa provides 24-hour emergency services to Visa cardholders around the world. Customers can call GCAS using a worldwide network of toll-free telephone numbers to obtain card related emergency services. Once a call is answered, customer service associates assist the customer in one of 9 core languages.

Associates also have immediate access to an international translation service to help translate calls in other languages. Through GCAS, Visa provides lost stolen card reporting, emergency card replacements, and emergency cash disbursements.

## Emergency card replacement

This service provides emergency card replacements for all Visa card products to Visa cardholders traveling internationally or within North America, usually within 24 hours. Visa contacts the issuer for authorization, provides cardholders with Visa emergency card replacement, provides stand-in emergency card authorization using guidelines provided by issuer, and provides a sophisticated global distribution network of courier/embossing hubs, product replacement centers, and emergency service locations.

## Emergency cash advance

This service provides emergency cash to Visa cardholders traveling internationally or within North America, usually within hours. Provides cash disbursement delivery anywhere in the world through the use of strategically placed emergency service locations. Visa contacts the issuer for authorization of emergency cash, provides cardholders with emergency cash, provides stand-in emergency cash authorizations within the guidelines provided by issuers.

This service is easily accessible to Visa cardholders from anywhere in the world, any time of the day, automatically extending the reach of an issuer's own customer service. By calling a unique, centralized, and easy-to-remember toll-free number, or through one of our collect numbers from anywhere around the world.

### Important notice

The description of these programs and benefits is only a tool for guidance on coverage for certain cardholders in Latin America and the Caribbean and is updated to April 2015. Please check with your Visa representative the validity of this information before communicating such benefits to customers and/or cardholders. Cardholders should consult their issuer to verify that coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be distributed in full to cardholders. If a Visa issuer uses excerpts or portions of this material for distribution to cardholders, it does so at its own risk.

These descriptions are not insurance policies. Described insurances are subject to the terms and conditions in the applicable policies, which include certain restrictions, limitations and exclusions; and all coverages are subject to change or cancellation without notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions concerning the insurance plans is detailed in the policies. If there is any difference between the descriptions in this document and the policy signed by the cardholder at the local level, the policy in force locally will govern (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that its card program, customer agreement, card benefits and features, and other disclosures and issuer practices are in full compliance with all applicable federal, state, and local laws, regulations, and other legal requirements. Issuers should review the card benefits program with their legal counsel to ensure that the card benefits program and disclosures and customer agreements related to such card benefits or features, comply with all applicable legal requirements. Visa makes no representations or warranties as to the information contained herein. This material does not constitute legal advice or opinion.

Coverage and benefits provided by this program, including any such programs provided by insurance company affiliates of AIG and AXA, shall be null and void if they violate U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.