

## International Travel Tips



Get the most from your  
Visa® card

more people go with Visa. **VISA**



## Using Your Visa Card to Make Purchases Abroad

Your Visa card is accepted at millions of places worldwide, making it a safe and convenient way to make purchases abroad. Use these simple travel tips to rest easy and enjoy your trip.

### Before your trip:

- **Remember to notify us where and when** you'll be traveling.
- **Take note of the Visa Global Customer Assistance Service (GCAS) emergency number** for your destination and keep it separate from your cards. Learn more at [www.visa.com/gcas](http://www.visa.com/gcas).
- **Be sure you know your 4-digit PIN.** Some merchants may require a four-digit numeric PIN when using a debit card and/or chip card.
- **Make note of your 16-digit Visa account number** and keep it in a safe place separate from your cards.
- **Check the spending limits or restrictions on your card.** Your cards may have daily spending or withdrawal restrictions. Be sure you have enough funds in your account and that your payments are up to date. You may also contact your credit union to request an increase to your spending limit.
- **Review the benefits available on your card.** Benefits, such as Purchase Protection and Travel Insurance, can enhance your trip. Review your cardholder agreement to determine which benefits are included on your card.
- **Check your card's expiration date** before your trip.
- **Research the current exchange rate** for your destination at [www.visa.com/exchange](http://www.visa.com/exchange) to compare Visa's competitive rates to those offered by foreign exchange bureaus. Remember to include any additional fees.

## At your destination:

- **Look for the Visa brand mark at merchant locations** to ensure you can use your card:
- **Ask the merchant if Visa is accepted if you don't see a Visa logo.** No card is accepted at more places around the world than Visa, so it is likely your card will be accepted.
- **Consider selecting local currency** if offered a choice between home and local currency when paying with your card. There may be additional fees associated with paying in your home currency. Learn more about dynamic currency conversion at [www.visa.com/travelprep](http://www.visa.com/travelprep).
- **Request merchants swipe your card** even if they say you need a chip card.
- **Check your receipt before signing** to make sure it is for the correct amount.



## Chip cards

In some countries, Visa cards have chips embedded into them and some require a PIN for transactions. If your Visa card does not have a chip, you can still use it anywhere Visa is accepted. Merchants that accept Visa cards are required to accept your card, and their terminals are designed to recognize magnetic strip cards.

## What to do if you have problems using your card

Should you encounter a problem, request that the merchant swipe your card and follow the prompts on the terminal. If your card is declined, you can call us immediately. You can also contact Visa Global Customer Assistance Services (GCAS) by dialing one of the country-specific toll-free numbers. Visit [www.visa.com/gcas](http://www.visa.com/gcas) for a full list of toll-free numbers, and dial the number that corresponds to the country you are in. Visa can assist you 24 hours a day, 7 days a week, including holidays.



## Using Your Visa Card at ATMs Abroad

You can use your Visa card to withdraw foreign currency at 1.8 million ATMs in over 200 countries around the world.

Cash can be used to pay for taxis, tips or other small purchases where payment cards may not always be accepted. Using an ATM is more convenient and safer than taking cash from home or getting it from foreign exchange bureaus. Most ATMs operate 24 hours a day and can be found at major airports, hotels, tourist destinations and commercial areas. Plus, using your Visa card at an ATM means you get a competitive exchange rate every time. Learn more at [www.visa.com/exchange](http://www.visa.com/exchange).

## Before your trip:

- **Be sure you have a 4-digit PIN.** Many international ATMs accept only four-digit numeric personal identification numbers (PINs). If yours is longer, contact your issuer to change it.
- **Memorize your PIN** so you can access local currency at ATMs.
- **Use the Visa ATM locator.** To learn where you can use your card to withdraw cash abroad, visit <http://visa.via.infonow.net/locator/global/> or the mobile site [www.visa.com/mobileatm](http://www.visa.com/mobileatm).
- **Research the current exchange rate** for your destination using the exchange rate calculator prior to departure to help you compare Visa's competitive foreign exchange rates to those offered by foreign exchange bureaus. Remember to include any additional transaction fees in your comparison. Learn more at [www.visa.com/exchange](http://www.visa.com/exchange).

## At your destination:

- **Contact us or call the Visa Global Customer Assistance Service (GCAS)** number immediately if you lose your Visa card. Learn more at [www.visa.com/gcas](http://www.visa.com/gcas).
- **How to find a Visa/Plus ATM abroad.** Look for the Visa brand mark or Plus logo on ATMs:



- **Use the Visa ATM locator.** To learn where you can use your card to withdraw cash during your trip, visit <http://visa.via.infonow.net/locator/global/> or the mobile site [www.visa.com/mobileatm](http://www.visa.com/mobileatm).

## Using Your Card at ATMs Abroad (continued)

### When using an ATM:

- **Have your card ready** to avoid searching through your wallet or handbag to find it.
- **Make sure you safeguard your PIN** when entering your PIN or transaction amount.
- **Keep your ATM receipt.** Compare your ATM receipts with your monthly statement to guard against unauthorized use of your card and make record keeping easier.

### What to do if you have problems using your card

If you encounter a problem using your card in an ATM, you should call Visa Global Customer Assistance Services (GCAS) immediately by dialing one of the country-specific toll-free numbers. Visit [www.visa.com/gcas](http://www.visa.com/gcas) for a full list of toll-free numbers, and dial the number that corresponds to the country you are in. Visa can assist you 24 hours a day, 7 days a week, including holidays.

### How to withdraw cash at an ATM with your Visa card:

- Step 1:** Insert your Visa or Plus-branded card into the ATM. Select your screen language if prompted to do so.
- Step 2:** Enter your PIN.
- Step 3:** Enter the amount of cash you wish to withdraw and select your account type. If you are using a Visa Debit or Plus ATM card, choose “checking” or “savings.” If you are using a Visa credit card, choose “credit.” Wait for the ATM to dispense cash.
- Step 4:** Remove your card from the ATM and collect your cash. Keep your receipt to verify that your transaction was recorded accurately. Be sure the ATM transaction has ended before you leave.

## Accessing Emergency Services Support

The Visa Global Customer Assistance Service Program (GCAS) offers emergency services if your card is lost, stolen or damaged when you travel anywhere in the world. Enjoy peace of mind knowing assistance is only a phone call away 24 hours a day, 7 days a week from anywhere in the world. To find the GCAS number for your destination and instructions on how to use the service, visit [www.visa.com/gcas](http://www.visa.com/gcas).

### GCAS benefits at a glance

- **Lost/Stolen Card** – Visa cardholders can contact the GCAS Center to report their card lost, stolen or damaged. After approval, GCAS's goal is to get cardholders an emergency cash advance disbursed or a card replaced within one business day, or in some cases, within 24 hours.
- **Emergency Cash Disbursement** – Upon approval from your credit union, a GCAS associate will arrange a convenient location, anywhere in the world, for you to collect emergency cash within one business day or, in most cases, within a few hours.
- **Emergency Card Replacement** – Upon approval from your credit union, a GCAS associate will arrange direct delivery of your emergency card replacement or a collection location will be identified, anywhere in the world.



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