

Visa U.S.A. Inc.

Protection Benefits Kit for Visa Commercial Cards



For Visa Commercial Product Platforms

[Get started](#)

Welcome!

This guide was developed to help you understand and promote the standard set of insurance benefits that come with Visa Commercial cards. You can navigate the guide using top and bottom page links, along with this clickable table of contents.

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Learn about À La Carte protection benefits

See the [À La Carte Protection Benefits Kit](#) for more information on other insurance benefits you can add to your Visa Commercial product platforms. Or reach out to VisaCardBenefits@cbsiservices.com.

We're here to help

Questions? Just call **1-800-261-3511** or email VisaCardBenefits@cbsiservices.com any time. We're happy to help.

Visa Card Benefits Solutions makes the benefits available to you through cbsi and enrollment is not effective until you receive a Confirmation of Receipt of Enrollment from cbsi. Please refer to the Product and Implementation guide to get information on program mechanics, disclosure requirements and other terms and conditions.

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Marketing Guidelines

Visa-funded Benefits marketing copy makes it easier for you to develop consistent and accurate communication materials. It includes language, program names and disclaimers that comply with underwriter regulations for Visa-funded benefits.

Use this marketing copy word-for-word to save time in the creative review process. This will make it easier to finalize materials.

▶ Please email VisaCardBenefits@cbsiservices.com to have all your marketing copy reviewed and approved. You can also request more information on protection benefits, such as:

- Auto Rental Collision Damage Waiver
- Travel and Emergency Assistance Services
- Roadside Dispatch®
- Liability Waiver



How to use the marketing copy

This guide includes a range of sample messaging (short, medium and long) that can be incorporated into any marketing communication based on channel and objectives.

Consider the following recommended channels:

- **Short:** ATM screen, banner ad, interstitial
- **Medium:** Statement insert, Facebook post
- **Long:** Email, direct mail letter, printed brochure, website copy

Once you have selected the appropriate marketing copy, you will need to copy and paste the text and all accompanying disclaimers into your communication materials.

Custom copy

If your project requires the development of custom copy, please consult with Visa Card Benefit Services (VisaCardBenefits@cbsiservices.com) before kicking off your project. Allow a minimum of 7 – 14 business days (assuming 1 – 2 rounds) for the approval process.

Prepare your Call Center for questions about benefits

Make sure your Call Center Reps are prepared for calls about cardholder benefits. They can confirm what benefits are on the account. Then they should provide the cardholder with the phone number of the Benefit Administrator, who can answer any questions about the benefit, discuss a claim or confirm that a purchase is covered.

If you would like more information about each benefit or to obtain a copy of the full terms and conditions of the benefit, please contact VisaCardBenefits@cbsiservices.com.

Disclaimers

Disclaimers are required for insurance benefits marketing copy. You will find the required disclaimer language for each insurance benefit in the section that discusses that benefit. Each insurance benefit that is noted within the marketing piece should have a footnote to the disclaimer in order to reference the terms and conditions of the insurance benefit.

The following terms and conditions language must be provided within the applicable marketing copy for Auto Rental Collision Damage Waiver:

Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered <Insert issuer portfolio name> card to secure transactions. Please refer to your Guide to Benefits for further details.

The following terms and conditions language must be provided within the applicable marketing copy for Travel and Emergency Assistance Services:

Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details.

The following disclaimers must be provided within the applicable marketing copy for Roadside Dispatch®:

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor <Insert issuer name> shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor <Insert issuer name> provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. Current fee for a standard service call is \$69.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) gives your eligible Visa Corporate and Purchasing cardholders insurance coverage for physical damage and theft, reasonable and customary towing and valid loss-of-use charges and administrative fees when they reserve and pay for a rental car with their eligible Visa Corporate and Purchasing card.

Issuer benefits

- Encourages your cardholders to use their card for **travel purchases**, and promotes top-of-wallet preference. You can work with cbsi to customize the offering to be uniquely compelling to your card segment
- Encourages cardholders to make rental car purchases (travel purchases tend to be higher average ticket/higher value transactions for issuers)



How the benefit works

- Cardholders must reserve and pay for the entire rental with their eligible Visa Corporate and Purchasing card
- Cardholder must decline the Collision Damage Waiver coverage offered by the rental agency and make sure the cardholder's name is listed as the primary renter on the auto rental contract
- Any additional drivers must also be listed on the auto rental agreement
- In the event your cardholders need to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy
- Cardholders have the option to file the claim at www.eclaimsline.com and upload the required document, pictures, etc.

Approved messaging for marketing communications

You can use the following marketing copy to promote **Auto Rental Collision Damage Waiver**. Choose from short, medium and long messaging lengths. Please note that the FAQs on pg. 8 must be included with the long copy. Each time you use this messaging, whether as-is or in modified form, please send for review and approval to VisaCardBenefits@cbservices.com.

Short marketing copy

Count on built-in auto rental coverage

Save money by saying no at the counter – rent with your covered **<Insert issuer portfolio name>** card and get built-in Auto Rental Coverage.

> **To learn more about this benefit or to file a claim**, go to www.eclaimsline.com or call **1-800-348-8472**. If you are outside the U.S., you can call collect: **1-804-673-1164**.

<Insert terms and conditions language from page 4>

Medium marketing copy

Count on built-in auto rental coverage

When you use your covered **<Insert issuer portfolio name>** card to rent a vehicle, you'll get built-in Auto Rental Coverage. You're covered for physical damage, theft, reasonable and customary towing and loss-of-use charges. Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must also be listed on the auto rental agreement.

Easy claim process

Go to www.eclaimsline.com or call to talk to a Benefit Administrator at **1-800-348-8472** (outside the U.S., call collect: **1-804-673-1164**) to initiate your claim. You must sign and return your claim form (or if you prefer, file online) within **90 days** of the date of incident – you can supply any outstanding documentation afterwards.

<Insert terms and conditions language from page 4>

Long marketing copy

Count on built-in auto rental coverage

When you use your covered **<Insert issuer portfolio name>** card to rent a vehicle you'll get built-in Auto Rental Coverage. You're covered for physical damage and theft, reasonable and customary towing and valid loss-of-use charges.

Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must also be listed on the auto rental agreement. You'll also want to be sure you rent a "covered vehicle" – for example, trucks and expensive or exotic cars are not covered. If you have any questions, please call the Benefit Administrator at **1-800-348-8472** for complete information – they can even help you if you are at the rental counter and have questions.

Easy claim process

Go to www.eclaimsline.com or call to talk to a Benefit Administrator at **1-800-348-8472** (outside the U.S., call collect: **1-804-673-1164**) to initiate your claim. You must sign and return your claim form (or if you prefer, file online) within **90 days** of the date of incident – you can supply any outstanding documentation afterwards.

Continued on next page >

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered **<Insert issuer portfolio name>** card to secure transactions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: What do I need to do when reserving a rental car to be eligible for coverage?

A: You must reserve and charge the rental in full on your covered **<Insert issuer portfolio name>** card and you must decline the Collision or Loss Damage Waiver offered by the rental agency. The name embossed on the card must be listed as the primary renter on the rental agreement and all authorized drivers must be listed on the rental agreement. You must also follow all of the terms and conditions of the rental agreement.

Q: How does the benefit work for domestic auto rentals?

A: For domestic rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. Within your country of residence, you may rent the vehicle for up to **31 consecutive days** per contract and you must report damages to the Benefit Administrator within **45 days** of the incident. Coverage is up to the actual cash value of the rental vehicle as it was originally manufactured.

Q: How does the benefit work for international auto rentals?

A: For international rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. You may rent the vehicle for up to **31 consecutive days** per contract and you must report damages to the Benefit Administrator within **45 days** of the incident. Coverage is not available in Jamaica, the Republic of Ireland, Northern Ireland or Israel. It is not available where it is prohibited by law or by individual merchants, or is in violation of the territory terms of the rental agreement. Please note: Regulations vary outside the United States, so it is recommended that you check with the auto rental company before you travel to make sure this benefit will apply.

Q: What kinds of vehicles are covered? Not covered?

A: Most private passenger automobiles, minivans and sport utility vehicles are eligible, but some restrictions may apply. All other vehicles are not covered, including expensive, exotic and antique automobiles; cargo vans and certain other vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds and motorbikes; limousines; and recreational vehicles. Please contact the Benefit Administrator at **1-800-348-8472** (outside the U.S., call collect: **1-804-673-1164**) to inquire about a specific vehicle.

Q: What do I have to know in the event I have to file a claim?

A: You are responsible for gathering the necessary documentation to complete your claim. Please note, you must sign and return your claim form (or if you prefer, file online) within **90 days** of the date of incident – you can supply any outstanding documentation afterwards (all documents must be submitted within **365 days** of the incident). The required documents are listed on the claim form and include:

- Copy of initial rental agreement and final rental agreement
- Copy of your receipt or monthly billing statement showing the charge of the rental
- Estimate of repairs
- Itemized repair bill from the rental agency
- Police report, if obtainable

The Benefit Administrator may ask you to provide additional information (if applicable).

Welcome

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Roadside Dispatch®

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Roadside Dispatch®

Roadside Dispatch® gives your eligible Visa Corporate and Purchasing cardholders protection when they are on the road. This is a pay-per-use roadside assistance program. Cardholders are able to take advantage of pre-negotiated rates for common service issues (e.g. locksmith or tow service).

Issuer benefits

This benefit encourages your cardholders to keep your card top of wallet for all of their travel purchases. They enjoy holistic benefits including the peace of mind that comes from knowing that they will receive roadside assistance when they need it most.



How the benefit works

- Cardholder calls **1-800-847-2869** for roadside assistance
- Roadside Dispatcher will inquire as to the cardholder's location, the nature of the problem and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith
- Cardholder pays a set pre-negotiated fee per standard service call

Note: Current fee for a standard service call is \$69.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances. This program may be discontinued at any time without prior notice. Program void where prohibited.

Approved messaging for marketing communications

You can use the following marketing copy to promote **Roadside Dispatch®**. Choose from short, medium and long messaging lengths. Please note that the FAQs on pg. 11 must be included with the long copy. Each time you use this messaging, whether as-is or in modified form, please send for review and approval to VisaCardBenefits@cbsiservices.com.

Short marketing copy

Rely on emergency roadside assistance

Call on Roadside Dispatch® whenever you're in need of a tow – available to eligible Visa Corporate and Purchasing cardholders 24/7 with no membership required.

> **To learn more about this benefit, call 1-800-847-2869.**

<Insert Roadside Dispatch disclaimers from page 4>

Medium marketing copy

Rely on emergency roadside assistance

As an eligible Visa Corporate and Purchasing cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call **1-800-847-2869** 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set fee per service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

> **To learn more about this benefit, call 1-800-847-2869.**

<Insert Roadside Dispatch disclaimers from page 4>

Long marketing copy

Rely on emergency roadside assistance

As an eligible Visa Corporate and Purchasing cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call **1-800-847-2869**, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership required and you don't need to pre-enroll. No annual dues. No limit on usage.

Continued on next page >

Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- **Standard Towing** – up to five miles included¹
- **Tire Changing** – you must have a good, inflated spare tire
- **Jump Starting**
- **Lockout Service** – no key replacement
- **Fuel Delivery** – up to five gallons (plus the cost of fuel)
- **Standard Winching**

¹Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty.' 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

[<Insert Roadside Dispatch disclaimers from page 4>](#)

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: How do I get roadside assistance if I need it?

A: Just call us toll-free at **1-800-847-2869**. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location, they will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone call and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required.

Q: Who are the service providers and what do they provide?

A: Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

Q: What other fees or limitations should I keep in mind?

A: Towing rates apply to vehicles classified as 'Light Duty.' 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it can be accommodated for an additional fee.

Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

> To learn more about this benefit, call 1-800-847-2869.

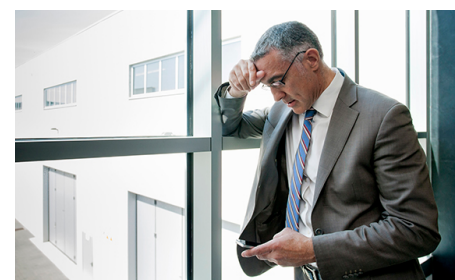
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Travel and Emergency Assistance Services

Travel and Emergency Assistance Services gives your eligible Visa Corporate and Purchasing cardholders access to experts who are fluent in English and highly skilled at connecting cardholders with the right resources to help them resolve a wide variety of travel emergencies – from relatively simple inconveniences to complex situations.

Issuer benefits

- Encourages your cardholders to use their card for **travel purchases**, and promotes top-of-wallet preference.
- Helps your cardholders get the assistance they need in some of the most difficult situations. Support is available across the globe from a multilingual team in the U.S.



How the benefit works

- Cardholder calls the Benefit Administrator at **1-800-992-6029** (outside the U.S. call collect **1-804-673-1675**) for assistance with local emergency and assistance services
- The Benefit Administrator connects the cardholder with the appropriate emergency and assistance resources available

Services include

- **Medical Referral Assistance** provides medical referral, monitoring and follow-up
- **Emergency Transportation Assistance** arranges for transportation under medical supervision
- **Emergency Message Service** can relay emergency messages for travelers and is available 24 hours a day
- **Prescription Assistance and Valuable Document Delivery Arrangements** can accommodate unexpected prescription needs or transport critical documents (e.g. passport or travel visa) which may have been left at home or elsewhere
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys, U.S. embassies and consulates and bail-bond assistance
- **Emergency Ticket Replacement** arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available
- **Pre-Trip Assistance** provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations and immunizations

Approved messaging for marketing communications

You can use the following marketing copy to promote **Travel and Emergency Assistance Services**. Choose from short, medium and long messaging lengths. Please note that the FAQs on pg. 15 must be included with the long copy. Each time you use this messaging, whether as-is or in modified form, please send for review and approval to VisaCardBenefits@cbsiservices.com.

Short marketing copy

Count on emergency assistance while traveling

Call any time for Travel and Emergency Assistance, available for covered <Insert issuer portfolio name> cardholders from anywhere in the world.

> **To learn more about this benefit call 1-800-992-6029.** If you are outside the U.S., you can call collect: **1-804-673-1675**.

<Insert terms and conditions language from page 4>

Medium marketing copy

Count on emergency assistance while traveling

When you're traveling or working anywhere in the world, your covered <Insert issuer portfolio name> card gets you access to a multilingual call center – 24 hours a day, 365 days a year – for the assistance you need. You, your immediate family members and business associates who are traveling with you can call toll-free in the United States, or collect when traveling abroad. Services include: medical and legal referrals, emergency transportation and more.

Easy access

Call the Benefit Administrator at **1-800-992-6029** (outside the U.S., call collect: **1-804-673-1675**) to get your questions answered. Travel and Emergency Assistance Services is provided on a best-effort basis and may not be available due to problems of time, distance or location.

<Insert terms and conditions language from page 4>

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Long marketing copy

Count on emergency assistance while traveling

When you are traveling or working anywhere in the world, your covered [<Insert issuer portfolio name>](#) card gets you access to a multilingual call center – 24 hours a day, 365 days a year – to help get the assistance you need. As a covered [<Insert issuer portfolio name>](#) cardholder, you, your immediate family members and business associates who are traveling with you can call a dedicated toll-free number in the United States, or call collect when traveling abroad. Keep in mind this program provides assistance only. You are responsible for the cost of any services received.

The following services are offered:

- **Medical Referral Assistance** provides medical referral, monitoring and follow-up
- **Emergency Transportation Assistance** arranges for transportation under medical supervision
- **Emergency Message Service** can relay emergency messages for travelers and is available 24 hours a day
- **Prescription Assistance and Valuable Document Delivery Arrangements** can accommodate unexpected prescription needs or transport critical documents (e.g. passport or travel visa) which may have been left at home or elsewhere
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys, U.S. embassies and consulates and bail-bond assistance
- **Emergency Ticket Replacement** arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available
- **Pre-Trip Assistance** provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations and immunizations

Easy access

Call the Benefit Administrator at **1-800-992-6029** (outside the U.S., call collect: **1-804-673-1675**) to get your questions answered. Travel Emergency Assistance Services is provided on a best-effort basis and may not be available due to problems of time, distance or location.

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Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: Can you explain how the coverage works if I need to get help replacing prescription medications?

A: This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the name of the prescription, your doctor's name or the name of your pharmacy, a phone number where the Benefit Administrator can reach you and your location. The Benefit Administrator will contact your doctor or pharmacy to get a prescription and work to find the medicine locally. The Benefit Administrator will call you back with information about where and when you can pick it up. If it isn't available locally, they will coordinate getting the medicine shipped to you (provided that local laws allow).

Q: Can you explain how the coverage works if I need to get help replacing my passport or travel visa?

A: This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the city where your passport was issued, a phone number where they can reach you and your location. The Benefit Administrator will contact the U.S. Passport Office and determine whether or not there is an office close to you. If there is, they will schedule your appointment and help you with the paperwork. If there is not an office nearby, they will work to get all of the forms in order so that your replacement passport and/or travel visa can be issued and delivered to you.

Liability Waiver

Liability Waiver is one of the most valuable benefits built into eligible Visa Commercial cards. It protects your clients against eligible losses incurred due to unauthorized card use by their employees and contract workers. For more information, call **1-800-261-3511** or see the Visa Liability Waiver Issuer Toolkit available on www.visaonline.com.

Issuer benefits

- Encourages card use by making business purchases more secure for your clients
- Makes your card products more attractive to prospective clients and strengthens your ability to compete in the commercial market

Client benefits

- Provides peace of mind about losses from unauthorized card purchases
- Offers an easy process for filing claims

How the benefit works

- Your client contacts you when unauthorized charges appear
- You provide client with a list of all charges billed to the former eligible cardholder's card
- Client submits a completed Affidavit of Waiver claim form to you

Learn more under "Learn how to file a claim" in the Visa Liability Waiver Toolkit available on www.visaonline.com.



Disclosure Notification Requirements

The following are details, instructions and guidelines for Visa U.S. Regional Operating Regulations requirements. Benefits disclosure rules can be summarized in four categories:

1. Disclosure required for new, first-time cards, when a new insurance benefit is being added or when there is a material change in any existing insurance benefit. Full disclosures must be sent within 30 days of new card issuance or 30 days in advance of a material change or the addition of new insurance benefits. For existing cardholders that are up for reissue, it is recommended that issuers also send these cardholders updated disclosure copy with their reissued cards. The issuer is responsible for any liability that arises from the timing of the disclosure.

2. Statement notification or disclosure required when insurance benefits are being discontinued. Issuers enrolled in the benefit program in question must notify cardholders either in a statement insert, as a statement message or by mailing a separate, full disclosure at least 60 days in advance of the effective date of the discontinuance of one or more insurance benefits.

3. No disclosure or action required for insurance benefits that are not changing from the previous year. For existing accounts, issuers do not need to resend disclosures or take any action as long as the issuer's cardholders previously received proper disclosures.

When reissuing cards that have been lost or stolen, no disclosures are required as long as insurance benefits have not changed and have already been properly disclosed. This also applies to new insurance benefits that are being added but which have already been disclosed.

Visa does recommend that issuers send disclosures to cardholders whose cards have expired, for two reasons:

- Cardholders will then receive an updated Visa benefits disclosure at least once every three years
- Issuers can take advantage of this opportunity to actively market card benefits to their customers

4. Electronic disclosure option. Issuers may also choose to send disclosures to cardholders electronically, either in an email or electronic newsletter. When choosing this option, they must comply, at a minimum, with Visa issuer electronic disclosure guidelines and all applicable federal or state laws and regulations, including those governing electronic communications, privacy and permission-based marketing. Full details regarding electronic disclosures are available by contacting Visa Card Benefit Services (VisaCardBenefits@cbsiservices.com).



Additional Support

Get help with questions about protection benefits

Please reach out to VisaCardBenefits@cbsiservices.com for information and help with marketing copy and disclosure review and approval, benefit and enrollment information, media inquiries and more.

Insurance claims: Remember that benefits claims are subject to insurance regulations, and the insurer is obligated to make a decision based on the terms and conditions of the program Guide to Benefits without regard for “value of the cardholder” to the bank, the value of the bank to Visa, etc. Any inquiries pertaining to claims should be directed to cbsi. This is not only important for the insurance company to remain in good standing, but also to protect the issuer and Visa from claims of discrimination due to differentiated treatment based on relationship, etc. The issuer wants to be careful not to represent themselves as being a party to the claims process or decision, as this can create liability for the individual and the issuer.



Visa Card Benefits are a selection of programs exclusively offered by cbsi to issuers of Visa USA. cbsi works in conjunction with the Visa Card Benefit team to deliver products and services to issuers and their cardholders. cbsi, as the plan administrator, and one or more designated insurance companies, as the underwriters of benefits (together, the “providers”), are licensed by various states to provide, place and manage insurance programs. The “providers,” while not affiliated with Visa USA, are contracted to Visa USA to provide management, administrative and underwriting services in connection with group benefit programs in accordance with all applicable laws and regulations. Any questions about programs, providers or procedures should be directed to VisaCardBenefits@cbsiservices.com.

Leverage the capabilities of Visa FeatureSelect® (VFS)

At its core, VFS is a benefits repository that stores all of your benefits so you can deliver streamlined service to your cardholders. VFS links the identifying information you send in (typically via a CMF file) to each account’s suite of benefits. The licensed Benefits Administrators that handle inquiries and claims for the Visa card benefits programs are fully integrated with VFS and have a comprehensive view of the data you provide for a given cardholder. VFS enables more complete and efficient servicing and helps connect your cardholder with other call centers as needed when you provide the relevant contact information.

U.S. insurance law requires that licensed agents speak to callers with questions about insurance benefits or claims. Some issuers choose to integrate VFS into their own call centers to enable their agents to quickly confirm account benefits. VFS can also be integrated into your website to allow cardholders to look up the benefits that are included in their account.

To learn more, access and download the Visa FeatureSelect product profile at [Visa Online](#).

Find information about other benefits

À La Carte protection benefits

See the À La Carte Protection Benefits Kit for more information on other insurance benefits or reach out to VisaCardBenefits@cbsiservices.com.

Global Customer Assistance Services benefits

Global Customer Assistance Services provides several benefits, including:

- Cardholder Inquiry Service
- Emergency Card/Cash Disbursement
- Lost/Stolen Card Reporting

For more information, see Global Customer Assistance Services Benefits Overview and Enrollment Kit available on www.visaonline.com, or contact your regional Visa account manager. You can also email GCASBusinessSupportDevelopment@visa.com.

For additional product information, refer to Visa Commercial Product and Implementation Guide.