The Visa Global Customer Assistance Services (GCAS) offers a worldwide support network that can give cardholders quick, reliable access to emergency services, general Visa card information, a direct connection to issuers as well as benefits service providers—24 hours a day.

Visa GCAS is available for all card products, both consumer and commercial, and includes the following services:

- **Cardholder Inquiry Services (CIS)** – Visa GCAS associates can provide the cardholder with general Visa and card benefits information. Issuers are assured that any questions regarding account inquiries, such as card declines, credit limits, and card balances, will be directed to them.

- **Emergency Card Replacement (ECR)** – Visa GCAS associates will work with either the cardholder or the issuer to confirm that an expedited card replacement is necessary. Depending on the product type and location of delivery, replacement cards are usually received within 1 to 3 business days from the approval of the issuer. ECR request can also be initiated by the issuer using the Visa Online emergency service request application.

- **Emergency Cash Disbursement (ECD)** – Visa GCAS associates will gather information from the cardholder or issuer and contact the issuer for authorization to provide cash to the cardholder when an emergency arises. Cash can be disbursed to the cardholder in as little as 2 hours. ECD request can also be initiated by the issuer through Visa Online.

- **Lost or Stolen Card (LSC)** – Visa GCAS associates will assist cardholders by blocking lost or stolen Visa card numbers on VisaNet® and contacting the issuer. The entire process is completed within 30 minutes. If the full card number is not available from the cardholder, GCAS can also use the card BIN to identify and send a report to the issuer so that they can identify the card number and proceed to block it themselves.

- **Exception File Update (EFU)** – Visa GCAS will initiate an update message to the Visa Exception File on an issuer’s behalf if they choose to use this service. EFU also prevents declines based on transaction amount for VIP clients and can be used to assign restrictions to cards based on region and card status.

---

1 Chip emergency card replacement is also available. Issuers must be participating in iCVV, be fully chip certified and implemented through Visa, and opt-in through the enrollment process. Testing may also be required.

2 Some restrictions might impact the delivery timeframe.
What makes Visa GCAS best-in-class for customer service?

When Visa cardholders travel outside of their country, they are counting on the issuers to provide them with superior service. Visa GCAS provides issuers, through its global program, the opportunity to extend client outreach and deliver superior services like lost/stolen card reporting, emergency cash disbursement and emergency card replacement 24 hours a day, 7 days a week, 365 days a year.

Catering to our issuers is primary for Visa. This is demonstrated in our ability to globally provide a cash disbursement within 2 hours and a card replacement within 1 - 3 days of approval by the issuer.\(^2\)

Visa takes unsurpassable measures to prevent fraud. Lost and stolen Visa cards are blocked within 30 minutes (if full card number is available).

Visa places a high emphasis on communication by staffing our contact centers with agents that are fluent in a multitude of languages including, but not limited to, English, French, Spanish, Portuguese, German, Italian, Arabic, Japanese, Mandarin, Cantonese, Korean and Russian.

GCAS has strategically located fulfillment centers and a robust card embossing network in virtually 5 continents. This allows for worldwide cardholder support and provision of expedited replacement cards.

We offer all of the primary forms of communication including, phone, fax, secured email, and text. Emergency service requests can also be submitted on behalf of cardholders using state-of-the-art Visa Online (VOL) emergency service request application.

**Highlights**

- **Domestic Toll-Free**
  - Multilingual
- **Multilingual**
  - Multitude of languages spoken
- **Fraud Prevention**
  - Lost/stolen cards blocked within 30 minutes\(^1\)
- **Expedited Cash & Card**
  - Cash disbursement as quick as 2 hours.
  - Card replacement as early as next day.\(^2\)
- **Worldwide Coverage**
  - Global card delivery in most metropolitan cities\(^2\)
- **Strategic Locations**
  - 6 embossing and card replacement hubs
- **Business Intelligence**
  - Robust reporting tools\(^4\)

---

\(^1\) Some restrictions might impact the delivery/disbursement time frame.

\(^2\) Full card number required.

\(^4\) Reports can be provided on an ad-hoc basis.
Travel with confidence, added security and peace of mind.

Value-added services to clients worldwide.

How to make the best use of Visa GCAS

• Your BINs are pre-enrolled in the GCAS services. Please provide Visa with a contact to complete the GCAS Issuer Information Form (Chip and/or magnetic stripe only) found at: [https://secure.visaonline.com/SitePages/Content.aspx?pageid=4.8.8.1.0](https://secure.visaonline.com/SitePages/Content.aspx?pageid=4.8.8.1.0) and start using the GCAS services.

• Promote the availability of GCAS travel emergency services when developing cardholder marketing communications such as emails, statement inserts and welcome kits.

• Provide a contact to set up the Visa Online (VOL) emergency service request enrollment for your front line team.

• For emergency services requests, respond within 2 hours of receiving correspondence from GCAS.

• Make your staff aware of the card and cash issuance policies so that they can promptly reply to GCAS.

• Provide Visa GCAS access-ready hotline numbers to cardholders. Visa GCAS hotline numbers can be found by going to your local Visa Website and searching for Lost Card.

For More Information

For more information on the GCAS Program and services or to schedule an overview meeting, please contact your Visa Account Executive or email Visa GCAS at [GCASBusinessSupportDevelopment@visa.com](mailto:GCASBusinessSupportDevelopment@visa.com).

© 2015 Visa. All Rights Reserved. VBS 12.JAN.18