

Tips for Magnetic-Stripe Cardholders Traveling Internationally

Follow these steps to get the most from your VISA card(s) while traveling:

Before Travel

- Notify Bank of the James by calling your local branch office before traveling internationally. Advance notification will help ensure that legitimate purchases are approved. In addition, check with the bank to find out if your card is subject to any daily spending or cash withdrawal restrictions.
- Memorize your VISA card Personal Identification Number (PIN). Memorizing your PIN will help you easily obtain cash from local ATMs. Your VISA card can be used at approximately 1.7 million VISA and PLUS ATMs worldwide. CAUTION: For security reasons, never write your PIN on your VISA card.
- Record your VISA card account number and the lost/stolen customer service contact telephone number and keep it in a safe place (separate from your wallet or handbag).

During Travel

- In some countries (particularly in Europe), merchants may be more familiar with accepting EMV chip cards (cards with an embedded chip) than magnetic-stripe cards. VISA requires that magnetic-stripe cards be accepted everywhere VISA is accepted.
- In countries that have adopted chip technology, international visitors may continue to use their non-chip enabled cards; most chip terminals will recognize and process a magnetic-stripe card.
- If you encounter a merchant who is hesitant to accept a non-chip card for payment, encourage the merchant to swipe the magnetic-stripe card through the terminal and follow the terminal prompts to complete the transaction.
- If you are using an unattended rail ticket kiosk or an automated fuel dispenser that does not recognize non-chip cards, present your card to an attendant or agent (e.g., at a ticket window).
- In some countries, you may be prompted to enter your PIN at a merchant terminal. While cardholders do need to enter a PIN at an ATM, it is not necessary to enter a PIN at a merchant location for magnetic stripe cards. You should be able to bypass the PIN request and proceed with the transaction by clicking "OK" on the terminal.
- If, for some reason, you are unable to use your VISA card to make a purchase at a merchant location; you should be able to obtain cash from a local ATM.
- If any problems or concerns arise pertaining to your VISA card, contact your card issuer by dialing the phone number printed on the back of your card or on your monthly card statement. You may also contact VISA Global Customer Care Services (visit www.visa.com to locate the toll-free number appropriate for the country in which you are traveling).

Should you have any questions regarding using your card internationally, please contact your branch office prior to travel.