

STANDARDS OF CONDUCT

All vendors, including vendors working on behalf of Visa (including any of its affiliated companies, including Visa International, Visa U.S.A. and/or Inovant LLC) (collectively "Visa") while at Visa offices, traveling on behalf of Visa, and, if applicable, performing work on behalf of Visa outside of Visa offices, should follow the following standards of conduct. These standards are intended to clarify the most common questions about the extent of vendor involvement in daily Visa events. The term "vendor" includes the agents and employees (collectively "personnel") of a vendor. It is the vendor's responsibility to ensure all of its personnel are fully aware of the standards of conduct stated herein. Moreover, the vendor will ensure that all work is managed and conducted in full compliance with these standards.

Office Privileges

Generally vendors will perform their services on behalf of Visa at vendor offices. Visa will provide office accommodations at its sole discretion only when necessary for security reasons or because the use of proprietary equipment or programs is required. If Visa does provide office accommodations, vendors may be asked to move to different locations within Visa at any time. Office amenities such as coffee bars, restrooms, and the cafeteria are available to guests, including vendors, with the exception of particular occasions when the cafeteria or a similar area has been reserved for employee functions.

Use of Company Equipment, Systems and Information

Visa equipment (including printers, copiers, and telephones), systems, information (including information in InSite, electronic mail, and company mail) and supplies (collectively "Visa Property") may be used by vendor only when required to work on-site with secured or proprietary materials or equipment. Personal use of Visa Property may be considered grounds for immediate termination of a vendor's engagement. Visa expects vendor to use Visa Property to which vendor has been given access according to the following guidelines:

1. The use must be for legitimate business directly related to the vendor's engagement and not for non-business-related communications. Telephone service may be made available to vendors for the sole purpose of conducting Visa business when the vendor is on site to work with secured or proprietary materials. Calls unrelated to Visa business (personal or to other clients) will be kept to a minimum, and a vendor should not ask a secretary or receptionist to handle personal telephone calls. Long-distance personal calls will be made only with the vendor's credit/calling card. Misuse of Visa telephones may result in immediate contract termination.
2. Vendor must not use Visa Property for soliciting outside business ventures, charitable or community activities, or political or religious causes.
3. Vendor personnel using a Visa computer must use only the computer to which the individual is assigned. Vendor personnel must not use or try to use (i) other individuals' passwords or (ii) any files, systems or networks that are not required to perform services under this Agreement or to which Visa has not authorized access. Vendor personnel who want to connect to Visa's network with non-Visa equipment must receive prior written approval from Visa's Information Security department.
4. Offensive communications, including racial, ethnic, or sexual slurs, are not permitted.
5. When handling Visa information, Vendor will comply with Visa's Key Controls.

To ensure compliance with Visa's policies, as well as local, state, and federal laws, and to ensure employee safety, Visa reserves the right to search all Visa Property at any time, with or without vendor's knowledge or presence. Inspections and searches may include, but are not limited to, desks, storage areas, company mail, electronic mail, phones, voice mail, faxes, copiers, printers, and vehicles. Any such inspections or searches are conducted only with approval from Visa Legal and Security Departments. In addition, Visa reserves the right to collect and maintain electronic records of use of, or access to, Visa Property, and to use these records for business purposes, including detecting unauthorized use or intrusion. Vendor's use of Visa Property is not considered private, and is subject to the inspection and searches outlined above, regardless of password protection.

Scope of Company Participation

Visa Project Managers will ask vendors to attend only those meetings that relate to their contracted scope of work or specific project. Vendors will not attend corporate, division or department staff meetings. When in doubt about whether or not participation in meetings is expected or permitted, the vendor should check with the Visa Project Manager with whom the vendor is contracting. As a rule, vendors are not included in company-sponsored holiday or annual celebrations.

Management

The Visa Project Manager is responsible for project management, as well as evaluation on completed work. In this regard, such supervisor will give guidance as to the required outcome of the contracted project. It will be up to the vendor to determine how to accomplish the desired results. If a vendor provides one of its employees to Visa to complete a contractual arrangement, the Visa Project Manager may provide project guidance to that employee. However, it is the vendor firm's responsibility to handle all issues regarding the worker's compensation, satisfaction with Visa, assignments, time off, or Visa personnel interactions.

Conflict of Interest and Gifts

Visa expects vendor personnel to avoid conflicts of interest or the appearance of such conflicts with Visa or its employees. When vendor uses its position or Visa's resources or influence for personal advantage, or for the advantage of parties other than Visa, it results in a conflict of interest. Examples of conflicts of interest include, but are not limited to:

1. Receipt of cash, goods, stock, or services from Visa Members, merchants, other vendors, or business partners;
2. Influencing or pressuring Visa employees to award additional business or contracts to vendor or other businesses in which vendor has a personal or financial interest;
3. Using vendor's position to secure an unfair advantage over other vendors in securing additional business or contracts;
4. Ownership in, including significant stock holding, or a personal relationship with, a Visa Member, merchant, vendor, business partner, or a Visa/Inovant Competitor where vendor stands to realize a personal gain;
5. Spending time for which vendor is being compensated by Visa, or using Visa Property (see also "Use of Company Equipment, Systems and Information", above) to secure additional business or contracts;
6. Real or perceived conflicts of interest might also arise in connection with vendor offering a Visa employee consultancies, directorships, freelance commercial activities, or other financial or professional opportunities; etc.

Visa expects vendors to conduct business in a way that avoids even the perception of illegal or unethical conduct. When offering entertainment, gifts, favors, or gratuities, to an Visa employee, Visa Member, merchant, or business partner, follow these guidelines:

1. The entertainment, gift, favor, or gratuity cannot be meant or expected to influence the recipient's judgment or to secure preferential treatment for the giver;
2. The entertainment, gift, favor, or gratuity must be of a limited value so that it cannot be perceived to affect the recipient's judgment;
3. Public disclosure of the receipt of any gift, favor, or gratuity would not embarrass Visa, Visa's Members, or the recipient.

In general, the receipt by a Visa employee from vendor of gifts, entertainment, or favors valued at more than \$100 carries the presumption of a conflict of interest.

Prohibition of Solicitation

Visa employees should be able to work without interference from people whose purpose is not related to company business. Accordingly, vendor may not enter Visa's premises, nor take advantage of access granted to Visa's premises, for other purposes, to solicit additional business, to distribute literature or other materials, or to engage in any business not directly related to the project or assignment for which vendor was engaged by Visa, etc., unless specifically invited by Visa to do so.

SUPPLIER GUIDELINES

1. STATEMENT OF OBJECTIVES

The objective of this document is to ensure that Visa's suppliers are aware of and compliant with our policies and procedures for providing goods and services to Visa. This document will provide the proper procedures in the following areas:

- Invoicing and Accounting
- Insurance and other documentation
- Standards of Conduct
- Reporting questionable practices
- Travel and Expense on Visa-related business
- Visa contacts and assistance

2. INVOICING AND ACCOUNTING:

Please ensure that your invoicing procedures adhere to Visa's policy. Adherence to these policies will ensure accurate record keeping and the timely payment of invoices to your organization. Our policies include the following:

Authorization to Begin Work

A Visa Purchase Order ("PO"), with a valid contract, is an authorization to begin work unless the transaction is specifically exempt from PO. No supplier should begin work on a Visa project or ship any goods to a Visa facility prior to receipt of a valid Visa PO for the goods and services under a valid contract. Visa does not guarantee payment for any portion of work completed without a PO.

Your Visa contact should arrange to have the appropriate documentation entered as soon as possible to start the process to generate a PO. Suppliers should expect a PO to take between 5-7 business days from the date the Purchase Request (PR) is submitted to Ariba by the Visa business contact. Purchase requests that generate an exception to Visa policy (for example, if the business unit has failed to get competitive bids where required) may be subject to delays in processing.

PO's and Documentation for Statements of Work

In order to complete the PO process, Visa requires:

- (1) **A valid contract that covers the nature of the goods or services being provided.**
- (2) **Documentation of the goods or services to be provided, including (as applicable):**
 - A description of the goods and services, methodology, and deliverables (For services governed by hourly rates, the position, rate and number of hours used should be documented).
 - A start and end date for the work. You should plan on 5-7 business days (from when an estimate is delivered to Visa and input by your business contact into our systems) to have a PO and your authorization to start work. Please plan start dates accordingly.
 - A reference to the contract governing the work and its effective date
 - The price of the goods or services. Tax and freight should be included in the documentation but clearly marked as separate line items. Visa will generate a PO for the base amount only (not including tax and freight).
 - A PO is optional for goods or services totaling less than \$2,500. You may not split amounts to fall under the \$2,500 amount.
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Invoices and Documentation

Invoices should be in accordance with the executed contract (both \$ and timing of invoices) and should reflect the proper period in which services were rendered and/or goods were shipped or delivered. Invoices should be sent to:

Visa U.S.A. Inc.

Accounts Payable

PO Box 281320

San Francisco, CA 94128-1260

Inovant LLC

Accounts Payable

PO Box 281260

San Francisco, CA 94128-1260

(Please note that the above spelling of Visa and Inovant are the preferred spelling and should be used on all contracts, estimates and invoices)

Barter Transactions

Visa does not participate in barter transactions. Visa suppliers may not exchange their services for inventory or other goods.

Supporting Documentation for Invoices

Supporting documentation must be submitted along with the invoice in order for the invoice to be reconciled and processed for payment. This includes:

- A reference to the Master Agreement (with date) between the Supplier and Visa,
- A reference to the Visa PO number for the project,
- Your Visa business contact name/project manager,
- A detailed description of the deliverables, services and/or goods provided,
- The hours and rates of personnel assigned to the project (if any),
- The full cost of the project,
- The start and end date of the project,
- The ship date of goods along with shipping information and payment terms,
- Tax and freight clearly marked as separate line items,
- Copies of out-of-pocket expenses greater than \$75. If the contract defines a methodology for calculation or documentation of expenses, that method should be followed,
- If no PO is required, the invoice should be sent directly to Visa AP, and you must include a business contact name/project manager and a cost center (if known). Backup information is still required.

Providing this information will help us process your invoices in a timely manner.

Tax and Freight

Estimates, Confirmations, Statements of Work, Proposals and Quotes should include tax or freight listed as separate line items, clearly documenting which items are taxable. These items will also be included on the invoice as separate line items.

Credits, Excess Payments and Pre-billings

All credit memos should be sent to Visa Accounts Payable (Location as noted above). Credit memos should reference the original PO if returning excess funds and invoice number if adjusting or reversing an invoice.

Excess funds must be returned to Visa by issuance of a credit memo or check.

Funds cannot be transferred between projects or purchase orders.

No pre-billing of future services or fees is permitted unless specifically defined in the contract.

True-ups

When the contract calls for true-ups, the supplier is responsible for providing the true-up information with all the necessary supporting documentation on the schedule provided in the contract.

Subcontractors

Subcontractors working for you on a Visa project should be held to the same standards of conduct as your firm.

3. SUPPLIER DOCUMENTATION:

Insurance

Suppliers are expected to maintain the insurance levels indicated in the contract. An insurance certificate should be issued as evidence of coverage naming Visa U.S.A. Inc. as additional insured. Please make sure that your insurance firm sends an updated certificate to Visa USA Strategic Sourcing each year (you should be able to set it up so that they do this automatically). Failure to inform Visa of updated insurance could result in PO issuance or payment delays while we seek that information.

Insurance certificates can be mailed to:

Visa U.S.A. Inc.

Strategic Sourcing
PO Box 8999
Mail stop M3-2C
San Francisco, CA 94128-8999

Alternatively, certificates can also be emailed to:
usastrategicsourcing@visa.com

Financials

Suppliers may be requested to provide audited financial statements to Visa's Strategic Sourcing Group annually. If these are unavailable we will work with you to ensure that Visa has sufficient information to verify the financial stability of our suppliers.

Diversity Certification

If your firm is designated as a minority, women, or disabled business, please provide certification to Visa U.S.A. Strategic Sourcing.

4. VISA CODE OF CONDUCT

All Visa employees are expected to follow Visa's Code of Conduct. Visa suppliers are asked to be aware of these controls and to report to Visa when Key Controls are not being followed. Please contact Visa Strategic Sourcing if you would like a copy of Visa's Code of Conduct.

Reporting Code of Conduct Violations:

You should report questionable items - at your firm with respect to Visa or within Visa -including questionable accounting, Visa accounting controls or audit matters to your Visa business contact, Visa Finance or Strategic Sourcing, the Visa Corporate Ethics Officer, or the Visa U.S.A. Audit Committee through Visa's Internal Audit Service Provider. Your submission to the Visa Corporate Ethics Officer or Visa Internal Audit may be made anonymously, or you may identify yourself, but in any case, the matter will be treated confidentially. The Visa Corporate Ethics Officer and/or Visa Internal Audit will consider each issue submitted and conduct an investigation as appropriate.

Before submitting your issue we encourage you to do the following:

Review your submission for clarity of information (is the nature of your issue easily understood?)

Be as specific as possible about the issue you are describing (names, dates, dollars, situation, etc.). Including all relevant information is critical since there is no way to contact you with questions for clarification if you submit anonymously. Including detailed information will assist the internal auditors in performing their investigation in a timely manner.

Submitting your issue:

You can submit your issue via US mail to:

Internal Audit, P.O Box 281350, San Francisco, California 94128-1350

You may also report an incident by phone to Visa's Corporate Ethics Officer by calling Visa's National Hotline Service at: (888) 289-9322.

Remember, you will not receive a response to your specific issue/s. Please re-submit your issue if you believe no action was taken to address your concerns within a reasonable time frame or contact your Visa business contact or Strategic Sourcing.

We appreciate your desire to ensure Visa continues conducting accounting and auditing matters with the highest integrity. Thanks for your submission!

Reporting Security or Business violations

Visa suppliers should report to Visa anytime they see issues regarding cardholder security, Visa systems or network, or other business security issues.

Urgent Issues

If the violation poses an imminent risk to Visa business, systems and network, and requires immediate attention, suppliers should contact the Information Security Hotline: (650) 432-4329.

Non-Urgent Issues

Key Control violations should be reported to U.S. Corporate Risk & Compliance (cntrcomp@visa.com) who will ensure the appropriate parties (e.g., the Information Security Office, Human Resources, etc.) are informed as required by the type of violation.

5. SUPPLIER STANDARDS OF CONDUCT

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Office Privileges

Generally suppliers will perform their services on behalf of Visa at supplier's offices. Visa will provide office accommodations at its sole discretion only when necessary for security reasons or because the use of proprietary equipment or programs is required. If Visa does provide office accommodations, suppliers may be asked to move to different locations within Visa at any time. Office amenities such as coffee bars, restrooms, and the cafeteria are available to guests, including suppliers, with the exception of particular occasions when the cafeteria or a similar area has been reserved for employee functions.

Use of Company Equipment, Systems and Information

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- The use must be for legitimate business directly related to the supplier's engagement and not for non-business-related communications. Telephone service may be made available to suppliers for the sole purpose of conducting Visa business when the supplier is on site to work with secured or proprietary materials. Calls unrelated to Visa business (personal or to other clients) will be kept to a minimum, and a supplier should not ask a secretary or receptionist to handle personal telephone calls. Long-distance personal calls will be made only with the supplier's credit/calling card. Misuse of Visa telephones may result in immediate contract termination.
- Supplier must not use Visa Property for soliciting outside business ventures, charitable or community activities, or political or religious causes.
- Supplier personnel using a Visa computer must use only the computer to which the individual is assigned. Supplier personnel must not use or try to use (i) other individuals' passwords or (ii) any files, systems or networks that are not required to perform services under this Agreement or to which Visa has not authorized access. Supplier personnel who want to connect to Visa's network with non-Visa equipment must receive prior written approval from Visa's Information Security department.
- Offensive information, Supplier will comply with Visa's Key Controls.
- To ensure compliance with Visa's policies, as well as local, state, and federal laws, and to ensure employee safety, Visa reserves the right to search all Visa Property at any time, with or without supplier's knowledge or presence. Inspections and searches may include, but are not limited to, desks, storage areas, company mail, electronic mail, phones, voice mail, faxes, copiers, printers, and vehicles. Any such inspections or searches are conducted only with approval from Visa Legal and Security Departments. In addition, Visa reserves the right to collect and maintain electronic records of use of, or access to, Visa Property, and to use these records for business purposes, including detecting unauthorized use or intrusion. Supplier's use of Visa Property is not considered private, and is subject to the inspection and searches outlined above, regardless of password protection.

Scope of Company Participation

Visa Project Managers will ask suppliers to attend only those meetings that relate to their contracted scope of work or specific project. Suppliers will not attend corporate, division or department staff meetings unless invited due to a specific business need. When in doubt about whether or not participation in meetings is expected or permitted, the supplier should check with the Visa Project Manager with whom the supplier is contracting. As a rule, suppliers are not included in company-sponsored holiday or annual celebrations.

Management

The Visa Project Manager is responsible for project management, as well as evaluation on completed work. In this regard, such supervisor will give guidance as to the required outcome of the contracted project. It will be up to the supplier to determine how to accomplish the desired results. If a supplier provides one of its employees to Visa to complete a contractual arrangement, the Visa Project Manager may provide project guidance to that employee. However, it is the supplier firm's responsibility to handle all issues regarding the worker's compensation, satisfaction with Visa, assignments, time off, or Visa personnel interactions.

To the extent that a Work Statement anticipates one or more Supplier Personnel to be designated "Project Manager of Record" such Supplier Personnel shall be PMP Certified.

Conflict of Interest and Gifts

Visa expects supplier personnel to avoid conflicts of interest or the appearance of such conflicts with Visa or its employees. When supplier uses its position or Visa's resources or influence for personal advantage, or for the advantage of parties other than Visa, it results in a conflict of interest. Examples of conflicts of interest include, but are not limited to:

- Receipt of cash, goods, stock, or services from Visa Members, merchants, other suppliers, or business partners;
- Influencing or pressuring Visa employees to award additional business or contracts to supplier or other businesses in which supplier has a personal or financial interest;
- Using supplier's position to secure an unfair advantage over other suppliers in securing additional business or contracts;
- Ownership in, including significant stock holding, or a personal relationship with, a Visa Member, merchant, supplier, business partner, or a Visa/Inovant Competitor where supplier stands to realize a personal gain;
- Spending time for which supplier is being compensated by Visa, or using Visa Property (see also "Use of Company Equipment, Systems and Information", above) to secure additional business or contracts;
- Real or perceived conflicts of interest might also arise in connection with supplier offering a Visa employee consultancies, directorships, freelance commercial activities, or other financial or professional opportunities; etc.

If you are aware or become aware of any situation that presents a conflict of interest or the appearance of a conflict of interest, please notify your Visa Business Contact or Visa Corporate Ethics who will help you address any issues.

Gifts

Visa expects suppliers to conduct business in a way that avoids even the perception of illegal or unethical conduct. When offering entertainment, gifts, favors, or gratuities, to a Visa employee, Visa Member, merchant, or business partner, follow these guidelines:

- The entertainment, gift, favor, or gratuity cannot be meant or expected to influence the recipient's judgment or to secure preferential treatment for the giver;
- The entertainment, gift, favor, or gratuity must be of a limited value so that it cannot be perceived to affect the recipient's judgment;
- Public disclosure of the receipt of any gift, favor, or gratuity would not embarrass Visa, Visa's Members, or the recipient.
- In general, the receipt by a Visa employee from supplier of gifts, entertainment, or favors valued at more than \$200 is prohibited. Visa Strategic Sourcing employees are expected to notify Visa management upon receipt of any gift, regardless of cost, and may be required to return it or turn it in to a general pool for Visa employees.

Prohibition of Solicitation

Visa employees should be able to work without interference from people whose purpose is not related to company business. Accordingly, supplier may not enter Visa's premises, nor take advantage of access granted to Visa's premises, for other purposes, to solicit additional business, to distribute literature or other materials, or to engage in any business not directly related to the project or assignment for which supplier was engaged by Visa, etc., unless specifically invited by Visa to do so.

6. SUPPLIER TRAVEL POLICY

In all cases, suppliers are expected to conform to the expense caps outlined in their contractual agreements with Visa. Suppliers should check with their Visa business contact for guidance if planning trips that represent major expenditures. If a Supplier wishes to use Visa Travel, the Supplier should get a travel authorization form from the Visa hiring manager.

Unless otherwise documented in the contract, the Supplier is expected to conform to Visa Travel Policies, including the following:

Airfare Policy

Suppliers are not permitted to pilot any aircraft at any time when traveling for the purpose of conducting business on Visa's behalf.

When air travel is required to conduct company business: Travellers must use the lowest available coach airfare including any specially negotiated fares, for all travel in the U.S., including Hawaii, the Caribbean, Canada and Mexico.

Travelers must consider alternate airports if a lower airfare into the alternate airport is available and the total amount after inclusion of ground transportation is lower.

Maximum lead-time should be provided when making reservations to take advantage of discount fares. You are expected to book travel as soon as required business travel dates are known.

Last minute changes before or during a trip which result in higher airfare should be avoided unless counterproductive to business schedules.

Domestic Air Travel

The lowest available coach airfare, which meets the business requirement, must be used for all travel within the US, the Caribbean, Canada, and Mexico. All flights may be booked nonstop, although connecting flights should be considered in view of economic and business prudence.

International Air Travel

- Business class may be authorized by the Supplier's Visa business contact for certain overseas and international flights greater than 4 hours originating in the US. If business class cannot be scheduled on a particular flight segment, economy class shall be used for that particular flight segment.

- If a stopover within foreign countries is necessary, economy class shall be used for any point-to-point airfare, unless the stopover is included in the original ticketed itinerary. If the stopover is included in the original ticket, business class may be used *except in transatlantic travel* as follows:
 - Visa's negotiated airfares may require that separate point-to-point tickets be issued on transatlantic itineraries. If multiple stopovers within Continental Europe are necessary, economy class shall be used on point-to-point tickets issued in conjunction with a negotiated airfare.
 - If the negotiated airfare is not available, and a through fare is used which includes multiple stopovers without additional charge, then business class may be used on the through fare itinerary.

First Class Air Travel

Generally, Visa will not reimburse First Class travel unless the supplier has no other option and a Visa urgent business matter does not permit other flights. In such a case, the Supplier should seek approval for an exception to policy from an Executive Vice President of Visa.

Use of Personal Upgrades

Special promotional upgrades which do not increase the airfare or affect the ability to utilize a discount airfare may be used. Upgrades to business and/or first class which increase the airfare are at the employee's personal expense.

Frequent Flyer Programs

Free tickets or promotional benefits, other than cash or cash equivalent, acquired on business trips through participation in airline mileage, hotel and car rental programs are the property of the individual traveler. However, when making reservations, personal preference for carrier, hotel or car will be honored only if determined to be the lowest available cost. All cash and cash equivalent bonuses must be returned to Visa. Travelers may use frequent flier mileage to upgrade to business or first class provided the upgrade is at no cost to Visa.

Credits and Refunds

If an airline ticket is booked through Visa Travel and is partially or totally unused, it should be returned immediately for refund processing. In addition, lost tickets should be reported immediately. If an airline ticket exchange or reservation change driven by Visa business needs results in a fare increase, the ticket documentation for the original fare and fare increase must be submitted with the expense report.

Hotels

Visa maintains preferred rate agreements with hotels in most major cities. Travelers are encouraged to use hotels where Visa has a negotiated rate, or use a hotel of lesser cost. Suppliers should contact Visa's Travel Department at 650-432-2170 for hotel information.

If you are attending conventions, seminars or a conference on Visa business where group rate rooms have been blocked by the host at specific hotels, you may utilize those accommodations.

All hotel reservations made through Visa Travel are confirmed on a guaranteed payment basis by the Travel Department. In most cases, cancellation must be made no later than 4 or 6 p.m. local time on the day of arrival in the hotel city to avoid a "no show" charge. In high occupancy situations or in resort hotels, you may be required to cancel a reservation at least 24 to 72 hours prior to the day of arrival. Cancellations should be handled through the Travel Department if they made the reservation. In cases where this is not possible, a cancellation number or name of the individual accepting the cancellation should be obtained. Hotel "no show" charges will not be reimbursed, unless there are extenuating circumstances.

Meals

Suppliers traveling on Visa business are expected to select moderately-priced options. Suppliers should be prepared to provide documentation of meals.

Submitting Travel Documentation

Suppliers are expected to maintain documentation of all travel expenses >\$75 and provide this documentation to Visa upon request unless otherwise specified in the contract.

Travel expenses should show the following:

- Name of the person traveling
- Detail of expenses incurred
- Dates of travel, location, and brief description of purpose
- Total amount spent

In no case should the total amount invoiced for expenses exceed the amount dictated in the contract unless previously agreed, in writing with contractual revisions completed if necessary. Visa may audit invoices for adherence to policy and documentation of expenses.

Travel Expense Allocation

If a Supplier travels on multiple clients' business, only the pro-rated portion applicable to Visa should be billed to Visa.

Invoicing travel expenses

All travel expenses should be invoiced at cost reflecting any discounts obtained by the suppliers through corporate programs or others. Travel invoices should be detailed and suppliers may be asked to show backup documentation upon request.

7. CONTACT INFORMATION

Department	Contact when you have questions or issues regarding:	Contact Information
Contact	<ul style="list-style-type: none">• Questions about Visa business	
Strategic Sourcing	<ul style="list-style-type: none">• Supplier policies or practices	650-432-3566 usastrategicsourcing@visa.com
Visa International Procurement	<ul style="list-style-type: none">• PO's that have been sent to you	650-432-2289 ariba@visa.com
AP	<ul style="list-style-type: none">• Returning funds to Visa (see section 2)	Visa U.S.A. Inc. PO Box 281320 San Francisco, CA 94128-1320 USAAccountsPayable@visa.com
Travel	<ul style="list-style-type: none">• Use of Visa-negotiated rates for Visa-related travel	650-432-2170
Visa Internal Audit	<ul style="list-style-type: none">• Visa or Visa-related ethics violations or suspicions of such violations	Internal Audit, P.O Box 281350, San Francisco, CA 94128-1350
Visa Corporate Ethics		(888) 289-9322
Security Hotline	<ul style="list-style-type: none">• Urgent security issues regarding Visa cardholder information, physical security, network security.	(650) 432-4329
Corporate Risk & Compliance	<ul style="list-style-type: none">• Non-urgent security issues	cntrcomp@visa.com