



Visa Inc. Merchant Catalog

Education, Tools, and Materials





Visa Inc. Merchant Catalog

Introduction

Visa has assembled this catalog of tools and materials specifically to help merchants in key areas such as card acceptance and fraud-prevention procedures. This assortment of brochures, guides, flyers, leaflets, DVDs, and online training tools will assist brick-and-mortar merchants as well as those doing business over the Internet, by direct marketing, or by mail and telephone order.

Card-Present Merchants

Designed to increase employee awareness at the point of sale, our colorful, easy-to-read materials provide information about processing transactions and protecting against fraud. Retail owners and managers will benefit from our more detailed publications, which outline the key Visa policies that contribute to improved customer service, merchant profitability, and the management of chargebacks. DVDs and videos are also available for retail, gas station/convenience store, and gaming environments.

Card-Absent Merchants

Because the potential for fraud increases significantly in card-absent environments—i.e., Internet, MO/TO merchants—Visa has developed DVDs, videos, brochures, and flyers to instruct employees on how to maximize security and protect against fraud. This catalog also offers the *E-Commerce Merchants' Guide to Risk Management*, an in-depth guide packed with tools and best practices for conducting Internet business securely and covering the complete range of e-commerce functions.

Travel and Entertainment Merchants

Visa has designed several documents for this specialized industry. Hotels and car rental agencies will benefit from tips on how to avoid “no-shows,” handle reservations and rentals, and reduce back-office expenses.

Table of Contents

Procedures

All Merchants	2
Card Present	3

Industry Specific

Restaurants	7
Travel and Entertainment	8

Risk Management and Fraud Awareness

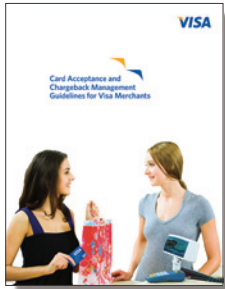
Card Present	9
Card Absent	10
Industry Specific	12

Order Form	13
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Procedures

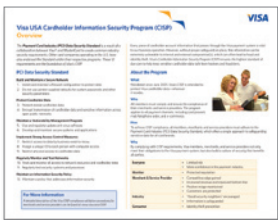
All Merchants



Card Acceptance and Chargeback Management Guidelines for Visa Merchants

Order #: VRM 07.31.08
Size: 8.5" x 11" manual
Price: \$2.00 each

Card Acceptance and Chargeback Management Guidelines for Visa Merchants is a comprehensive manual for all businesses that accept Visa transactions. This guide provides merchants and their sales staffs with accurate, up-to-date information on processing Visa transactions, while minimizing their risk of loss from fraud and chargebacks. Materials in this manual are targeted at both card-present and card-absent merchants and their employees, and include requirements and best practices for doing business on the Web. This book also contains detailed information about the most common types of chargebacks that merchants receive and what can be done to remedy or prevent them.



Visa Cardholder Information Security Program (CISP) Flyer

Order #: VRM 08.30.06
Size: 8.5" x 11" flyer
Price: Free

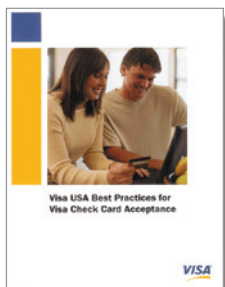
This flyer provides an overview of the Cardholder Information Security Program (CISP). It outlines the program benefits, program requirements, compliance verification, what to do if compromised, and provides CISP tools at a glance.



Visa USA Guidelines for Non-Member Agents

Order #: VRM 04.04.07
Size: 8.5" x 11" guide
Price: \$5.00 each

The *Visa USA Guidelines for Non-Member Agents* guide addresses the risk management and control issues that are most pertinent to the agent organization. This guide explains the minimum requirements for Visa members and their agents. It is intended to help agents understand their accountabilities and responsibilities to the Visa payment system and ensure that their day-to-day operations and practices are consistent with what will keep their associated Visa members in compliance with the *Visa U.S.A. Inc. Operating Regulations*.



Visa USA Best Practices for Visa Check Card Acceptance

Order #: VBS 06.20.04
Size: 8.5" x 11" brochure
Price: Free

This brochure provides acquirers tools to help their merchants understand and follow Visa payment acceptance rules if their merchant elects to implement a PIN-less payment option for alternative debit brands. It also provides step-by-step guidelines on how a merchant should honor the cardholder's choice, the importance of merchants' compliance with this requirement, and FAQs.



Procedures

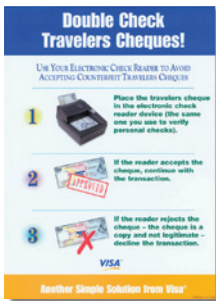
Card Present



Better Signed Than Sorry!

Order #: VRM 06.02.06
Size: 5" x 5" pad of 50
Price: \$0.85 per pad

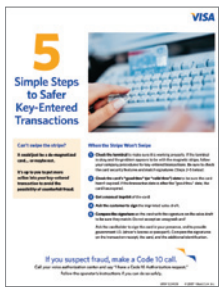
This leaflet helps take merchants off the "hot seat" when presented with an unsigned Visa card. Merchants can simply tear a sheet from the pad of leaflets provided and hand it to the customer presenting the unsigned card. This leaflet describes the risks of carrying an unsigned card, and outlines the procedures that merchants are required to follow when an unsigned card is presented.



Double Check Travelers Cheques

Order #: VBS.SQ 08.06.99
Size: 8.5" x 11" flyer
Price: \$5.00 per 100

This travelers cheques flyer shows merchants how to use their electronic check reader at the point of sale to validate travelers cheques, and how to avoid accepting counterfeit cheques.



5 Simple Steps to Safer Key-Entered Transactions

Order #: VRM 12.04.06a
Size: 8.5" x 11" flyer
Price: \$5.00 per 100 flyers

Training point-of-sale (POS) staff on the proper procedures to follow when a card won't swipe can help "save the sale" and enhance customer service. "5 Simple Steps to Safer Key-Entered Transactions" has been created to support member efforts in merchant education. This flyer outlines the proper card acceptance procedures that POS personnel should follow for key-entered transactions.



How to Handle a Visa Card Referral

Order #: VRM 04.28.07
Size: 4.5" x 3.5" flyer
Price: Free

This card explains to POS merchants and staff what to do when the POS terminal displays a referral message. The two-fold card is small enough to be stored easily under a terminal or cash register.



Improve Profitability: Eliminate Illegible Sales Drafts

Order #: VRM 04.25.07
Size: 4" x 9"
quick-reference card
Price: \$0.25 each

This quick-reference card for merchants outlines the reasons why sales drafts must be readable. Designed for easy use by retail owners, managers, and POS staff, this six-panel card is designed to be posted in a training area, lunchroom, or wherever POS staff can see it as a quick reminder.



Procedures

Card Present *continued*



It Pays to Swipe the Stripe

Order #: VRM 10.02.05
Size: 3.5" x 8.5" brochure
Price: \$0.25 each

This brochure is designed for merchant POS staff. It includes quick and easy tips to ensure the proper use of magnetic-stripe readers. In addition to introductory education, this brochure is useful both as a training tool and as part of a merchant's magnetic-stripe-reader management program.



Merchant Best Practices for Recurring Transactions

Order #: VRM 03.03.06
Size: 8.5" x 11" brochure
Price: Free

This brochure offers merchants best practices for recurring transactions. It provides step-by-step procedures ranging from how to handle the initial transaction to how to handle customer dispute chargebacks. This publication contains the merchant tools needed to effectively handle recurring transactions.



Point-of-Sale Reminder Card

Order #: VRM 09.08.07
Size: 4" x 9"
quick-reference card
Price: \$0.25 each

Designed for easy, convenient use at the point of sale, this six-panel card can be stored under a terminal or cash register. With ample illustrations and minimal text, it helps POS staff remember the correct steps for accepting and processing Visa cards.



Returning Merchandise Charged to a Visa Card

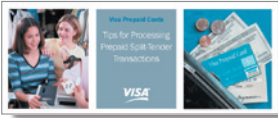
Order #: VBS.SQ 02.07.98
Size: 5" x 5" pad of 50
Price: \$0.85 per pad of 50

This helpful leaflet explains why cash refunds are not permitted on Visa credit or check card transactions. A popular item with merchants, the leaflet helps them gracefully handle a cardholder "cash back" request on returned merchandise originally purchased with a Visa card. POS personnel simply tear a sheet from the pad of leaflets provided and hand it to the customer.



Procedures

Card Present *continued*



Tips for Processing Prepaid Split-Tender Transactions

Order #: VBS 09.01.02
Size: 9" x 3.75" 3-fold brochure
Price: Free

Designed for easy use at the point of sale, this three-fold card can be stored under a terminal or cash register. The brochure describes likely scenarios for split-tender transactions, and explains how to determine the balance on a prepaid card.



Visa Has a Brand New Look

Order #: V06476-01-03cf
Size: 8.5" x 5.5" (folded)
Price: Free

This brochure announces a new look for Visa and outlines what to do when a customer presents a Visa card. The piece also illustrates Visa card design options and outlines the steps to follow when a card is presented at the point of sale.



Visa ReaderCleaner for Magnetic-Stripe Readers

Order #: MIM-01-04-03
Size: 4.6" x 3.3" card
Price:
1-1000 \$0.35 each
1,001-10,000 \$0.30 each
10,001+ \$0.25 each

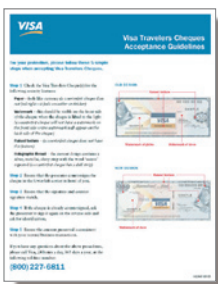
The *Visa ReaderCleaner* is a pre-saturated card that effectively removes dirt, magnetic oxides, and other contaminants from concealed magnetic heads. Packaging includes directions and Visa tips on how to swipe a card properly through a magnetic-stripe reader.



Visa Travelers Cheques: Designed for Safety and Convenience

Order #: V3730-01-95QE
Size: 4-fold brochure
Price: Free

This brochure outlines procedures for accepting travelers cheques, and provides contact information for obtaining cheques in major world currencies. Also included is a sample Visa travelers cheque identifying the security features.



Visa Travelers Cheques Acceptance Guidelines

Order #: V12847-03-03
Size: 8.5" X 11" flyer
Price: Free

This flyer provides acceptance guidelines at the point of sale. Five simple steps help identify the security features of a Visa travelers cheque and actions that guard against the acceptance of counterfeit cheques.



Procedures

Card Present *continued*



Visa International Travelers Cheques Acceptance Guidelines CD-ROM

Order #: V1513CD-01
Type: CD-ROM
Price: Free

This CD-ROM on *Visa International Travelers Cheque Acceptance* is an educational CD for merchants to view on their personal computers. Available in English, Spanish or French, this CD-ROM includes a video on procedures for accepting travelers cheques, security features of travelers cheques, and contact information.



What Every Merchant Should Know About the Unembossed Visa Card

Order #: VRM 01.28.08
Size: 5.5" x 8.5" brochure
Price: Free

Visa has produced a brochure outlining the unembossed Visa card's use and security features. The brochure contains a brief announcement called "*Don't Be Surprised When You See It!*," visually outlines security features, explains proper usage, and provides answers to frequently asked questions.



Zero Liability Fraud Protection

Order #: VBS 01.03.02
Size: 5" x 5" pad of 50
Price: \$0.85 per pad of 50

This leaflet can be handed out by merchants to customers who are leery of giving out the account number on their U.S.-issued Visa card. Zero liability means that the cardholder is protected against unauthorized charges on their Visa card. Consumers can shop with confidence over the Internet knowing they are protected by Visa's zero liability fraud protection.



Industry Specific

Restaurants



Visa How-To's for Restaurant Owners and Managers

Order #: VRM 01.22.07
Size: 8.5" x 11" brochure
Price: Free

This brochure highlights Visa's 0% tip authorization requirements and explains how restaurant businesses can benefit from excluding a tip percentage when authorizing their Visa transactions. Also included are useful strategies for copy request and chargeback management, skimming activity prevention, and restaurant merchant set-up.



Visa Tips for Restaurant Staff

Order #: VRM 08.15.06
Size: 6.5" x 9.5" brochure
Price: Free

The *Visa Tips for Restaurant Staff* is an invaluable tool for employees who are responsible for processing card transactions. Designed for ease of use, this on-the-job reference brings together practical information and practices to ensure proper payment acceptance, minimize fraud exposure, and reinforce 0% tip authorization requirements.



Industry Specific

Travel and Entertainment



Avoid “No-Show” Charges! (Stickers)

Order #: No-Show Stickers
Size: Roll of 500 stickers
Price: Free

These handy stickers remind cardholders to cancel their hotel reservations if their plans change to avoid hotel “no-show” charges. Hotel staff can place these stickers on reservations confirmation notices; travel agents can place them on itineraries.



Don't Be Charged for Being a “No-Show”

Order #: VBS 08.01.02
Size: 6.5” x 3.5” insert
Price: Free

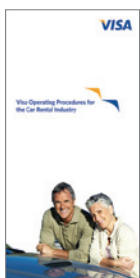
This insert educates cardholders on the procedures to follow to avoid hotel “no-show” charges by properly cancelling a guaranteed hotel reservation. Originally designed to be enclosed with cardholder statements, hotels and travel agents also find these inserts helpful in reducing “no-shows” by enclosing them with tickets and reservations confirmation notices.



Prevent and Handle “No-Shows”—A Guide for Hotel Owners and Managers

Order #: VRM 03.02.07
Size: 8.5” x 11” manual
Price: Free

This colorful manual highlights the Visa Reservation Service, offers recommendations for reducing “no-shows” and discusses Visa research findings into the causes of “no-show” situations. The manual also offers best practices that hotels can follow to prevent “no-shows” and improve profitability.



Visa Operating Procedures for the Car Rental Industry

Order #: VRM 12.02.05
Size: 5.5” x 11” manual
Price: Free

This manual summarizes Visa services for car rental merchants. It also explains the procedures for accepting reservations from, and renting cars to, Visa cardholders.



Visa Tips for Hotels: Services and Procedures for Lodging Merchants

Order #: VRM 02.08.06
Size: 5.5” x 11” manual
Price: Free

This manual summarizes each of the Visa Travel Industry Services available to lodging merchants, and it gives helpful tips on handling chargebacks effectively to reduce back-office expenses.



Risk Management and Fraud Awareness

Card Present



Card Acceptance and Fraud Awareness for Merchants: "Fraud Factor"

Order #: VRM 08.17.06
Type: DVD
Price: \$3.00

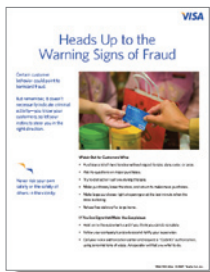
This lively, entertaining DVD describes card-acceptance procedures for retail merchants. It also reviews card security features and outlines what to do when something about the transaction raises suspicions.



Don't Fall for a Phony Call

Order #: VRM 04.15.07
Size: 8.5" x 11" flyer
Price: \$5.00 per 100

Don't Fall for a Phony Call is a new merchant flyer developed to address a recurring phone scam. Criminals are contacting businesses and asking employees for account information, claiming to be their merchant bank or processor. This new flyer educates merchants on what to do if they receive such a call.



Heads Up to the Warning Signs of Fraud

Order #: VRM 12.01.06
Size: 8.5" x 11" flyer
Price: \$5.00 per 100 flyers

This flyer outlines customer behavior that may indicate customer fraud, and lists the actions to take when fraud is suspected.



Merchant Fraud Awareness Training

Order #: VRM 02.01.07
Type: CD-ROM
Price: 1st copy Free
\$2.00 for additional copies

This turnkey training package helps merchant managers conduct training seminars for their merchant staff on the fundamentals of card acceptance. This fraud awareness seminar helps merchants reduce the number of fraudulent transactions while helping acquirers enhance their merchant relationships. The package consists of a PowerPoint presentation along with a script and a question-and-answer guide.



Skimming is a Scam

Order #: VRM 12.02.06
Size: 8.5" x 11" flyer
Price: \$5.00 per 100

This flyer educates merchants about skimming—what it is, how it works, and what a skimming device looks like. It also encourages employees to report any unusual activity to their security department or processing center.



Visa PIN Security—Tools and Best Practices for Merchants

Order #: VRM 08.05.07
Size: 8.5" x 11" brochure
Price: Free

Visa Pin Security—Tools and Best Practices for Merchants provides an overview of Visa's initiatives and requirements, outlines the circumstances that lead to PIN vulnerabilities, and offers best practices to help merchants avoid PIN and data theft.



Risk Management and Fraud Awareness

Card Absent



Merchant Guide to the Visa Address Verification Service (AVS)

Order #: VRM 01.31.08
Size: 8.5" x 11" brochure
Price: \$0.25 each

This brochure describes AVS, Visa's risk management service for card-absent transactions. Including recent enhancements and access through the use of a direct-dial system, this brochure explains how merchants can maximize the service's fraud reduction benefits. This brochure is useful for merchants accepting mail, telephone, and Internet transactions.



Protect Your E-Commerce Channel Against Fraud

Order #: VRM 03.15.07
Size: 3.75" x 8.5"
4-fold brochure
Price: \$5.00 for 100

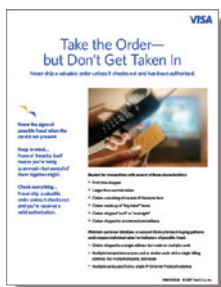
This four-fold brochure is a "welcome" piece for Internet merchants. It covers best practices that will help merchants who conduct online transactions protect themselves against fraud and avoid losses.



Take Control of Card Losses

Order #: VRM 04.11.06
Size: 6.5" x 3.25" insert
Price: Free

This merchant statement insert discusses the tools that mail order, telephone order, and Internet merchants can use to detect fraud and avoid associated losses. Included are descriptions of Address Verification Service (AVS), Verified by Visa (VbV) and Card Verification Value 2 (CVV2) tools as well as the questions that merchants should ask customers at the time of the transaction.



Take the Order—but Don't Get Taken In

Order #: VRM 12.03.06
Size: 8.5" x 11" flyer
Price: \$5.00 per 100 flyers

This flyer alerts merchants to the warning signs of card-absent fraud. The flyer contains tips for identifying fraud and suggests procedures to minimize merchant risk.



Visa E-Commerce Merchants' Guide to Risk Management

Order #: VRM 08.01.08
Size: 8.5" x 11" manual
Price: \$2.00 each

This educational resource features risk management best practices for selling goods and services through the Internet. It covers a range of e-commerce functions including e-commerce start-up, web site utility, fraud prevention, Visa card acceptance, cardholder information security, and chargeback handling and loss recovery.



Risk Management and Fraud Awareness

Card Absent *continued*



Just Another Day at the Office

Order #: VBS 12.01.00
Type: Video or DVD
Price: \$3.00

This ten-minute video/DVD on data security has been created specifically for members, merchants in card-absent environments, and their processors. The video/DVD uses comedy to focus on administrative and physical issues relative to protecting data.



Visa Cardholder Information Security Program (CISP) Flyer

Order #: VRM 08.30.06
Size: 8.5" x 11" flyer
Price: Free

This flyer provides an overview of the Cardholder Information Security Program (CISP). It outlines the program benefits, program requirements, compliance verification, what to do if compromised, and provides CISP tools at a glance.



If the Card is Not There—You Need to be More Aware

Order #: VRM 12.05.06
Size: 8.5" x 11" flyer
Price: \$5.00 per 100 flyers

This flyer was developed for Internet, mail order, and telephone order merchants. It provides methods to reduce exposure to fraud and shares tips on how to stay ahead of crooks. The flyer also contains questions to ask the customer, tools to detect fraud, and what to do when fraud is suspected.



Is Your Business Everybody's Business?

Order #: VBS 09.02.01
Size: 11" x 17" poster,
folded to 8.5" x 11"
Price: \$5.00 per pack of 25
or \$0.25 each

An 11" x 17" cartoon-style poster designed to alert all businesses to protect confidential and sensitive information on and off the job. Ideal near fax machines, printers and in break rooms.



MDAS for Address Verification Quick-Reference Guide

Order #: VBS 02.29.04
Size: 3.5" x 8.5"
quick-reference card
Price: Free

One side of this quick-reference guide provides step-by-step procedures to request an address verification using the Merchant Direct Access Service (MDAS). The other side explains the Visa address verification responses and the guidelines for their use.



Visa Card Verification Value 2 (CVV2) Merchant Guide

Order #: VRM 03.14.06
Size: 8.5" x 11" brochure
Price: \$0.25 each

This guide for card-absent merchants provides a detailed look at the CVV2 process with instructions on how to maximize security and protect against fraud. Other Visa resources available for card-absent merchants are also listed in the brochure.



Risk Management and Fraud Awareness

Industry Specific



Card Acceptance and Fraud Awareness for Casino Employees: "The Vegas Three"

Order #: VRM 08.19.06

Type: DVD

Price: \$3.00

This entertaining and informative video describes card acceptance procedures for casino-cash transactions. It also reviews card security features and outlines what to do when something about the transaction raises suspicions.



Casino Fraud Awareness Training

Order #: VRM 02.02.07

Type: CD-ROM

Price: 1st copy free
\$2.00 for additional copies

This turnkey training package helps merchant managers conduct training seminars for casino tellers on the fundamentals of card acceptance. This fraud awareness seminar helps casino tellers reduce the number of fraudulent transactions.

