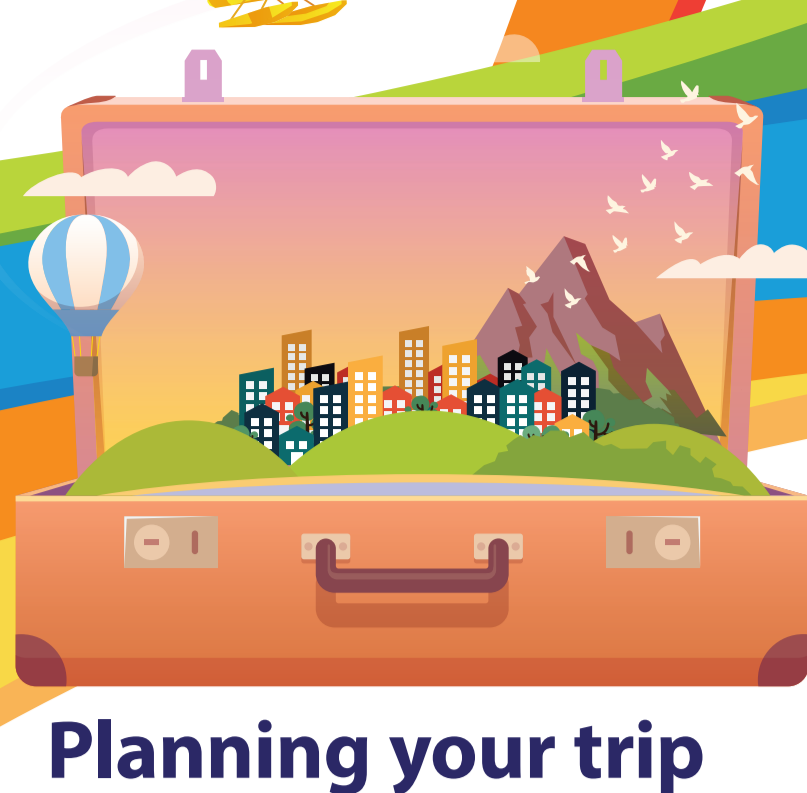


Brazil travel safety tips from Visa

Keep your Visa card secure so you can keep your eye on the ball (shotput, javelin...) at the Rio 2016 Olympic Games



Planning your trip

Before you travel, notify the financial institution that issued your card that you are traveling to Brazil and for how.

If you don't have a chip card, call your issuer to ask if they can issue you one prior to your trip. **All payment terminals in Brazil are chip-enabled.** Chip technology protects in-store payments by generating a unique, one-time code used to approve the transaction without exposing sensitive account details.

In case of an emergency, you will need to know the numbers of your Visa card, balances and your issuer's international telephone number. Write this information down.

On the road

When you're paying, check the amount before you sign the receipt.

In Brazil you don't need to hand your card to the cashier when you pay. If you are in a restaurant, for example, ask the server to bring the terminal to your table or go to the cashier to pay. **Keep your card with you.**

Many issuers provide a **transaction alert service that sends an email or text message** whenever a transaction is processed. This type of service can help you track your spending and identify fraudulent transactions as soon as possible. Ask your issuer if this service is available and make sure to change your alert settings if you would rather receive emails than mobile text alerts while you're out of the country.

Save all your receipts and check your account balance regularly. **Contact your issuer immediately if you notice any incorrect or suspicious transactions.**

In case your card is lost or stolen, notify the issuer immediately and request a new card.

If you have any questions about any of Visa's products, services or security, contact Visa's exclusive Global Customer Services Care Assistance toll-free hotline at 0800 891 3680.

At the stadiums

The **Rio 2016 Olympic Games** is proud to accept only Visa credit, debit and prepaid cards in addition to cash at all competition venues, including ATMs. Several kiosks will offer fans a commemorative **Rio 2016 Olympic Games Bradesco Visa prepaid card** free of charge. You can acquire one using any card brand, with a minimum load of Brazilian Reals (BRL)20 and maximum of BRL 2,000.

Minimum
BRL 20

Maximum
BRL 2.000

At ATMs or in stores:

Look for the Visa or PLUS symbol at ATMs or point-of-sale to guarantee that your Visa card will be accepted. Rio de Janeiro and other host cities have thousands of ATMs that accept your Visa cards. You can find the closest ATM by going to visa.com/mobileatm.



PINs

Cover your hand as you enter your PIN to protect against fraudsters looking over your shoulder. If you are using a drive-through ATM, lock your doors and roll up your other windows. Don't leave your car running or unlocked if you decide to walk to the ATM. ATMs in Brazil operate from 6 am to 10 pm.

Phishing Emails

During major events, you may receive emails with fake promotions or requests for personal information. If you are unsure whether an email request is legitimate, do not click on any links. **Check with the company sending the email directly.** Don't reveal personal or financial information in an email, text or over the phone.

Visa's Layers of Security

Real-Time Fraud Monitoring

Intelligence is our best defense. The instant a merchant processes your card, Visa goes to work preventing fraud. In less than one second of processing, the Visa network analyzes more than 500 data elements of a transaction to help identify and prevents fraudulent transactions before they occur.

Chip Cards

Chip cards can significantly reduce counterfeit fraud. The EMV chip generates a unique code that changes for each transaction and can be validated only by the issuing bank. As a result, stolen payment card data is rendered almost useless at the point of sale.

3 Digit Security Code

This code confirms that the card is in your physical possession when you're ordering online or by phone. If a fraudster obtains your account number, but doesn't know the security code, the purchase doesn't process. **It's just another layer of smart protection brought to you by Visa.**



Verified by Visa

Verified by VISA

The 3D-Secure platform that powers Verified by Visa provides an extra layer of protection for e-commerce transactions. In addition to card information, shoppers should enter a security code provided by their issuer. This is usually a dynamic code that can be provided by SMS or Email, for example.

Zero Liability

With Visa's Zero Liability Protection¹ policy, consumers are protected against fraudulent transactions.



¹ Visa's Zero Liability policy does not apply to unauthorized transactions on prepaid cards for which the issuing financial institution has not collected the cardholder's personal information prior to the transaction or to certain commercial card transactions. Cardholders must use care in protecting their card and notify their financial institution immediately of any unauthorized use. Cardholders should contact their issuing financial institution for additional details.