



Cardholder Support Services

Visa Debit Processing Service

Overview

Visa® Debit Processing Service offers high quality call center support that can help you reduce back-office expenses and fraud losses. Our Cardholder Support Services (CSS) include 24/7 hot carding and card activation, customer service for Visa products including Verified by Visa and Visa prepaid products, as well as turnkey fraud monitoring and case management solutions for financial institutions using Falcon™ Fraud Manager.¹

Using a toll-free number unique to your financial institution, CSS can provide support around the clock (full-service plan) or during off-hours (shared service plan). Customer service representatives (CSRs) and the Visa bilingual voice response unit (VRU) provide coverage to serve your cardholders and reduce your call center operating expenses.

CSS operates from multiple call center sites across the country to provide 24-hour coverage in all time zones and to support business continuity.²

Benefits of Cardholder Support Services

- **Reduce costs and minimize resource requirements.** Outsourcing costly call center services can be a cost-effective option, whether you choose the full- or shared-service plan. All CSS call center related-equipment, systems, and personnel reside at Visa, reducing your costs and minimizing resource requirements.
- **Provide world-class customer service.** Call center personnel are bonded and fully trained to provide courteous and responsive service to your cardholders.
- **Utilize state-of-the-art fraud management services.** CSS provides a full-service fraud management solution without hiring, training, or devoting staff to support fraud monitoring and call center operations. Visa's turnkey fraud monitoring solution enables financial institutions of all sizes to benefit from an affordably priced neural network-based fraud management system.
- **Enhance risk management.** Through timely action and 24/7 call center coverage, CSS helps your financial institution minimize fraud losses.
- **Customize your call center solution.** CSS offers a flexible system with many customizable features to accommodate your business needs and to enhance relationships with your cardholders.

Key Features

- **Hot card/card activation services.** Around-the-clock hot carding helps protect your cardholders and your financial institution from potential fraudulent activity. And, full-time VRU capabilities enable your cardholders to activate their new or reissued cards whenever it is most convenient for them. Support includes the following features:
 - **24/7 CSR support.** CSRs are available to support cardholders who do not have access to a touch-tone phone or require special assistance. Support is available in English and Spanish.
 - **24/7 bilingual VRU.** VRU scripts are available in English and Spanish.
 - **Automatic Number Identification (ANI).** ANI compares the telephone number from which a cardholder is calling to the number in the cardholder's file for identity verification.
 - **Marketing messages.** Custom promotional marketing messages may be played when a cardholder is on hold with the VRU.
 - **Language line translation service.** This optional service provides non-English speaking cardholders with translation services for hot card and card activation calls in more than 150 languages.

Key Features (continued)

- **Immediate fax notification.** Fax notifications of hot cards can be sent to you within 15 minutes after Visa is contacted by the cardholder.
- **Holiday call forwarding.** This service enables you to reroute incoming calls to CSS during holidays.

The hot card and card activation services work as follows:

- **Hot card service.** When CSS receives a call from your cardholder, it uses a customized script to:
 - Locate the cardholder record by searching for the cardholder number or name
 - Record lost/stolen card information by asking the cardholder a series of pre-defined questions
 - Update the cardholder status field with the appropriate hot card status
 - Forward hot card advices to VisaNet or other ATM/POS networks, as required
- **Card activation service.** CSS uses VRU technology to provide card activation services to your cardholders. The cardholder enters his or her card number using the telephone key pad, and the VRU accesses the cardholder's record. The system verifies cardholder identity using one or more of the following data elements:
 - Social Security number
 - Date of birth
 - Account number
 - Home phone number
 - ZIP code
 - Business phone number
 - Tax ID
 - ANI match

If the cardholder provides the correct information, the card is activated. If not, the call is routed to a CSR for assistance. Cardholders without touch-tone phones also are connected to a CSR for assistance.

All hot card and card activation maintenance initiated by CSS is audited and reported.

- **Fraud call center services.** CSS offers a high quality, turnkey fraud call center solution for financial institutions using Falcon Fraud Manager. Visa fraud analysts monitor suspicious transaction activity and, based on rules defined by your financial institution and fraud scores, call your cardholders if they suspect unauthorized use. If a cardholder is unavailable when a fraud analyst calls, the analyst leaves a message including a toll-free number, unique to your financial institution, to encourage a return call. Analysts also work proactively to block confirmed fraudulent or high-risk transactions, helping to minimize fraud losses.

Fraud call center services include:

- Comprehensive Falcon monitoring performed by experienced Visa fraud analysts
- Falcon Expert and Flash Fraud Rules management
- Confirmation calls to your cardholders to investigate suspicious transaction activity
- In-bound call coverage on a dedicated toll-free number for cardholders to return analysts' confirmation calls
- Account blocking for high-risk and confirmed fraud cases
- Communication of blocks and confirmed fraud activity to your financial institution
- Directory assistance update service to provide correct phone numbers for invalid listings
- Optional language line translation service for non-English speaking cardholders
- Daily and monthly statistical and operational reports

Key Features (continued)

- **Prepaid card customer service.** CSS offers the following support for Visa Prepaid products:
 - Cardholder help desk for web interface
 - Cardholder inquiries/balance inquiries
 - Card registration/profile update
 - Card activation
 - Hot card/status account
 - Card replacement
 - Password reset
 - Adjustments
- **Verified by Visa customer service.** CSS provides turnkey cardholder support services for financial institutions that use Verified by Visa:
 - Cardholder help desk for web interface
 - Card registration
 - Password reset
 - Temporary password issuance
 - Account activation/deactivation
 - Account unlock

The Visa Debit Processing Service Advantage

- **Customer-focused.** Meeting your payment product and service needs is our business and our priority.
- **Integrated processing solution.** Reach your objectives with the Visa solution for success in the debit and prepaid marketplaces.
- **Continuous access and security.** You're covered with reliable, state-of-the-art processing and security technology.
- **Single-point connectivity.** One connection simplifies your Visa and EFT product processing needs.
- **Proven service.** Specialized client team is dedicated to helping you meet your card program goals.

For More Information

For more information, please contact your Visa Account Executive or Visa Debit Processing Service at (800) 611-1426 x7673.

¹Falcon is a registered trademark of Fair Isaac Corporation.

²This document is intended for descriptive purposes only. For more complete information regarding these services, please contact Visa Debit Processing Service.



Visa Debit Processing Service
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