

Visa Cardholder's Guide to the 2018 FIFA World Cup™ in Russia



Before your trip



Notify your issuing bank or financial institution of anticipated travel plans, including use of Visa debit, credit or prepaid cards abroad to avoid any issues while processing transactions. Issuing banks can also provide information about travel-related benefits for Visa account holders, including opt-in mobile services, such as Mobile Location Confirmation through your bank's mobile app or Visa's Travel Authorization Tag

Widely accepted around the world, Visa provides international travelers with safe, secure and seamless cross-border transactions



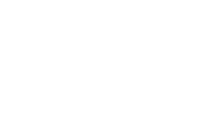
Memorize your PIN

Update your contact information with the bank. Ensure the bank has your correct phone numbers and e-mail address. This will make it easier for the bank to contact you if necessary



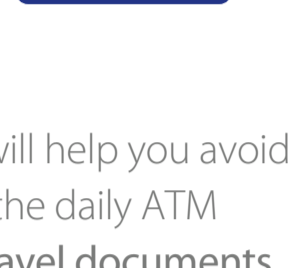
Ask your bank to activate transaction alerts via SMS if available. You will receive an SMS message after each transaction on the card. This will allow you to track your expenses and immediately spot a fraudulent transaction

Set up automatic bill pay for any credit cards to give you some peace-of-mind that your account will be current while traveling abroad



Make sure you have your bank's phone number stored in your phone. Most of the banks write it on the back of the card, but if you lose your card for whatever reason, you will need to immediately call the bank and block it

If you don't have a chip card yet, call your bank and check the possibility of having one issued prior to your trip. Russian POS terminals are chip-enabled and by using a Visa Chip card you will be adding an extra layer of security to your transactions



Ensure your card is activated and has sufficient balance. This will help you avoid any problems with payment. Additionally, make sure you know the daily ATM withdrawal limit for your card. Make two copies of important travel documents, namely your passport, in case of emergency. Leave one copy with a friend or relative and carry the other separate from your original documents. You can also take a photo with your cellphone of important documents

During your trip

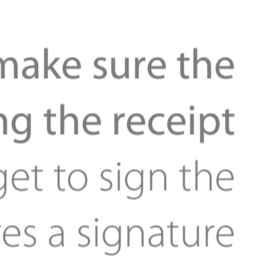


Contact your bank immediately if your card is lost/stolen or in case of any unauthorized transactions

If you have a PIN please do not write it on your card or share it with others

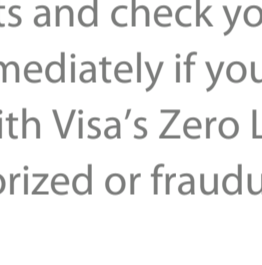


Cover the pin pad on POS/ATM when entering your PIN



Do not leave your card unattended. Keep it always in sight by asking for a card terminal to be brought to your table at a restaurant or by going to the cashier to pay

While paying with your card, make sure the amount is correct before signing the receipt or entering your PIN. Don't forget to sign the receipt, if your card requires a signature



Save all of your receipts and check your card statement. Contact your bank immediately if you find an incorrect or suspicious transaction. With Visa's Zero Liability Policy, you won't pay a cent for unauthorized or fraudulent transactions*

In Russia

Use a credit or debit card for purchases. Visa offers security, convenience and ease when paying abroad. It is safer than carrying cash. Look for the Visa or PLUS logo at any point-of-sale terminal to ensure international payment cards are accepted

Card payments are widely accepted in Russia, especially in biggest cities, like Moscow and Saint-Petersburg. However, Russia still remains mostly cash oriented country. Thus carrying a small amount of cash is recommended

Use your Visa card to pay in local currency to get a competitive exchange rate

You can always withdraw local currency – Russian Ruble – at any ATM which are widely available. It is recommended to use ATMs at bank branches. You can find the nearest ATM at www.visa.com/atm.

Do not use an ATM or POS terminal if you notice any suspicious activities or devices attached to them.

Make sure no one is watching while you enter your PIN and be aware in case a stranger offers to help you. Visa recommends that, when in doubt, you always contact your bank using your own phone

Russia is quite safe for travelers. However, you still need to ensure you exercise caution when in public and crowded places. Do not leave your belongings unattended. Call the police in case you lost something or got something stolen. Dial 112 for any emergency

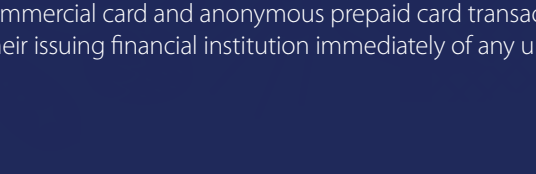
You can always contact Visa Global Customer Care Assistance Services toll-free from Russia at +7-495-363-2400 and then dial 866-654-0164. Service is available in multiple languages. List of local phone numbers for other countries is available on www.visa.com

At the competition venues

2018 FIFA World Cup™ will take place on 12 stadiums in 11 cities across Russia

Please note, that Visa cards, along with cash, will be exclusively accepted at all merchants located at 2018 FIFA World Cup™ participating stadiums, including ATMs. For fans' increased convenience, there will be several kiosks where a special payment solution will be provided for non-Visa cardholders

If you notice any suspicious activities or devices attached to an ATM or POS terminal at the competition venues, make a note of the location and bring it to the attention of a Visa representative stationed at the stadiums



* Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.