

Visa First Step Benefits

YOUR GUIDE TO CARD BENEFIT



Your Guide to Benefit describes the benefit in effect as of 11/06/24. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

ROADSIDE DISPATCH

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you. No membership or pre-enrollment is required. No annual dues. No limit on usage.

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For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

1-800-847-2869 ~ it's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Additional Terms Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your financial institution provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

Zero Liability

With Visa's Zero Liability Policy, you won't be held responsible for unauthorized transactions made with your Visa card. You're covered if your card is ever lost, stolen or fraudulently used.

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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 details.

Lost or Stolen Card Reporting

With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call your Visa card issuer or Visa Global Customer Care Services at [1-800-847-2911](tel:1-800-847-2911), or call one of our global [toll-free numbers](#) and a Visa representative will work with you to notify the appropriate parties and replace your card.

I no longer have my Visa Card, how do I report it as lost or stolen?

A Visa representative will be able to assist you in filing a lost or stolen card report. [Call us toll-free \(1-800-847-2911\)](#) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

How do I report a fraudulent charge?

A Visa representative will be able to assist you in reporting fraud to your bank. [Call us toll-free \(1-800-847-2911\)](#) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

Am I liable for unauthorized purchases made on my lost or stolen Visa card?

Visa's Zero Liability Policy* is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information. You're protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline.

* 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.

Cardholder Inquiry Service

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

Benefit

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

How it works

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

Emergency Cash Disbursement and Card Replacement*

Visa Reward cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. Any cash advance fees and interest charges that are associated with your credit card account would apply.

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Emergency Cash Disbursement

In case of emergency, we can arrange a wire cash transfer to your local Western Union within 2 hours of approval from your bank.

How do I get emergency cash?

To bridge spending when awaiting a replacement card, when experiencing card acceptance difficulties, or when you simply need cash in hand, Visa can arrange for cash to be available at a location near you. Call us toll-free (1-800-847-2911) or call one of our global toll-free numbers from the drop-down menu at the top of this page.

How do I replace my credit card?

If your card—debit or credit—is lost, stolen, damaged or compromised, we will work with your financial institution to approve and expedite the delivery of an emergency card to you. Visa Global Customer Assistance Services associates are on standby. [Call us toll-free \(1-800-847-2911\)](#) or call one of our global toll-free numbers from the drop-down menu at the top of this page.