

- Visa Security Program
- Verified by Visa
- Zero Liability
 - Continuous Monitoring
 - Identity Theft Assistance
 - 3-Digit Code

Zero Liability

It's simple. Shop online and off with absolutely no risk

Use your Visa card to shop online, in a store, or anywhere, and you're protected from unauthorized use of your card or account information. With Visa's Zero Liability policy*, your liability for unauthorized transactions is \$0—you pay nothing.

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> Get quick provisional credit for fraud losses
> Shop safely with Visa
> You're protected with Visa

Zero Liability has you covered

- Worry-free shopping
- Ultimate security
- Complete fraud protection

Owe nothing on fraudulent transactions.

Visa's Zero Liability policy means 100 percent protection for you. Visa's enhanced policy guarantees maximum protection against fraud. You now have complete liability protection for all of your card transactions that take place on the Visa system. Should someone steal your card number while you're shopping, online or off, you pay nothing for their fraudulent activity.

If you notice fraudulent activity on your card, promptly contact your financial institution to report it. It is important to continually monitor your monthly statement to identify any unauthorized transactions.**

Visa's Zero Liability policy took effect April 4, 2000, and is a great improvement on the previous policy. The former policy required that you report fraudulent activity within two business days of discovery. After this two-day period, you could be held responsible for up to \$50 of the unauthorized charges. With the new Zero Liability policy, you're no longer required to report fraudulent activity within two days and you're not responsible for any fraudulent transactions made over the Visa network.

The Zero Liability policy covers all Visa credit and debit card transactions processed over the Visa network—online or off. The only transactions not covered under the Zero Liability policy are commercial card, ATM, and non-Visa-branded PIN transactions.

For transactions on other networks, the liability decision is left to the financial institution that issued your card. The issuer has the option of extending the same protections afforded by Visa's Zero Liability policy.

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Get quick provisional credit for fraud losses

Visa's cardholder protection policy requires all financial institutions issuing Visa products to extend provisional credit for losses from unauthorized card use within five business days of notification of the loss. However, many major financial institutions affiliated with Visa will issue provisional credit even earlier—within 24 to 48 hours after the loss is reported.

Shop safely with Visa

Visa takes online security very seriously so that you can shop safely on the Internet. With the support of member banks, Visa has invested millions of dollars in building a secure payment system. Visa works with law enforcement and technology companies to stay one step ahead of criminals.

As a result of these efforts, fraud as a percentage of our total volume has actually declined over time. In the early 1990s, fraud accounted for about 0.15 percent of total Visa transaction volume; today it's a mere 0.06 percent—that's less than 1/16 of one percent.

With Zero Liability, Visa continues to lead the card payment industry in consumer protection. Although card fraud is extremely rare and getting even rarer, Visa's policy eliminates any risk you face shopping online or off.

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You're protected with Visa

Visa has highly sophisticated fraud-screening solutions in place, and works with technology companies every day to enhance them. Field merchants also receive training from Visa on fraud protection.

Visa also mandates cardholder verification codes on the back of cards to help merchants match cards used for purchases with their authorized cardholders. Visa card issuers should have these codes on all newly issued Visa cards as of 2001. Visa's address verification service also helps merchants screen card-not-present transactions.

Regardless of where you shop, enjoy the comfort of knowing you're protected with Visa.

*Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa. See your Cardholder Agreement for more details.

**Cardholders should always regularly check their monthly statements for transaction accuracy. Financial institutions may impose greater liability on the cardholder if the financial institution reasonably determines that the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder—which may include your delay for an unreasonable time in reporting unauthorized transactions.

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Protect Your Visa Online
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