# Payment Security in Multiple Layers

Visa connects the world through secure commerce and is constantly working to protect your payment information. Visa's global fraud rate is less than 6 cents for every $100 transacted – which about one-third the fraud rate experienced in the 1990s. Whether you are shopping online, using your phone to pay, or buying groceries at the store, here are some of the ways Visa protects you from fraud.

## How Visa Protects You

### Visa Chip Technology

Visa chip technology is a microprocessor which can be found embedded in certain plastic payment cards and other payment devices such as mobile phones. Chip technology protects in-store payment cards by generating a unique, one-time code that's virtually impossible to replicate by counterfeit cards.

### Point-to-point Encryption

Encryption protects payment data as it travels through payment systems by securely locking sensitive account information as a transaction is being processed. The data can't be read and reused if it is stolen or compromised.

### Predictive Fraud Analytics

Our payments network, VisaNet, uses advanced fraud monitoring and detection systems to prevent fraud. In less time than it takes for the receipt to print out, Visa analyzes and risk scores every transaction it processes – more than 61 billion annually – and provides intelligence to help merchants and financial institutions identify fraud and stop it in its tracks.

### Transaction Alerts

You can receive near real-time text or email alerts when transactions are made using your payment account. You can track spending as well as quickly identify suspicious transactions. Issuers can also offer interactive alerts that allow you to conveniently respond back if a transaction is valid or fraudulent.

### Device ID

When shopping online or using a mobile device, information about the device can help refine fraud detection analytics, making mobile- and e-commerce even safer.

VisaNet

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At the Store

CARD

Mobile

Online

ID 54638

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### 3 Digit Code

Shown on the back of your credit or debit card, this security code lets e-commerce merchants know that you're physically holding the card when you make a purchase and adds another layer of protection against fraud.

### Verified by Visa

With Verified by Visa, issuers can analyze and risk score e-commerce purchases to identify potentially fraudulent transactions. Cardholders can be asked for a password or be sent a text message with a dynamic one-time passcode to verify transactions and prevent e-commerce fraud.

### Tokenization

Tokenization is a technology that replaces sensitive payment account information found on plastic cards with a digital account number of "token." Because "tokens" do not carry a consumer's payment account details, such as the 16-digit account number, they can be safely stored by online merchants or on mobile devices to facilitate ecommerce and mobile payments.

## Visa's Zero Liability

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 Layers of Security

Visa's fraud protection is designed to give you confidence in using your account everywhere you shop – in store, online, or on a mobile device. Learn more about Visa's multiple layers of security at www.VisaSecuritySense.com, or follow us at twitter.com/VisaSecurity.

**VISA**