

## Visa Global Privacy Notice

Effective date: 3 June 2020


At Visa, our mission is to provide you with the best way to pay and be paid. We operate one of the world's largest payment networks, and we know we must provide the most secure and seamless payment experience possible. Respecting your privacy is central to our mission. Visa has a Global Privacy Programme to help ensure your information is handled properly, and your personal information is protected. Our Privacy Programme reflects the sensitivity of the personal, financial and other information we handle. It also reflects the requirements of the privacy laws in all the countries and states where Visa operates.

As a global payments technology company, Visa fulfils many roles. When we act as a service provider for Visa card issuers and merchants, we only collect and use personal information as authorised by our contracts with our clients. If you have questions about how these companies handle your personal information, or wish to exercise your rights, please contact them directly. For example, if you have signed up for cash-back or loyalty offers with your financial institution or a merchant, please contact that company for more information.

This Privacy Notice explains how Visa Inc. and its Affiliates<sup>1</sup> collect, use, and disclose personal information. Some Visa companies and services have different privacy notices that are provided when you use them. We also have some supplemental privacy notices that provide additional information as required by law. You can learn more and exercise your privacy choices at our [Privacy Centre](#).

### Personal Information

**Personal Information** is any information that we can use to identify, locate or contact you, along with other associated information. It also includes other information that may be associated with your personal information. We collect several types of personal information, including:

- **Card Transaction Data** that allows us to operate VisaNet, our electronic payments networks, and provide payment services. When you use a Visa card (or other payment product), we receive the date, time, location and amount of the transaction and information about the merchant. We may receive other financial information when processing transactions and providing services to our clients. For example, when you sign up to use the Visa secure checkout solution (such as ) , we may also collect additional information about the payment card you are shopping with, such as the expiration date and security code (e.g. CVV2 of your payment card) and your billing address.
- **Contact Information** that allows us to communicate with you, such as your name, username, postal address, telephone number, email address or social media profile names.
- **Relationship Information** that helps us do business with you, such as your shopping and payment preferences and other information that can help us understand you and offer you personalised content.
- Information about your Interactions with Visa, such as data collected when you:
  - Use our products, services, websites or apps, including information collected using [Cookies](#) and other technologies, which may include geolocation information, browsing history and other information available via digital interactions
  - Communicate with us, such as if you contact our customer service centres, including recording

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<sup>1</sup> Visa's Affiliates are companies that are directly or indirectly controlled by Visa U.S.A. Inc. or its parent company Visa Inc. through ownership – for example, Visa International Service Association, Visa Worldwide Pte. Limited, Visa Canada Corporation, Visa International Servicios de Pago España, S.R.L., Visa Europe Limited, Visa do Brasil Empreendimentos Ltda, CardinalCommerce Corporation, CyberSource Corporation and Verifi, Inc.

- calls for quality and training purposes
- Participate in promotions or programmes
- Attend Visa sponsored events, such as travel-related information for you and any companions and information gathered at the events, such as photos or videos
- Opt in or out of marketing or exercise your other choices

## How We Collect Personal Information

We receive Card Transaction Data and other financial information from your payment card issuer and from merchants, acquirers and other third parties whenever you use a Visa-branded payment product. We may receive additional information from third-party digital wallets and merchants when you make an online purchase, or from our clients, when we provide services to them.

We collect personal information when you sign up for offers or loyalty programmes with our Affiliates or clients. For example, if you opt-in to receiving cash-back or card-linked offers, we will process Card Transaction Data and other personal information to enable you to receive the credits and rewards.

We may collect personal information directly from you, or third parties may collect personal information from you on our behalf. For example, you may contact us, register for a promotion, sign up to receive messages from us, participate in a Visa-sponsored event, or enrol in secure checkout programmes (such as Visa Checkout or click to pay with Visa (☞)<sup>2</sup> or biometric payment programmes.

We collect information when you visit our websites, use our apps or engage with our emails or ads. You can learn more by reading our [Cookie Notice](#). We may also capture device characteristics like keystroke timing to help us recognise valid transactions and authenticate you. We may collect information that you post publicly on social media.

We may also obtain information about you from data brokers who help us enhance our records with demographic data and public records. For example, we may receive personal or household characteristics, such as your estimated age or household income.

In all cases, the information we collect is subject to applicable laws and the choices that you may have exercised.

## How We Use Personal Information

We use personal information to:

- Operate Visa's electronic payments networks,<sup>3</sup> enable your payment transactions, and for related purposes, such as authentication, dispute resolution, fraud prevention and security.
- Provide you with the products, services, programmes, offers or information you request from Visa, and for related purposes such as determining eligibility and customer service.
- Provide services to our clients. For example, if you enrol in a card issuer or merchant loyalty programme, we will process Card Transaction Data to calculate your rewards and provide targeted offers to you from the client.
- Operate Visa Checkout or click to pay with Visa (☞) including to enrol you in the solution, to enable you to stay signed in on your device (if you have chosen this), to enable you to check out using the

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<sup>2</sup> The ☞ icon is a trademark owned by and used with permission of EMVCo, LLC.

<sup>3</sup> This includes our core processing activities, such as authorisation, clearing and settlement of transactions and tokenisation.

solution, to integrate with other digital wallets (if you have chosen to do this), and to participate in programmes related to your use of the solution.

- Administer surveys, loyalty programmes, competitions, contests and events.
- Based on your choices, deliver marketing communications, personalised offers and interest-based ads to you.
- Understand how you and others use our products, for analytics and modelling and to create business intelligence and insights and to understand economic trends.
- Generate de-personalised, de-identified, anonymised or aggregated datasets, which are used for product development and delivery of consulting services to clients.
- Support for your everyday business purposes, such as account management, quality control, website administration, business continuity and disaster recovery, security and fraud prevention, corporate governance, reporting and legal compliance.

Please note that we may also use and disclose information that it is not personally identifiable. For example, we may publish reports that contain aggregated or statistical data, such as reports showing general payment card usage trends. These reports do not contain any personal information.

## Visa Advertising Solutions (VAS)

In the United States, Visa enhances and uses Card Transaction Data for VAS, a suite of aggregated data products that enable our clients to improve their marketing efforts, such as to measure the effectiveness of their advertising campaigns, or identify audiences for their campaigns. The VAS products do not disclose personal information. For example, a VAS marketing report may show our clients that consumers in a geographic area tend to spend more at car parts shops than consumers in another geographic area.

US cardholders can [opt out of Visa using their card transaction data for VAS](#). This opt out will not limit our use of data in other aspects of Visa's business, including where the use is necessary to operate our business, required by law, or in designing and operating other products and services unrelated to VAS.

## Why Personal Information Is Disclosed To Others

We may disclose your personal information to:

- Your Visa card (or payment product) issuer
- Merchants, financial institutions, and third parties as needed to enable your payments, operate our payment network, support the Visa secure checkout solution experience (if applicable), manage fraud, compliance and complaints, and for similar purposes (such as investigating disputed charges)
- Our Affiliates, which may only use your information for the purposes described in this Notice, and
- Our service providers, who use your information to provide services to us and are required to protect it

With your consent, we may disclose your information to merchants, rewards networks, and other partners, such as when you opt-in to a co-branded or promotional programme. In some cases, Visa operates as a service provider to companies that offer cash-back and rewards programmes, and we may disclose information about you and your payment transactions based on the consent that you provided the rewards company to enable it to provide the rewards. For example, if you sign up to receive offers from a travel partner through Visa, we may share your personal information with that partner as needed to operate the programme, validate referrals, and measure success of the promotions.

We may share your information with other third parties as permitted by law, such as when we sell or transfer business assets, enforce our contracts, protect our property or the rights, property or safety of others, or as

needed for audits, compliance, and corporate governance.

We will also disclose personal information when required to do so by law, such as in response to a subpoena, including to law enforcement agencies, regulators and courts in the United States and other countries where we operate.

## Online Privacy

When you visit our website, use our mobile applications, or engage with our emails and online ads, we may collect information by automated means, using technologies such as cookies, pixel tags, browser analysis tools, server logs, and web beacons.

In some cases, the information we collect is only used in a non-identifiable way. For example, we use information we collect about all website users to optimise our websites and to understand website traffic patterns. We do not use this information to profile you or target our ads.

In other cases, we may use the information in an identifiable way. For example, we may authenticate you or your device, deliver personalised content or use the information for analytics, fraud detection and security. We may also use the information for online ad targeting. Our [Cookie Notice](#) provides more information about our online data collection technologies and your choices.

As described in our [Cookie Notice](#), we have relationships with third-party advertising companies. These third parties may track you, your browser or your device across different websites and applications.

Subject to your settings, we may place cookies or tags on your computer when you visit our website so that they can display targeted advertisements to you on other websites. The use of your data by these companies is subject to their own privacy policies.

Many Visa websites only place marketing, personalisation and advertising cookies if you explicitly accept these cookies by clicking "Accept All Cookies" when you first visit the website. Our [Cookie Notice](#) explains how to manage your preferences and how to disable previously accepted cookies.

Our websites may enable you to interact with us and others via social media platforms. We collect information from these platforms as permitted by the sites' legal terms. We may also display interest-based ads to you when you are using these platforms. The platforms allow us to personalise the ads that we display to you, and they may gain insights about individuals who respond to the ads we serve.

## Mobile Applications

When you download our mobile applications, you may allow us to obtain your precise location from your mobile device. We use this information to deliver personalised content and for analytics. We may also offer automatic ("push") notifications. We will provide push notifications only if you opt-in to receive them. You do not have to provide location information or enable push notifications to use our mobile apps.

## Your Choices and Privacy Rights

**Privacy Centre:** Visa offers you different choices about how we use your information. We also offer you choices about how we communicate with you. Our [Privacy Centre](#) explains how to exercise these choices.

We respect your rights to access and correct your information and to request that we delete your information if we no longer need it for a business purpose. If you have an online account with Visa, you can log into your account to access, update and delete your information. You can also submit requests to us via the [Privacy Portal](#) or [Contact Us](#) for assistance.

For security reasons and to prevent unauthorised disclosure of personal information, cardholders should contact their payment card issuers to access their Card Transaction Data. This helps ensure that access to the information is only provided to the authorised individuals, subject to the issuer's verification processes.

Additionally, if you have questions about how your issuer, any merchants or rewards networks handles your personal information, please check the privacy notices provided by these companies and contact them directly for assistance with any privacy requests. When Visa acts as a service provider (also called a data processor) for our clients, we only process your information as instructed by our client to provide the services and for other appropriate purposes, such as record keeping and compliance. We rely on our clients to provide you with appropriate privacy notices and to manage your privacy rights.

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**Supplemental Privacy Notice:** Residents of some states and countries have additional privacy rights. Information on these rights is provided in the supplemental privacy notices posted in the [Privacy Centre](#).

## International Transfers

Visa is based in the United States and has Affiliates and service providers around the world. Your personal information may be transferred to other countries, which may not have similar privacy or data protection laws. However, we will always protect your information as described in the Privacy Notice, no matter where it is stored.

## Information Security and Data Retention

We use physical, technical, organisational and administrative safeguards to help protect your personal information from unauthorised access or loss. For example, we use encryption and other tools to protect sensitive information. We retain your personal information as needed for the purposes listed above and as permitted by law.

## Privacy Policies of Third Parties

This Privacy Notice explains how Visa Inc. and its Affiliates handle your personal information. Please also read the privacy notice provided by your Visa card issuer to learn how that company handles your information. Additionally, if you are participating in offers or promotions, please read the privacy notices provided by the merchant or the rewards network before you sign up.

Social media platforms and other websites that may be accessed through Visa's websites also have their own privacy policies. We encourage you to read the privacy notices provided by these sites before you give them your information.

## Job Applicants

If you have applied for a job at Visa, the personal information in your application will be used and retained for recruiting, compliance and other customary human resources purposes. For more information about our HR Privacy Programme, please [Contact Us](#).

## Children's Data

Visa's platforms are not directed to children, and Visa only collects information from children as permitted by law. For example, we may collect data from children over 16 who are allowed by law to interact with Visa or if we have appropriate consent, such as if children attend Visa sponsored events with adult carers. If you believe that we are processing a child's information inappropriately, please [Contact Us](#).

## Changes to this Privacy Notice

We may update this Privacy Notice from time to time. We will post an alert online if the changes are material. If the changes will materially affect the way we use identifiable information that we have already collected, we will notify you.

## How to Contact the Visa Privacy Office

If you have questions or comments about our privacy practices, or if you would like help exercising your privacy rights, please contact us. You can:

- Email us: [privacy@visa.com](mailto:privacy@visa.com)

Please do not include sensitive information, such as your account number, in emails.

- Send us a letter:  
Visa Global Privacy Office 900 Metro Center Blvd.  
Foster City, CA, 94404 USA