

## Visa E-Promise

The first of its kind in Canada, the Visa E-Promise program builds on existing Visa initiatives such as Verified By Visa<sup>®</sup> and Zero Cardholder Liability, to provide VISA<sup>®</sup> cardholders with exceptional protection. The Visa E-Promise program is designed specifically to add an extra layer of protection for VISA cardholders shopping online, by mail or by phone.

Designed to help make the online environment more welcoming to consumers, the Visa E-Promise assures VISA cardholders that if they have tried, and have been unsuccessful in resolving a dispute with an online, phone order or mail order merchant, they can contact their VISA card issuer directly to resolve the credit card charge in question\*.

### **Providing you with heightened peace of mind**

The Visa E-Promise offers you a new avenue to settle disputes you may encounter while shopping online, by mail or by phone. VISA cardholders can request their issuer cancel or reverse a charge where the merchant has not refunded the cardholder when:

- The cardholder has lawfully cancelled their agreement with an online, phone or mail merchant; or
- The purchased item has not been received or the item is different from what was ordered.

Once contacted by the VISA cardholder, and provided that the grounds for the request are legitimate, the Visa issuer will act on the cardholder request, investigate the dispute and provide a refund to the cardholder if the claims are validated.

By ensuring VISA cardholders know they have the right to initiate action to get their money back for unsatisfactory purchases they make online, by phone or by mail, VISA cardholders can feel even more secure about their shopping experiences.

\* Applies where the cardholder has lawfully cancelled his agreement with an online, phone or mail-order merchant; or the item received is different from what was ordered.