Visa® SavingsEdge is an innovative and convenient program that uses statement credits rather than coupons or codes to provide discounts on qualifying business purchases at participating merchants. The program is designed for Visa Business cardholders to help drive incremental spend and usage while increasing loyalty.

PROGRAM INFORMATION

Q: What is Visa SavingsEdge?
A: Visa SavingsEdge offers a new and convenient way for enrolled Visa Business cardholders to receive discounts on qualifying business purchases at participating merchants. Discounts are provided in the form of statement credits on their Visa Business card accounts, rather than using coupons or codes.

Q: How does the program work?
A: When cardholders use their registered Visa Business cards at participating merchants and make qualifying purchases, Visa will issue discounts, based on the participating merchant offer, in the form of statement credits, which will appear on future card statements.

Q: Is there a fee for cardholders to enroll or participate in the program?
A: No. There are no fees for cardholders to enroll or participate in Visa SavingsEdge. Cardholders simply register their valid Visa Business card(s) on the program website, receive confirmation of their enrollment, and then use their registered Visa Business card at participating merchants. The cardholder will receive their discount in the form of a statement credit for each qualifying purchase on a future card statement.
PROGRAM INFORMATION cont’d.

Q: Are there approved Terms and Conditions for the program?
A: Prior to participating in the program, online registration of a valid Visa Business Debit or credit card at www.visasavingsedge.com is required. As a part of the enrollment process, cardholders are required to accept the program Terms and Conditions. After receiving confirmation of enrollment, cardholders can use their registered Visa Business Debit or credit card at participating merchants to receive discounts (based on advertised merchant offers) in the form of statement credits on future card statements. (See Qualifying Purchases for more details on eligible transactions).

Q: Who is funding the discount offers?
A: Visa SavingsEdge offers are funded by the participating merchants.

Q: What does the program website include?
A: The Visa SavingsEdge website serves as the sole point of registration. There is no other way to register for the program at this time. The website includes Frequently Asked Questions for cardholders (including general program information, registration and eligibility, requirements for qualifying purchases, information on merchant offers, and customer service contact information).

Q: What resources can issuers use to learn more about Visa SavingsEdge?
A: Issuers may obtain further details on the program by reviewing the Visa SavingsEdge Service Description, Visa SavingsEdge Terms and Conditions, specific merchant offer terms and conditions, and the program website (www.visasavingsedge.com).

Q: What type of reporting is available to issuers?
A: Visa provides operational reporting on a monthly basis through Visa Online (VOL). Operational reports currently include aggregated enrollment, sales and transaction data.

ENROLLMENT AND ELIGIBILITY

Q: How do cardholders enroll?
A: Cardholders must register their eligible Visa Business card(s) on the “Enrollment” page of the program website in order to participate in Visa SavingsEdge. Each cardholder will be required to read and accept the program Terms and Conditions on their own behalf and on behalf of their business to complete the enrollment process.

Q: How do cardholders know if their Visa Business card is eligible?
A: When cardholders register their Visa Business card(s), on the “Enrollment” page of the program website, Visa will verify that their cards are eligible and will confirm the registration when the enrollment process is complete. Visa Business credit cards, Visa Business Platinum credit cards, Visa Business Debit cards, Visa Business Platinum Debit cards and Visa Signature Business cards are eligible for enrollment.
ENROLLMENT AND ELIGIBILITY cont’d.

Q: Can a cardholder register more than one Visa Business card in the program?
A: Yes. A cardholder can enroll up to 10 eligible Visa Business cards if they are the business owner or if they are authorized by the business owner to do so. Please note that only one email address and password can be associated with all cards enrolled in one enrollment session. That means only the primary cardholder who enrolled all the cards in one enrollment session will receive electronic communications about the program and will be able to access the program website. In order to have separate email addresses and program website access, each card must be enrolled separately. However, each enrolled Visa Business card will be treated as a separate account and the discounts received for each qualifying purchase will appear on the statement for the Visa Business card used to make the qualifying purchase.

Q: Why do cardholders need to give their full credit card or debit card number?
A: Visa needs the full card number in order to confirm the card is eligible to participate in the program, to track qualifying purchases and to issue statement credits. Visa will not use this information for any purpose other than to facilitate cardholder participation in the program. Visa uses several security techniques to help protect Visa Business cardholder information and other personal information collected.

Q: Can issuers register a cardholder?
A: No. Cardholders must register their own card(s) using the Visa SavingsEdge registration website. Issuers cannot register their own cardholders.

PURCHASE REQUIREMENTS AND OFFER TERMS

Q: How do cardholders earn statement credits for their qualifying purchases?
A: It’s simple:
- Prior to participating in the program, cardholders enroll their eligible Visa Business cards online at www.visasavingsedge.com.
- Each cardholder must accept the program Terms and Conditions on their own behalf and on behalf of their business.
- The cardholder receives confirmation from Visa that their card is enrolled in the program.
- The cardholder makes a qualifying purchase at a participating merchant pursuant to an active discount offered by the merchant.
- The discount amount will be automatically calculated based on the merchant’s offer terms (please see the “Merchant Offers” section on the program website for current merchant offers).
- The cardholder will then receive their discount as a statement credit posted on a future Visa Business card statement.

Q: How is the amount of the discount calculated?
A: Discounts vary based on each participating merchant offer. Current offer details are available online at www.visasavingsedge.com. For example: Merchant A is offering a 5% discount on all qualifying purchases. After making a qualifying purchase of $100, a $5 credit will appear on a future card statement (identified as a “Visa SavingsEdge Discount”). The net purchase price would be $95.
PURCHASE REQUIREMENTS AND OFFER TERMS cont’d.

Q: Does the discount apply to the total purchase price (including sales tax and shipping)?
A: Yes. The discount applies to the total purchase price charged to the Visa Business card, which may include applicable sales taxes and shipping charges.

Q: What purchases qualify to receive a discount? What is a qualifying purchase?
A: Qualifying purchases include any signature-based purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (a purchase made by holding a Visa card or other device up to a secure reader instead of swiping the card), or small dollar purchase for which the cardholder is not required to sign. A qualifying purchase must be made with an enrolled Visa Business card, which is processed or submitted through the Visa U.S.A. Inc. payment system. PIN-based purchases, purchases initiated through identification technology that substitutes for a PIN, payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, Interlink-processed transactions, fees charged by the issuer (for example, annual fees, finance charges, and related service charges, if any apply), payments made for prepaid and reloadable cards such as certain gift cards, Visa Buxx, and similar cards, payments made for payment instruments that can readily be converted to cash (for example, traveler’s checks, money orders, wire transfers, and similar products or services), or transactions that are not processed or submitted through the Visa U.S.A. Inc. payment system are not qualifying purchases.

Q: Do purchases made prior to registration count toward the program?
A: Only purchases made after the Visa Business card is enrolled and the cardholder receives confirmation of enrollment can qualify for a discount.

Q: Which merchants participate in the program? And what are the offer terms?
A: Participating merchants and current offer details are available online at www.visasavingsedge.com. New offers may be added, or existing offers may be modified or removed at any time. Please check the program website often to view current participating merchant offers.

Q: Does the program supersede any rebate or special offer that the cardholder receives from the merchant?
A: No. The Visa SavingsEdge program provides discounts in addition to other offers made by participating merchants.

STATEMENT CREDITS

Q: How is Visa tracking the spend and statement credit discount?
A: Visa is using a proprietary loyalty platform to track, qualify, calculate and fulfill the discounts. Once a cardholder makes a qualifying purchase at a participating merchant, a discount in the form of a statement credit will be issued. Both transactions and earned statement credits will be updated/issued daily.
Q: How will the statement credits be received by issuers?
A: For Base II issuers, Visa will send the statement credit in the form of a TC20 Funds Disbursement message in daily batches. For SMS issuers, the transaction will be sent as a 0220 Adjustment Message. Issuers should work with their processors to ensure they can post these transactions to cardholder accounts within 10 calendar days of disbursement.

Q: What if a cardholder claims a discrepancy on their Visa account purchase and credit?
A: A discrepancy may occur if any of the cardholder purchases were not qualifying purchases. Visa SavingsEdge discounts only apply to qualifying purchases. Also, it may take more than one statement cycle for some credits to be posted. If more than four weeks have passed since the qualifying purchase was made, cardholders should contact Visa Customer Care at 1.888.466.9227.

Q: What will the statement credit descriptor read?
A: The statement credit descriptor will read “Visa SavingsEdge Discount — [Merchant Name]”.

Q: Will the statement credit descriptor be dated with the actual purchase date?
A: It will be dated based on the settlement date by the merchant, which should be the same as the purchase date if the merchant settles daily.

Q: Is there a limit to how many statement credits a cardholder can earn?
A: There may be limits and restrictions associated with any given merchant offer. Cardholders should carefully review each merchant offer for details. Participating merchants and current offer details are available online at [www.visasavingsedge.com](http://www.visasavingsedge.com).

Q: How are returns handled? Will Visa reverse a statement credit if a cardholder makes a return?
A: If a cardholder returns an item to a merchant, the cardholder will typically retain the statement credit. However, Visa monitors excessive returns to prevent program misuse and reserves the right, in its sole discretion, to reverse a statement credit for any returns, adjustments or chargebacks relating to a qualifying purchase. If fraudulent activity or misuse is identified, Visa may send the issuer a TC10 to debit the cardholder’s account for the amount of the statement credit(s) issued and/or remove the cardholder from the program.
CANCELLING PROGRAM PARTICIPATION

Q: How do cardholders cancel their participation in this program?
A: Cardholders must visit the program website to cancel their participation by removing their card number(s) from Visa SavingsEdge. If a cardholder deletes all of the cards they have enrolled in the Visa SavingsEdge program, they will be removed from the program and will no longer be eligible to receive discounts on purchases made at participating merchants using their previously enrolled Visa Business cards. However, the username and password they established at registration will remain valid if they choose to participate again in the future.

Q: Can a cardholder re-enroll in the program after they have cancelled their participation?
A: Yes. An eligible cardholder can re-enroll at any time. Once re-enrolled, the cardholder will once again receive Visa SavingsEdge discounts on qualifying purchases at participating merchants.

Q: Will cardholders be able to keep their credits if they remove their card from the program?
A: The cardholder will receive statement credits on qualifying purchases made prior to removing their card and/or terminating their participation in the program.

VISA CUSTOMER CARE

Q: What program customer service does Visa provide?
A: Visa has dedicated Visa Customer Care representatives in place to answer cardholder questions about card registration and the registration website, including issues related to forgotten passwords and password resets. Issuers and cardholders may also call Visa Customer Care with questions about qualifying discounts and/or statement credits.

Q: What if a cardholder receives an error message on the registration website?
A: Cardholders will be instructed to contact Visa Customer Care at 1.888.466.9227, Monday–Friday, 8am–10pm EST.

Q: Who does a cardholder contact if they are having problems registering their Visa Business card(s)?
A: Cardholders should contact Visa Customer Care at 1.888.466.9227 for any questions related to enrolling in the program and for issues with the registration section of the program website.
VISA CUSTOMER CARE cont’d.

Q: What if a cardholder receives a replacement Visa Business card with a different card number?
A: If a cardholder receives a replacement Visa Business card with a different account number, the cardholder must re-enroll their replacement Visa Business card in the program to continue receiving automatic discounts on qualifying purchases at participating merchants. The cardholder will need to register their new Visa Business card by entering their new 16-digit account number on the “Manage Cards” section of the program website, confirm their email address, set a password, accept the program Terms and Conditions and choose any communication preferences, just as the cardholder did when they first enrolled their Visa Business card in the program. The cardholder should also remove the original card number that was replaced.

Q: What if a cardholder forgets their password?
A: If a cardholder forgets their password, they can reset it on the program website by going to www.visasavingsedge.com. The cardholder will be asked to enter their email address and answer a security question to confirm their identity. After successfully answering the security question, a temporary password will be sent to the cardholder’s registered email address. The next time the cardholder logs in, they will need to use the temporary password to access the website. The cardholder will then be asked to reset their password. If the cardholder has forgotten their security question, they should contact Visa Customer Care at 1.888.466.9227. Visa Customer Care can also assist in resetting passwords.

Q: What if a cardholder wants to change their User ID/email address for the program?
A: A cardholder must contact Visa Customer Care at 1.888.466.9227 to change the email address used for the program. The cardholder will not have the ability to change their email on the Visa SavingsEdge registration website.

Q: Where can cardholders learn more about the program and obtain answers to general questions?
A: For more information about the program, cardholders can review all the Frequently Asked Questions at www.visasavingsedge.com. Cardholders can also find information on the “Merchant Offers” section of the program website and in the program Terms and Conditions.

ELECTRONIC COMMUNICATIONS

Q: How will cardholders’ email addresses be used?
A: Visa may send cardholders program updates to inform them of program changes and updates, which is currently anticipated to be no more than one time per quarter (three-month period). Visa may also send cardholders promotional communications if they opt in to receive promotional offers.
ELECTRONIC COMMUNICATIONS cont’d.

Q: How do cardholders request promotional information about the program?
A: When cardholders enroll, they must indicate their preferences for receiving promotional offers regarding the program. If a cardholder does not indicate their preferences when they enroll and later wants to receive promotional offers, they must go to the “Preferences” page to change their preferences.

Q: How do cardholders request no email communications be sent about the program?
A: If a cardholder does not want to receive any emails and/or promotional electronic communications, they should not check the appropriate field on the “Preferences” page. If the cardholder decides to stop receiving promotional email communications at a later date, they can go to the “Preferences” page and uncheck the appropriate fields from their preferences. However, cardholders cannot opt out from receiving program updates.

Q: How often will cardholders receive program updates?
A: This may depend on changes and updates to the program. In general, Visa will send one program update per quarter (three-month period). Through program updates, Visa can provide cardholders with useful information about their profile accounts, such as new program features and changes to the program Terms and Conditions.

SECURITY AND PRIVACY

Q: Is cardholder information secure?
A: The security of personal information is very important to Visa, and we are committed to protecting the information we collect. Although Visa cannot guarantee absolute security of personal cardholder information, Visa uses firewalls and Secure Socket Layers for all sensitive personal data we collect from cardholders. We also employ many different security techniques to protect personal data against loss, misuse, alteration, and unauthorized access.

Q: What strategy does Visa take against phishing?
A: Visa employs multiple layers of protection to guard against phishing attacks against the Visa brand, its customers, and its products, programs and services. Our detection, site blockings and site shutdown program is administered via a central, anti-fraud command center, hosted by a leading anti-pharming/anti-phishing service provider with a service contract that has been in place since 2004. In addition, the anti-phishing service provider monitors millions of emails daily, via feeds from multiple partners (e.g., Microsoft, AOL/Netscape, EarthLink, Internet browsers, and proprietary feeds), and has standing orders to shut down confirmed fraudulent sites. Visa’s service provider maintains a 24/7 command center, staffed with 40 fraud analysts. The command center has multilingual capabilities and may be able to shut down sites domestically or internationally.
SECURITY AND PRIVACY cont’d.

Q: How will cardholders know that emails they receive from the program are legitimate?
A: Visa will send cardholders emails that include the program name in the sender’s name field. Visa will NEVER ask cardholders for personal information or to verify anything about their Visa Business card accounts. Requests like these are often scams, and Visa and Visa card issuers take great care to avoid sending any email that may be confused with these types of scams. If a cardholder receives an email purporting to be from Visa or from any Visa card issuer that they believe is not legitimate, they should forward it to phishing@visa.com.