FAQ for Visa's easy, smart and secure online checkout with

Find answers to your most common questions about Visa's online checkout with ⫸. Don't see your question here? Feel free to contact us at checkoutwithvisa_MY@visa.com ⧉ or call customer support ⧉.

For questions on managing your Mastercard and American Express cards, please contact their customer support at:

- Mastercard customer support ⧉
- American Express customer support: call the number on the back of your card

General

What is Click to Pay?

Visa is bringing consumers a faster, more secure online checkout experience with the introduction of Click to Pay. Click to Pay simplifies the way you pay when shopping online across web and mobile websites, mobile apps, and connected devices.

Wherever you see the Click to Pay icon, you will no longer have to enter your 16-digit primary account numbers, look up passwords or fill out long forms. You can store your payment details and shipping preferences to speed up the checkout process at all participating merchants. Click to pay with Visa today wherever you see this icon and where Visa is accepted.

When and where will Click to Pay be available?

Click to Pay will be available in Malaysia beginning September 2020. Look for the Click to Pay icon at merchants that accept Visa to experience this new online checkout option.

Is it free to use Click to Pay?

Visa does not charge any fees when you use Click to Pay.

Using Click to Pay

How do I start using Click to Pay?

Look for this icon ⧉≫ where Visa is accepted at participating merchants to experience this easy, smart and secure online checkout option. Existing Visa Checkout customers will have their Visa cards automatically transferred to the new Click to Pay experience.
For new users, you can set up your Visa cards for Click to Pay:

1. During checkout at merchants who display this icon ⧉≫ and where Visa is accepted
2. On your participating issuing bank's website or app
3. On Visa's card management portal ⧉

To set up a non-Visa card, visit the card management portals of the corresponding card networks.

∨ How do I add a Visa card to Click to Pay?

You can add a Visa card to Click to Pay:

1. During checkout at merchants who display this icon ⧉≫ and where Visa is accepted
2. On your participating issuing bank's website or app
3. On Visa's card management portal ⧉

∨ How do I make changes to my Visa card and personal information in Click to Pay?

You can make changes to your Visa card and other details related to Click to Pay:

1. During checkout at merchants who display this icon ⧉≫ and where Visa is accepted
2. When you set up your Visa card on your participating issuing bank's website or app
3. On Visa's card management portal ⧉

To make changes to your non-Visa cards, visit the card management portals of the corresponding card networks.

∨ How do I remove my Visa card from Click to Pay?

We'd hate to see you go. Please <u>contact us</u> ⏹ if there's anything we can do to help. Select "Delete Card" during checkout or visit <u>Visa's card management portal</u> ⏹ to remove your Visa card from Click to Pay. Sign in to <u>this page</u> ⏹ to remove all your cards and information from our system.

For non-Visa cards, visit the supporting websites for the corresponding card networks.

∨ How do I sign out of Click to Pay?

During checkout, select the icon ⏵⏵ in the top right corner on the "Review & Confirm" screen. Then select "Sign Out" to no longer be remembered. You'll need to re-enter your email address and verify your identity the next time you want to use Click to Pay.

∨ Why don't I see all my cards set up for Click to Pay?

You can only manage your Visa cards in <u>Visa's card management portal</u> ⏹. Cards from other payment networks may not be available. We recommend you to contact the participating card networks to manage or set up those cards. You can also set up or manage your cards during checkout at participating merchants.

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Remember me

⌄ What is "Remember Me"?

You can choose to be remembered in Click to Pay by selecting "Remember Me" during checkout. When you choose to do so, you can skip entering your email and a one-time code the next time you checkout using Click to Pay with Visa. It's a great way to make your payment experience even faster and easier—you won't have to enter your 16-digit primary account number and other payment information. The Remember Me feature applies on all merchant websites displaying this icon ⧉ and where Visa is accepted. For your security, we will ask that you verify your identity again in certain situations, such as when you update your personal information.

⌄ How do I adjust my settings for "Remember Me"?

Go to "My Account Information ⧉" to change your settings at any time. This feature is not recommended for shared devices.

⌄ How does "Remember Me" work?

When you turn on "Remember Me", Visa will drop non-essential cookies on your device's browser. This enables you to be recognized on that browser and device, which allows you to make subsequent purchases without having to enter a one-time code.

⌄ Why is the one-time code still required after turning on the "Remember Me" setting?   ⌃

The "Remember Me" setting will expire after 6 months. In addition, you will be required to enter a one-time code if you want to make changes to your card or address information or if any potential suspicious activities are detected. Go to "<u>My Account Information</u> ⊡ " to change your settings at any time.

Security and Authentication

⌄   Why did I receive a one-time code?

Visa takes the security of your information very seriously. When you click to pay, Visa will send a one-time code. This provides an added layer of security to authenticate your identity.

⌄   Why do I get a Verified by Visa prompt during checkout?

You may encounter an extra security prompt during checkout to confirm that you are the authorized cardholder: Learn more about <u>Verified by Visa (/pay-with-visa/security/secure-online-shopping.html)</u> .

⌄   Why am I not able to sign in or verify my identity and pay with my Visa card in Click to Pay?

This could happen for several reasons. For example:

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1. You've made too many failed attempts using your one-time code
2. For your safety, we need more information to verify your identity

For help using Click to Pay with your Visa card, please contact Visa support at checkoutwithvisa_MY@visa.com ⬄ or call customer support ⬄.

⌄ Does Visa share my information?

Visa shares your personal information with participating card networks, service providers and merchants to facilitate the checkout experience. For more on how Visa collects, protects and shares your personal information, please see our Privacy Notice (/legal/global-privacy-notice.html).

For Visa Checkout users

⌄ How is Click to Pay different from Visa Checkout?

Click to Pay is built on the EMV® Secure Remote Commerce (SRC) industry specification. It is available to all players in the payment ecosytem, which is a shift from existing proprietary payment buttons such as Visa Checkout.

This means that you will now see a consistent Click to Pay brand across participating merchants and be able to easily checkout with your Visa and other accepted card networks. Additionally, this new standard is designed so that you will no longer have to enter 16-digit primary account numbers, look up passwords, or fill out long forms.

Enjoy this new checkout experience with your Visa cards when you see this icon ⧉» and where Visa is accepted.

If you were previously a Visa Checkout user, your Visa cards will be automatically transferred to Click to Pay. Non-Visa branded cards will not be automatically transferred to Click to Pay. To manage non-Visa branded cards, visit the supporting websites of the corresponding card networks.

⌄ When will Visa Checkout be retired?

Visa is working with other participating card networks to bring you an improved digital payment experience with Click to Pay. Beginning the second half of 2020, Visa Checkout in Asia Pacific will be migrating to Click to Pay, the new easy, smart and secure online checkout experience. Click to Pay eliminates the need to enter 16-digit primary account numbers, look up passwords or fill out long forms. Look for the Click to Pay icon ⧉⟫ at merchants that accept Visa to experience this new online checkout option. You can however, continue to use Visa Checkout where it is available.

⌄ Why is my Visa card stored in Click to Pay when I never signed up for the service?

Visa is working with other participating card networks to bring you an improved digital payment experience with Click to Pay. If you were previously a Visa Checkout user, Visa has automatically transferred your Visa cards to Click to Pay so you can immediately start using this new checkout option whenever you see this icon ⧉⟫ and where Visa is accepted.

⌄ I use Visa Checkout. What happens to my existing cards when I use the new Click to Pay experience where I see this icon ⧉⟫?

If you were previously a Visa Checkout user, Visa has automatically transferred your Visa cards to Click to Pay. You may see updates to the cards previously saved in your Visa Checkout account. Some existing Visa checkout users may need to re-verify themselves through one-time codes when using Click to Pay for the first time. You can also set up new cards for Click to Pay during checkout at a participating merchant.

Your non-Visa cards saved in Visa Checkout will not automatically be transferred to Click to Pay. You will need to set up your non-Visa cards through the corresponding card network.

∨   Will non-Visa cards in Visa Checkout be transferred to Click to Pay?

All existing Visa cards within your Visa Checkout consumer account will be automatically transferred to Click to Pay. Non-Visa cards will not be transferred to Click to Pay and will need to be set up again via the participating card networks or during merchant checkout.

Troubleshooting

∨   What do I do if I'm having trouble setting up my Visa card for Click to Pay?

If you are having trouble setting up your Visa card for Click to Pay, and don't find the help you need here, please contact Visa support at checkoutwithvisa_MY@visa.com ⧉ or call customer support ⧉.

For non-Visa cards, please contact the customer support for that card network.

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⌄ Who can I contact if I have a question about a purchase using the Click to Pay experience?

Similar to in-store shopping experiences, contact the merchant for any questions related to your purchase. For questions related to using your Visa card in Click to Pay, contact Visa support at checkoutwithvisa_MY@visa.com ⊡ or call customer support ⊡.

Don't see your question here?

If we still haven't addressed your question, please contact Visa support at checkoutwithvisa_MY@visa.com (mailto:checkoutwithvisa_MY@visa.com) or call customer support (https://secure.checkout.visa.com/pages/callUs).

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