



Fraud Alert – Counterfeit Visa Travelers Cheques

DATE: JULY 10, 2008

Visa has become aware of a fake travelers check scam involving the presentation and recovery of counterfeit \$200 and \$500 Visa Travelers Cheques.

What You Should Do

DO NOT ACCEPT ANY \$200 Visa Travelers Cheques. If you receive a \$500 Visa Travelers Cheque, please **contact Visa immediately by calling 1-800-227-6811 (toll-free)** to verify the validity of the cheque. DO NOT ACCEPT any \$500 Visa Travelers Cheques without first contacting Visa.

Visa Travelers Cheque Acceptance Guidelines

Attached are Visa Travelers Cheque Acceptance Guidelines, which provide useful information about the security features of this product and include details on how to contact Visa for cheque verification. If you would like to receive hard copies of these guidelines free of charge, please send an e-mail to vtc@visa.com.

For more information on this fake travelers check scam, please visit www.fakechecks.org.



Visa Data Security Alert

Visa Travelers Cheque Acceptance Guidelines

July 10, 2008

To promote the security and integrity of the payment system, Visa is committed to helping financial institutions and payment system participants better understand their responsibilities related to securing system payment. As part of this commitment, Visa issues Data Security Alerts when emerging vulnerabilities are identified in the marketplace, or as a reminder about best practices.

To ensure that steps are taken to mitigate security risks, financial institution clients may share the following information with their stakeholders.

Visa Travelers Cheque Fraud Scheme

Visa has become aware of a fake travelers check fraud scheme involving the presentation and recovery of counterfeit \$200 and \$500 Visa Travelers Cheques.

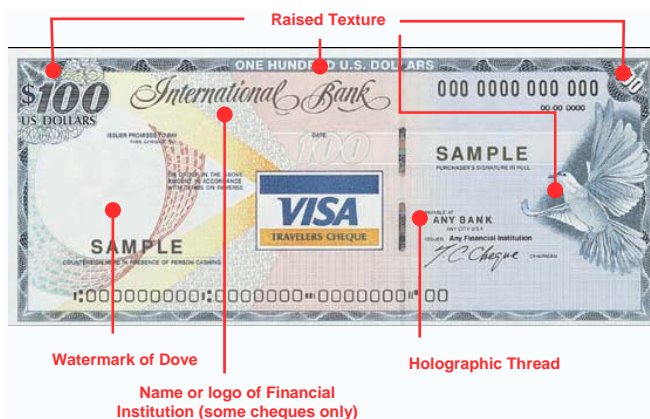
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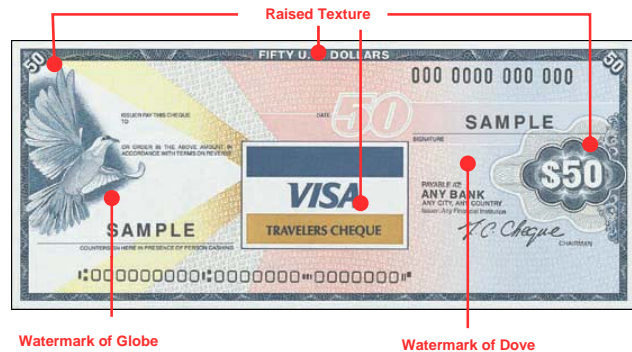
Visa Travelers Cheque Acceptance Guidelines

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CURRENT VISA TRAVELERS CHEQUE DESIGN



OLD VISA TRAVELERS CHEQUE DESIGN



For your protection when accepting Visa Travelers Cheques, follow these simple steps:

Step 1 - Look for the following security features on Visa Travelers Cheque(s):

- 1) Paper** – Feels like currency. (A counterfeit check will feel smoother or thicker than currency.)
- 2) Watermark** – When the cheque is lifted to the light, the watermark should be visible on the front side of the cheque. (A counterfeit check will not have a watermark on the front side, or the watermark may appear on the back side of the check.)
- 3) Raised texture** – Look for raised texture on the cheque. (A counterfeit check **does not** have this feature.)
- 4) Holographic thread** – The current Visa Travelers Cheque design contains a shiny metallic silver strip with the word “secure” repeated on it. (A counterfeit check will have a dull strip.)

Step 2 - In your presence, ensure that the presenter countersigns the cheque by signing it in the lower left corner.

Step 3 - Ensure that the signature and countersignature match.

Step 4 - If the cheque is already countersigned, ask the presenter to sign it again, in your presence, on the reverse side of the cheque. Ask for identification.

Step 5 - Ensure that the amount presented is consistent with your normal business transactions.

For more information on this fake travelers check scam, please visit the site www.fakechecks.org.

If you have questions regarding the above procedures, please contact Visa at any time (24 hours a day, 365 days a year) by calling 1- 800-227-6811 (toll-free) or access www.quickcheque.net for online cheque verification.