

VISA Purchase Alerts

Frequently Asked Questions

**SECURE
AT ALL
TIMES**

**Follow these steps to activate
the Visa Purchase Alerts service.**



1. Visit www.visa.com/purchasealerts



2. Create your VISA Purchase Alerts Account and verify your email address to receive alerts. Enroll your VISA Card(s).



3. **Choose the alert options you prefer:** you will receive notifications and alerts in your email.

Note: If you require further assistance with VPA registration contact the BOB Customer Care Centre at (242) 225-2624 or the VISA Purchase Alerts Help Team at VPAHelp@visa.com



Everywhere
you want to be

1. What are Visa Purchase Alerts?

Visa Purchase Alerts (VPA) is a direct alerting service from Visa to Visa-cardholders. The Visa Purchase Alerts terms and conditions are between Visa and the enrolled cardholder, not with the issuer (Bank of The Bahamas Limited). VPA allows BOB to provide its Visa cardholders with a transaction alert service option.

2. How are Visa Purchase Alerts delivered?

Visa Purchase Alerts are sent in near real-time to customers via Email (HTML format). Alerts are sent by Visa to the email address provided by the customer during the enrollment process and are based on a customer's selected settings and alert trigger preferences. For example, a customer may choose to receive an alert when they have exceeded a designated transaction amount. Individual alert details indicate the transaction date, type of transaction, and the merchant's name and location (if available).

Note: Actual time to receive a transaction alert is dependent on internet connection within area.

3. What are the benefits of Visa Purchase Alerts?

- Reduce Fraud** Near real time transaction alerts allow customers to quickly respond to any suspicious or fraudulent activity.
- Convenient** A useful financial management tool that helps provide customers with timely transaction information to improve control and management of their expenses.
- It's Free** Visa is offering Visa Purchase Alerts to Visa Cardholders for free. Simply sign up and choose the alert options best for you.

4. What type of alerts are available?

The Visa Purchase Alerts service offers five (5) transaction alert triggers. Customers can choose to toggle triggers on/off and to personalize additional trigger settings as necessary.

Credit Alert A Credit alert allows customers to receive an alert when a refund is processed by a merchant for returned goods.

Decline Alert A Decline alert is sent when a transaction is declined.

Card Not Present Alert A Card Not Present alert is sent when a purchase is made online, by telephone, or by mail order, and for scheduled automatic payments.

International Alert An International alert is sent when any transaction is made outside the country in which the Visa account was issued.

Threshold Alert A Threshold alert is sent when the Visa card is used for a purchase that is greater than a predefined currency amount; for example, 100. If the threshold amount is set at 100, alerts are triggered at amounts equal to or greater than 100.