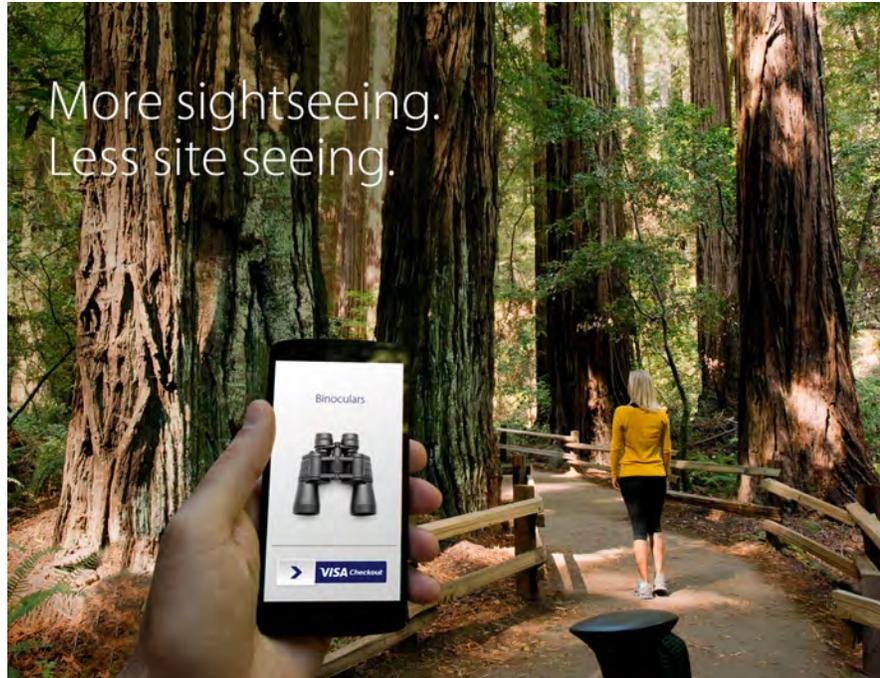


Visa Checkout Frequently Asked Questions



More sightseeing.
Less site seeing.

What is Visa Checkout?

Visa Checkout makes online shopping more enjoyable by making it easy to complete your purchase. Simply enter your username and password and speed through your online shopping experiences with a single account that can be used across all your devices. No need to re-enter your card number or address. And you can store and use any major credit or debit card.

Where can I use Visa Checkout to make purchases online?

Today you can use Visa Checkout at over 160,000 eCommerce online stores, with many more joining each month.

What kind of payment methods can I add to my account?

You can add Visa, MasterCard, American Express or Discover credit or debit cards to your Visa Checkout account.

Does Visa Checkout work on my mobile device?

Visa Checkout can be accessed using any web-enabled mobile device.

Does Visa Checkout share my information with marketers?

Visa Checkout will never share any of your information with third-party marketers, unless you opt to allow Visa to do so.

How is my Visa Checkout account information protected?

Visa is experienced in handling sensitive information. They use advanced security technologies to protect the information you store in your Visa Checkout account, including industry-standard encryption and multilayer authentication.

Whom should I contact if I have a question about a purchase I made with my Visa Checkout account?

If you have concerns about a promotion, coupon, discount, charge, delivery or issues related to a purchase, the status of a refund, or have any customer service issues with the merchant, please contact the merchant.

If you have an issue that has not been resolved by the merchant and would like to escalate a concern about a charge or refund, we suggest that you contact the issuer of your card by calling the customer service number on the back of the card you stored in your Visa Checkout account and used to make the purchase.

For First Community Debit Cards please call (636)728-3333 or (800)767-8880 during business hours.

For First Community Credit Cards please call (636)728-3360 or (800)610-0791 during business hours.

How can I contact Visa Checkout customer support?

For questions regarding your Visa Checkout account, please contact Visa Checkout support at support@mail.checkout.visa.com or call 1-855-847-2032, then enter your access code or press number 1 (24x7, except Christmas and New Year's Day).

If calling from outside of the US or Canada, customers can call 303-967-1041, then enter your access code or press number 1.
**International calling rates may apply.

When I call the Visa Checkout customer support number, I am prompted to enter an access code. What is this? Can I speak with someone if I do not have an access code?

If you currently have a Visa Checkout account and are logged in, click on the "Customer Support" link, click on the "Contact Us" link, then click on "call us" to view the customer service phone numbers and receive a six-digit access code. The access code allows Visa agents to easily access information about your Visa Checkout account which helps Visa's agents more readily assist you. Note that the code is temporary, and uniquely generated for each phone call.

If you phone the customer support number and do not have an access code, you can reach a representative by pressing the number 1 when prompted for an access code, and your call will be routed to an agent.

What are the guidelines for creating a password for a Visa Checkout account?

When you're selecting a password for your Visa Checkout account, keep these password requirements in mind:

- At least 6 characters and maximum 32 characters.
- Can include lower case and capital letters.
- Allowed special characters: ! @ # \$ % & * ?
- Cannot contain a portion of your email address.
- Cannot contain spaces or three or more consecutive repeating characters.

If I forget my password, what should I do?

Visa will send password reset instructions to the email address associated with your account. Follow those instructions to create a new password. If you don't receive the password reset email, we suggest checking your spam folder.

My account is locked. How can I unlock it?

To prevent unauthorized access to your account, Visa will lock your account temporarily if you enter an incorrect username or password too many times. You can unlock your account by using the Forgot Password link, or you can contact us for assistance. You are not able to use your Visa Checkout account for purchases during the time the account is locked.

Why am I presented with security questions when I try to access my account?

To protect access to your account, Visa may ask you to answer a security question that other people would have trouble answering. If you have trouble accessing your account at any point, these questions help Visa confirm your identity. They might ask you to answer these questions when you log in from a new device, when you have forgotten your password, or when you contact customer support via phone. The Visa customer support number is (855) 847-2032 or you can email support@mail.checkout.visa.com.

When you create a Visa Checkout account, security questions are generated automatically based on information stored in your account. You may optionally set up additional security questions by signing in to your account and clicking the Account Settings link.

The answers to your Visa Checkout security questions must meet the following requirements:

- Answers must be between 3 and 24 characters in length. The characters you use can be numbers, letters, special characters, and/or spaces.
- You can't use the same answer for another Visa Checkout security question.
- Your answers are not case-sensitive, so "Dog" and "dOg" are treated the same way.

How long before my Visa Checkout log-in session expires due to inactivity?

After a short period of inactivity or if you close your browser window, you will be automatically logged out of your Visa Checkout session and you will be required to log back in afterwards.

How do I close out my Visa Checkout session?

To close Visa Checkout, click Log Out, which should appear in the top right-hand corner of the screen.

How do I change my password?

You can change your password any time you need to by following these steps:

1. Visit <https://secure.checkout.visa.com> and sign in to your account.
2. Click the "Account Settings" link.
3. Click "Edit" under "Sign In Information."
4. Click "Save" to save your new password.
5. We'll send a confirmation email to your email address to notify you of the change.

What if I am having trouble adding my payment card?

If you receive an error message when you try to add a payment card, it is likely that the billing information you entered doesn't match the billing information associated with that card. Please verify that you have correctly entered your card information, and that the billing address matches the card information on file with your card issuer.

To help prevent unauthorized access to card information, Visa will not let you add a card if you've tried to add it multiple times with incorrect information. If you receive an error message saying that you have exceeded the maximum number of attempts to add or edit a card, you won't be allowed to add that payment method to your account for another 24 hours. For additional support the Visa customer support number is (855) 847-2032 or you can email support@mail.checkout.visa.com.

How do I close my account?

We'd hate to see you go. Please contact Visa if there's anything they can do to help. To permanently close your personal Visa Checkout account, click the link below: <https://secure.checkout.visa.com/>

Is there a fee to sign up/use Visa Checkout?

There are no fees or charges to use Visa Checkout.

How do I get started?

Visit www.visacheckout.com and click "Create an Account." You'll be able to establish your initial profile, create your password and add payment methods and shipping addresses to your account. You can also sign up for an account if you're shopping on a website that accepts Visa Checkout. When you see the Visa Checkout option, select it and follow the enrollment steps.

VISA Checkout

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**First
Community** 
For all your Savings and all your Loans.