



*"First Choice for Service while Traveling on State of Colorado Business"*

633 17th Street, Ste 1580 Denver, CO 80202 Phone: (303) 866-3986 Fax: (303) 866-4233

## European Travel Tips

### Ensure your card is processed successfully when traveling abroad

Traveling to Europe soon? Be aware that many countries throughout Europe, including the UK, Ireland, France, and others, have recently introduced a chip and pin payment system that utilizes cards embedded with a chip and protected through the use of a personal identification number. Some merchants in Europe have mistakenly refused to accept Visa cards issued by U.S. financial institutions because the cards do not have an embedded chip that can be read at the point of sale.

The good news is that U.S. cardholders visiting Europe can continue to use their magnetic stripe Visa card in countries with this system. The merchants' terminals are designed to recognize and prompt appropriately, and you should still be able to sign a transaction receipt.

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#### What is Visa doing to address this problem?

We're working with our member financial institutions and merchants across Europe to ensure that they understand correct card acceptance procedures. As with any major technology change, it is possible that some merchants don't fully understand what these changes mean to their business. However, global acceptance is the cornerstone of our brand promise, and Visa is taking all possible steps to minimize confusion.

### **What should I do if a merchant refuses to take my card?**

If you encounter difficulties using your card in Europe, insist that the merchant swipe your card and follow the prompts on the terminal, or ask the merchant to contact his/her bank for instructions. You can also contact the Visa Customer Care Services number at 800-VISA-911, or use the international number, 1-800-55-8002, while traveling in Europe.

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### **If my card is rejected at a fuel machine or ticketing kiosk, what should I do?**

For locations where there is no sales clerk, such as ticketing machines, fuel pumps, and toll roads, and only chip and PIN cards are accepted, try to locate a terminal where a clerk can help make your transaction. We apologize for the inconvenience this may cause and are working on ways to make this easier for your overseas travel.

Knowing your payment options as a traveler is always an important part of preparing for any trip. Along with knowing your rights as a cardholder in terms of card acceptance, we encourage you to:

- Notify your issuing bank before traveling internationally.
- Check with your issuing bank regarding whether your card is subject to daily withdrawal restrictions while abroad, so you know how much money is available from an ATM on a daily basis. Using a Visa Credit card for major expenses such as hotels, travel tickets, etc., also helps to ensure that daily cash limits will not be a problem.
- Make a record of card account and telephone numbers for reporting lost or stolen cards and keep it in a safe place away from your wallet or handbag.
- Remember your PIN for ATM cash access (if applicable).