

Visa Online Privacy Policy

Please read below to learn how we collect, protect and use your data when you visit this Site.

Please note that other Visa services and websites have different privacy practices. We will display a different privacy policy that applies when you interact with those services.

Whenever you submit any information on this Site, you consent to our storage and processing of this information in the US and Singapore.

Please note that these countries may have different laws and requirements about privacy and data use than where you live.

This privacy policy was last updated May 16, 2012.

Information we collect

We collect Personal Information (information which can be used to identify you as an individual) that you may choose to provide us on our Site such as

- Your name
- Business contact information (such as your business email, phone, and mailing address)

We collect information about your use of this Site such as

- How you use our Site
- IP address and information about the device you use to access our Site

We collect or compile non-Personal Information about you (such as enrollment numbers) on an aggregated and anonymized basis. We may use or share any non-Personal Information with third parties for any purpose consistent with applicable law and other legal obligations.

The site may use cookies placed by us or companies providing services to us for the purposes described below.

How we use this information.

We primarily use this information to provide the Site and related services to you and to

- Fulfill your requests and respond to your questions
- Analyze and monitor Site usage and to make improvements
- Help ensure the security of the Site, prevent fraud and enforce our policies
- Help personalize our Site for you
- Contact you about your use of the Site
- Contact you about the current and future operation and features of the Site
- Perform other activities with your consent

How we share Personal Information.

We will only share Personal Information collected through our Site as described in this policy. Specifically, we may share your Personal Information

- With companies and vendors that help us to operate our business. We require that they protect your information and only use it for that purpose

- To comply with law or other legal obligations such as responding to subpoenas
- To protect our rights or property, or that of our users
- To investigate, prevent, or take action regarding potential or suspected illegal activities, fraud, threats to the personal safety of any person, or violations of the Site's terms and conditions
- With a purchaser of Visa (or the majority of its assets)
- With your consent

Your Choices.

You can configure your browser to reject cookies, or to notify you when a cookie is set. Each browser is different, so check the Help menu of your browser to learn how to change your cookie and privacy preferences. However, if you reject cookies, your use of our Site may be impaired.

How you can access, edit or delete your Personal Information

The Site allows you to review and edit Personal Information that you have provided. Please note, that in any case, Visa may retain your Personal Information for auditing purposes, to troubleshoot problems, assist with investigations, enforce our policies or comply with legal requirements.

How we protect your Personal Information

Visa uses security technologies including firewalls and Secure Socket Layers to help protect the Personal Information we collect from you online when it is being communicated to us. Our policies restrict access to Personal Information to those employees and service providers who need to know the information in order to provide you the Visa services that you use. We maintain physical, electronic and procedural safeguards that comply with applicable privacy and data security laws and regulations.

Changes to this Privacy Policy.

We may change this privacy policy at any time by posting an updated privacy policy on this Site. Changes will be effective when you accept the updated privacy policy or 30 days after the "Last Updated" date in the updated privacy policy, whichever comes first.

How to contact Visa regarding your privacy concerns and questions.

If you have questions or comments about this Site's privacy practices, please email us at visaonline@visa.com