



## TIPS FOR TRAVELING DOMESTICALLY AND INTERNATIONALLY WITH BANK OF THE JAMES EMV AND CONTACTLESS DEBIT CARDS

### FOLLOW THESE STEPS TO GET THE MOST FROM YOUR VISA CARD(S) WHILE TRAVELING:

Whether you plan on traveling out of state or internationally, there are a few key things that you should consider before taking off with your Bank of the James debit cards. Before you travel, make sure you do the following things to ensure that you get the most of your card and maintain safety and security.

- Manage your travel plans with Bank of the James' mobile app. Set up a maximum of 15 destinations up to 30 days.
- If you don't use the mobile app, notify Bank of the James by calling your local branch office before traveling. Advance notification will help ensure that legitimate purchases are approved. In addition, check with the bank to find out if your card is subject to any daily spending or cash withdrawal restrictions.
- Memorize your VISA card Personal Identification Number (PIN). Memorizing your PIN will help you easily obtain cash from local ATMs. Your VISA card can be used at approximately 2 million VISA and PLUS ATMs worldwide. CAUTION: For security reasons, never write your PIN on your VISA card.
- Record your VISA card account number and the lost/stolen customer service contact telephone number and keep it in a safe place (separate from your wallet or handbag) during travel.
- Bank of the James now offers cards with tap to pay. Use wherever you see the Contactless Symbol on a checkout terminal. Millions of places around the world accept contactless payments, including fast-food restaurants, coffee shops, grocery stores, retail pharmacies, vending machines, taxis and more.
- In some countries, you may be prompted to enter your PIN at a merchant terminal. While cardholders do need to enter a PIN at an ATM, it is not always necessary to enter a PIN at a merchant location for EMV or Contactless cards. You should be able to bypass the PIN request and proceed with the transaction by clicking "OK" on the terminal but the terminal dictates how the transaction process.
- If, for some reason, you are unable to use your VISA card to make a purchase at a merchant location; you should be able to obtain cash from a local ATM.

## WHAT TO DO IF YOU HAVE A CONCERN ABOUT TRAVELING WITH YOUR CARD:

If any problems or concerns arise pertaining to your VISA card, contact your card issuer by dialing the phone number printed on the back of your card or on your monthly card statement. You may also contact VISA Global Customer Care Services. Visit [VISA](#) to locate the toll-free number appropriate for the country in which you are traveling.

**Should you have any questions regarding using your card internationally, please [contact your branch office](#) prior to travel. Happy traveling!**