

## FAQ: How Do I Cancel My Visa Card?

This article explains the standard process for cancelling a Visa card and the security checks required to protect your account.

---

### Why Do I Need to Cancel My Visa Card?

You may need to cancel your Visa card if it is:

- Lost or stolen
- Compromised or suspected of fraud
- No longer needed

Cancelling your card helps prevent unauthorized transactions.

---

### What Is the Process to Cancel a Visa Card?

The cancellation process consists of **two key steps** to ensure your security.


---

#### Step 1: Verification

Verification is the process of confirming **your identity**.

You may be asked to provide:

- Full name (as per bank records)
- Identification number (e.g. NRIC / Passport – partial only)
- Registered mobile number or email address
- Basic account or card-related information

 *For security reasons, agents will never ask for your full card number, PIN, or password.*

---

#### Step 2: Authentication

Authentication confirms that **you are the authorized cardholder**.

This may include:

- One-Time Password (OTP) sent to your registered mobile number

- Security questions
- Confirmation via mobile or online banking

Once authentication is successful, the agent can proceed with the card cancellation.

---

### **What Happens After My Visa Card Is Cancelled?**

- Your Visa card will be permanently blocked
  - Any unauthorized transactions will be reviewed (if applicable)
  - A replacement card may be issued upon request
  - You will receive a confirmation via SMS or email
- 

### **Can I Reverse the Cancellation?**

No. Once a Visa card is cancelled, it **cannot be reactivated**. A new card must be issued.

---

### **How Long Does the Process Take?**

- Card cancellation: **Immediate** after successful authentication
  - Replacement card delivery: Depends on bank processing and delivery timeline
- 

### **Need Further Assistance?**

If you are unable to complete the verification or authentication steps, our agent will guide you on alternative options, such as visiting a branch.