

# FAQs about Verified by Visa



## Q. What is Verified by Visa?

- A.** Verified by Visa (or VbV) is an online service designed to make Internet transactions safer at participating merchants through the authentication of the cardholder's identity at the time of purchase.

It provides reassurance to both you, the cardholder, and to the merchant that you are each engaging in a genuine transaction.

All existing and new Visa cards are automatically registered for this free service.

## Q. What's new about the enhanced Verified by Visa?

- A.** For your convenience and protection, the enhanced version of Verified by Visa works behind the scenes so in most instances you won't be interrupted on your way to the 'checkout'.

This means you will no longer require your Member Registration Number (MRN) or Personal Assurance Message (PAM).

## Q. How does it work?

- A.** Each time you make an online purchase with a participating merchant, the Verified by Visa program assesses the risk level of the transaction. Certain activity may seem out of the ordinary – maybe because it's a high dollar value transaction, or a retailer you've never bought with before. In these instances you may be asked to confirm some simple personal details – like date of birth, mother's maiden name or address details – so we can be sure the card isn't being used without your permission.

## Q. Why do we need some personal details?

- A.** Your privacy is our priority – this information is used only to verify your identity.

## Q. How do I register my Visa card?

- A.** All existing and new Visa cards are automatically registered for this free service.

## Q. Do I need any special equipment or software on my computer?

- A.** All you need is an Internet connection and Internet Explorer, Netscape or AOL browser software version 4.0 or above. To find out if your browser is compatible, go to the 'Help' menu on your browser's home page and select the 'About' option. It should tell you which version is installed on your computer.

## Q. How do you know Verified by Visa is available?

- A.** Look for the symbol as a sign the merchants value your business and your security. Throughout the world a growing number of merchants, currently more than 200,000, are offering Verified by Visa.

## Q. What should I do if I lose my card (or if it's stolen)?

- A.** Contact us on [cardholder services phone number] and we will arrange to cancel and reissue your Visa card.



When you're  
**Verified by Visa**  
you're good to go!

Verified by  
**VISA**