

## **Verified by Visa – Frequently Asked Questions**

### **What is the Verified by Visa service?**

Verified by Visa is a service designed to ensure you are protected while shopping online with your Visa card.

### **How does Verified by Visa work?**

As you make a purchase online, Verified by Visa assesses the risk of the transaction based on a number of factors. In some instances, you may be asked to confirm your Member Number and Date of Birth so your Bank can be sure the card isn't being used without your permission.

### **Will I need to apply for a new card to use Verified by Visa?**

No. We will register your card for Verified by Visa on your behalf, so you'll automatically be protected.

### **Will I require a user name and password for the Verified by Visa service?**

Protection the Verified by Visa way is simple because you don't have to remember usernames and passwords – you will be automatically registered and protected. If your card is new, your Bank will register your card before they issue it to you. With existing cards, your Bank will take care of registering it as part of the Verified by Visa service.

### **Why have I been asked to confirm my Member Number and Date of Birth? Is this safe?**

Each time you make an online purchase, Verified by Visa assesses the risk level of the transaction – certain activity may seem out of the ordinary, maybe because it's a high dollar value, or a retailer you've never bought with before.

If Verified by Visa is concerned a transaction may be suspicious, it will prompt you to confirm your identity, and you will be requested to enter your Member Number and Date of Birth.

### **How much does Verified by Visa cost?**

This additional security benefit is provided to you free of charge.

### **Can I use Verified by Visa from any computer?**

Yes, you can use it from any computer or hand held device connected to the Internet, with a compatible browser.

### **I am trying to complete a purchase but Verified by Visa is asking to verify my Member Number and Date of Birth**

**– is this correct, I haven't been asked this before**

Yes, we have recently enhanced our VISA on line purchase security with Verified by VISA. As you make a purchase online, Verified by Visa assesses the risk of the transaction based on a number of factors. In some instances, you may be asked to confirm your Member Number and Date of Birth so your Bank can be sure the card isn't being used without your permission.

**I am trying to complete a purchase but Verified by Visa will not accept my Member Number or Date of Birth, what do I do now?**

Please ensure you have entered your details correctly. If your details are incorrect a second time, please contact us on 1300 362 000 for assistance.

**I am trying to make a purchase but my transaction has failed. What can I do now?**

Verified by Visa may have identified this site or merchant as suspicious.

Please contact us on 1300 362 000 for assistance.