



FREQUENTLY ASKED QUESTIONS

Why should I sign up for Verified by Visa?

Visa offers comprehensive fraud protection, but Verified by Visa goes even a step further, adding an extra layer of security at the point where you enter credit card information online. The service helps *prevent* unauthorized online use *before* it happens by confirming your identity with an additional password. Activating your card is quick and easy - then you're done.

Doesn't Visa already protect my card from theft and fraud?

Visa's multiple layers of protection give you an extraordinary level of security, so you can feel confident whenever and wherever you use your card. Verified by Visa is only one part of our five-layer system to prevent, detect, and resolve security issues. Specifically designed to make online shopping experiences safer and more secure, Verified by Visa gives you extra control over your Internet transactions.

What do I need to do to use Verified by Visa?

All you need to do is activate your card. Then, whenever you submit an order at a participating online store, a Verified by Visa window will appear automatically. Enter your password, submit, and that's it. If you have not yet activated your Visa card, just enter the authentication information when prompted by your card issuer and create a password. Once activated, your Visa card number cannot be used without your personal password for online purchases. Verified by Visa is available for most Visa cards from participating issuers.¹

Can I use Verified by Visa with any Visa card I have now?

Yes, Verified by Visa is designed to protect the Visa card, or cards, that you already have - whether they are credit cards or check cards. To see whether Verified by Visa is available for your card, [Activate now](#) and enter your card number in the activate field.

Can I use Verified by Visa if I share a Visa card number with other family members?

Yes, you can. Some issuers require each person on your Visa account to activate his or her individual card and create a personal Verified by Visa password. Other issuers activate the card for you, in which case all account holders use the same password. Either way, your password is secure, and all of you will enjoy the peace of mind of having Verified by Visa protecting your information.

Can I use Verified by Visa from any computer?

Verified by Visa works with just about any computer that's connected to the Internet. There is no special software to install. Once you activate your card, you'll continue to shop as usual, and your Visa card number will be automatically recognized at checkout. Just enter your Verified by Visa password and complete the regular checkout process.

How do I activate my card?

[Activate now](#) and follow the simple instructions to select a [Personal Message](#) and set your password. You can activate as many Visa cards as you'd like, as long as they were provided by participating issuers and Verified by Visa is available.

How do I know activation is secure and safe?

We understand that many people are reluctant to enter their credit card numbers in unfamiliar places online, but you can rest assured that your personal and payment card information is transmitted by Visa using a high level of encryption (SSL) and is stored on a secure server behind a firewall to protect against unauthorized access. For more details, see our [Privacy Policy](#). Your Visa card issuer will have additional privacy and security policies. You can access them during the Verified by Visa activation process.

What are the Verified by Visa password requirements (number of characters, numbers, upper case, etc.)?

Password requirements are determined by each Visa card issuer. Contact your Visa card issuer to learn more about its password requirements.

How do I shop with Verified by Visa?

When you pay with your Visa card, the Verified by Visa service launches automatically at participating online stores. After you enter your Visa card number and submit your order, a Verified by Visa window will appear and your card issuer will display an authentication page. Enter your information and password and click submit. Once your identity is verified, your checkout continues.

Where can I shop using Verified by Visa?

Wherever you see the Verified by Visa symbol, you know you can shop with an added layer of security. For a list of participating online stores, visit the [Places to Shop](#) section. Whenever you use your activated card to pay at participating online stores, your Visa card number will automatically be recognized and the Verified by Visa password window will appear. Your password will be required to complete the purchase.

What is a Personal Message?

Your Personal Message, selected during activation, appears automatically in the Verified by Visa password screen during checkout. It's an extra piece of validation to assure you that this is, indeed, an authentic Verified by Visa window and that it's safe to enter your password here. You should always check to see that your Personal Message appears correctly.

What if I forget my password?

Just click the "Forgot your password" link in the Verified by Visa password window and follow the instructions provided by your Visa card issuer. Always be sure to keep your password safe and never write it down.

What should I do if someone has obtained my Verified by Visa password or has used it to make a fraudulent purchase?

If you ever suspect that a fraudulent purchase has been made using your Visa account, contact your Visa card issuer immediately. [Visa's Zero Liability policy](#)¹ protects you against unauthorized use of your Visa card. For further details about the Zero Liability policy and Verified by Visa, contact your card issuer.

For additional help

Contact your Visa card issuer directly for the most up-to-date information about using Verified by Visa for your Visa card.

You may also contact us via email: verifiedbyvisa@visa.com. Please do **not** include your credit card number in your email inquiry. Most questions are answered within two business days.

¹Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Contact American National Bank for additional details.