

Verified by Visa Fact Sheet

What is Verified by Visa?

- A free, simple-to-use service that confirms your identity with an extra password and personal message when you make an online transaction with your Visa Card.
- The service is available only with participating Verified by Visa online merchants.
- Cardholders register through the Verified by Visa site (www.visa.com/verified) or directly through the Verified by Visa link on our intranet home page, anbbank.com.
- Cardholders can also activate their cards during shopping. They have four times to opt out but on the fifth time, they will be required to activate to complete their purchase.

Participating Merchants

Some participating merchants are Bed Bath and Beyond, Dell.com, CompUSA, Petco, Target, Wal-Mart, Zales, Orbitz. For more merchants, log onto http://usa.visa.com/personal/security/visa_security_program/vbv/shop.html

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.

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.

Cardholder Self-Management

- Cardholders login to their Personal Account Manager right from your site!

Cardholder's Personal Account Manager & "Forgot Your Password?"

- Registered cardholders may sign in to their Personal Account Manager tool to:
 - View signed Verified by Visa transaction history
 - Change their password
 - Change their email
 - Change their personal assurance message