

Verified by Visa

Frequently Asked Questions

Last Update 6/05

Questions About the Service

Q: What is Verified by Visa?

A: Verified by Visa is a unique service that uses personal passwords that become an online “signature” for Web purchases to help protect Visa card numbers against unauthorized use.

Q: Why should I sign up for Verified by Visa?

A: Verified by Visa provides an extra level of protection for online shopping. Visa always protects its cardholders against unauthorized use, but Verified by Visa helps to prevent unauthorized use online before it can even happen.

Q: Does Verified by Visa cost me anything?

A: No. There are no additional charges associated with this service.

Q: Will I need to apply for a new Visa card to use Verified by Visa?

A: Verified by Visa is designed to protect the Visa card(s) that you already have.

Questions about Registration

Q: How do I register for Verified by Visa?

A: Click [Register Credit Card](#) or [Register Visa Check Card](#) and follow the steps outlined.

Q: Can I register more than one card?

A: Yes, you may register all of your Visa cards, as long they were issued by participating financial institutions and Verified by Visa is available.

Q: How do I know activation is secure and safe?

A: Personal and payment card information is transmitted using a high level of encryption (SSL), and is stored on a secure server behind a firewall to protect against unauthorized access. To learn more about online security, view our [Email, Phishing & Security Tips](#).

Q: Can I register both credit and debit cards with Verified by Visa?

A: Yes, as long as they were issued by participating financial institutions and Verified by Visa is available. Verified by Visa was designed for use with both credit and debit (check) cards. When you use your debit card with Verified by Visa, your transaction experience will be similar to credit transactions.

Q: Can I use the same password for both my debit (check) card and credit card?

A: Yes. You must register both accounts, but you can use the same password for each registration.

Q: When I enter my Visa card number on the Verified by Visa web site, how does Visa protect my personal information?

A: Visa takes extensive precautions to secure your personal and financial information, and it is only used for the purposes of providing this service. We want you to be assured that your information is properly safeguarded. Information is transmitted using a high level of encryption, and is stored on our secure server behind a firewall to protect against unauthorized access. For more details, see our [Privacy & Security](#) promise.

Remember, you can always help maintain the security of your information by keeping your password and other personal identifying information confidential.

Q: Can I register my account with Verified by Visa from any computer?

A: One of the great advantages of Verified by Visa is that it can work with just about any device with an Internet connection. There's no special software to install. Once you activate your card, you simply shop like normal – and your Visa card number is automatically recognized at checkout. Be sure that Cookies and JavaScript are enabled and that pop-up killers are disabled on your computer. See more information on supported browsers and how to enable Cookies and JavaScript in [System Requirements](#).

Q: Can I use Verified by Visa from a different computer than the one where I registered?

A: Yes. That's one of the beauties of Verified by Visa! You can make purchases at any computer.

Q: I share the same card number with other family members, how does Verified by Visa work for us?

A: Each unique Visa account number can have one password, so both husband and wife will have the same password. The first person to enroll sets the password that must be used by both.

Q: What browser do I need to use for Verified by Visa?

A: Verified by Visa requires Microsoft Internet Explorer version 4.0 and above, Netscape Navigator 4.0 and above, or AOL 4.0 and above.

Q: Why are you asking all these questions during registration?

A: We are safeguarding the use of Visa cards by their rightful owners. We must make sure, as best we can, that the owners of Visa card accounts are the ones actually registering their cards and signing up for Verified by Visa: To do this, we have set up a process to check the information you submit against national consumer records files to ensure that the individual signing up for Verified by Visa is in fact the person they say they are. Our two-step process verifies the identity of cardholder registrants for Verified by Visa, and provides system-wide confidence to everyone participating in this service, including merchants and banks.

Q: What is the card verification code?

A: A card verification code is a 3-digit number, usually on the back of your Visa card just after the account number, that uniquely identifies the card issued to a cardholder. This is another measure to safeguard your card. Visa can match the card verification code against its own records to help verify that the person trying to register for the service is in physical possession of the card, and likely to be the rightful owner of the card.

Q: What is a Personal Assurance Message?

A: The Personal Assurance Message is created by you during the registration process, and will be displayed back to you when you are prompted for your password during Verified by Visa password verification at checkout. The Personal Assurance Message was designed to reduce the risk of fraudulent merchants presenting false credentials to unknowing Internet users in order to gain access to personal financial information. So when the Verified by Visa password window prompt includes your Personal Assurance Message, that gives you more assurance that it is actually Verified by Visa asking you for your password, and not someone else masquerading as Verified by Visa.

Q: Why do you need my Social Security number?

A: In ever-increasing numbers, government agencies, schools, utility companies, and businesses, large and small, rely on Social Security numbers to identify people in their computer systems. Verified by Visa uses Social Security numbers in much the same way to help in verifying your identity online. In a virtual, faceless environment, this is a difficult task. You can, of course, refuse to give us your Social Security number. That, however, may mean you are unable to register with Verified by Visa. You should be aware that giving us your Social Security number does not give us access to your Social Security records. In general, you should know that giving your number is voluntary, even when you are asked for the number directly. If requested, you should ask why your number is needed, how your number will be used, and what the consequences are if you refuse. The answers to these questions can help you decide if you want to give your Social Security number. The decision is yours.

Shopping with Verified by Visa

Q: Once I register my card, will I use my password wherever I shop?

A: You'll only use your Verified by Visa password at participating online stores.

Q: How do I shop with Verified by Visa?

A: When you pay with your Visa card, the Verified by Visa service is automatically extended to you at participating online stores. After you enter your Visa card number and submit your order, your personalized Verified by Visa window will appear. First, look for your Personal Message. Then, enter your password and click submit. Your identity will be verified and the purchase process will proceed.

Q: I am not an Internet expert. How easy is Verified by Visa to use?

A: Verified by Visa is quick and easy to use. When you submit an order at a participating online store, a Verified by Visa window will appear. If you have not activated your Visa card, simply complete the authentication information and create a password. After your Visa card is activated, you just enter your password, submit, and you're done.

Q: Where can I shop using Verified by Visa?

For a list of participating online stores, visit the [Places to Shop](#) section. The list of participating stores is growing, so bookmark that page or set it as one of your favorites, and check back often.

Look for the Verified by Visa symbol displayed at many participating stores:



Q: How will online stores know that my card is registered?

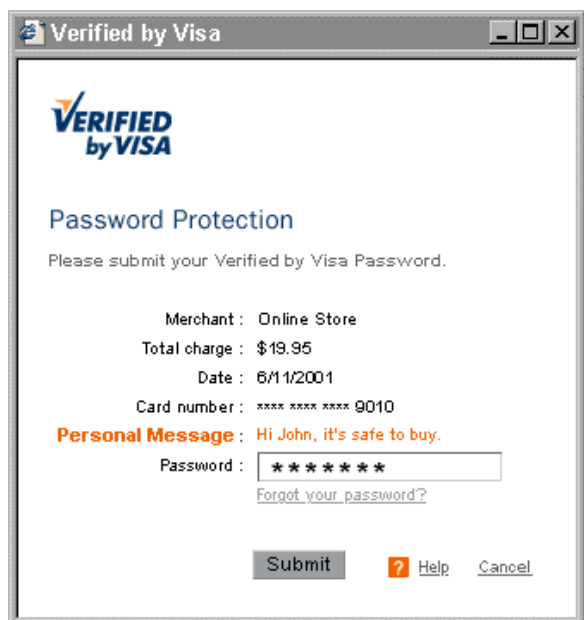
A: Whenever you use your registered card to pay at participating online stores, your Visa card number will automatically be recognized and the Verified by Visa password window will appear. Your password will be required to complete your purchases.

Q: What if I forget my password?

A: If you forget your password, click "Forgot your password" on the Verified by Visa password window and follow the instructions provided by your Visa card issuer. If you still can't remember your password you'll need to contact Summit Credit Union at 800-236-5560.

Q: What is a Personal Message?

A: Your Personal Message appears in your password screen when you make purchases. When the Verified by Visa window appears during the purchase process you should always check to see that your Personal Message appears correctly. This confirms that it's an authentic Verified by Visa window.



Q: I have a pop-up killer installed on my computer. Will Verified by Visa work for me?

A: Many participating online stores have implemented Verified by Visa so that your Verified by Visa password window will appear in a pop-up, or new browser window. If you have software installed on your computer that automatically closes browser windows that are not generated by you, then this may also prevent your Verified by Visa password window from appearing. You will need to disable the pop-up killer software when you make purchases at participating online stores

Q: What should I do if I suspect that someone has my password or has used it to make a fraudulent purchase?

A: If you ever suspect that a fraudulent purchase has been made with your Visa account, contact Summit Credit Union at 800-236-5560 immediately. Always be sure to keep your password safe.

Q: What happens if I lose my Visa card?

A: Once you receive your new Visa card, you will need to register that account with Verified by Visa.

Q: What happens if I do not use my Verified by Visa password for a long period of time?

A: There is an annual inactive time frame. After 12 months of inactivity, the account is removed from Verified by Visa. This means that cardholders will need to register again if they want to do online purchases with participating merchants.

Q: When a cardholder performs a Verified by Visa transaction, can the merchant view the information the cardholder enters on the Verified by Visa authentication screen?

A: No, the information entered by a cardholder during the Verified by Visa portion of the transaction cannot be seen by the merchant. The Verified by Visa browser window involves a secure connection between the cardholder and the verification provider.

Q: For businesses that use Internet authorizations for reservations, such as hotels and car rental agencies, will the reservations go through Verified by Visa?

A: Any type of transaction where the issuer and merchant both participate in Verified by Visa will go through the verification process. While Travel & Entertainment merchants currently are less likely to participate in Verified by Visa than other types of merchants, they are not being excluded from participation.

Miscellaneous Questions

Q: What is the difference between authentication and authorization?

A: An authentication attempt is a request to verify the identity of the person using the Visa card account number. When the cardholder enters the password during the authentication attempt, this provides evidence that the person who is using the card is an authorized user of the card. The authentication password is comparable to the signature used in a face-to-face transaction, or a PIN number used at an ATM.

An authorization request occurs when the merchant provides the issuer with the card number, expiration date, transaction amount, and other transaction detail, and the issuer checks the account status and available money before providing an authorization code to approve the transaction. Authorization follows authentication in the Verified by Visa processing flow.

Q: Does Verified by Visa impact cardholder liability in any way when a cardholder voluntarily gives his password to another person? Is the individual responsible for this transaction?

A: Because the Verified by Visa password provides evidence that the person who used the card is an authorized user of the card, the transaction could not be charged back as a fraudulent purchase. If the institution chooses not to hold the cardholder liable for the transaction, it would be the institution's responsibility.

Q, Is the program the same for Visa credit and Visa debit?

A: There is no functional difference in the Verified by Visa service for either card type. Both debit (check) and credit cardholders are on the same Verified by Visa platform, and the features will be the same for each program.

Q: Is there a delay between when a new account is opened and when it is available for Verified by Visa authentication?

A: No, as soon as a cardholder account exists on debit (check) card or credit card system, it is ready for use with Verified by Visa.

Q: Once I've registered with Verified by Visa, can the password be changed?

A: In order to change the password, you will need to re-register the account. Once the new registration is complete, the new password will over ride the first password.

Q: How can I deactivate my account from Verified by Visa?

A: Cardholders can email customer@summitcreditunion.com

Q: Will Verified by Visa affect my automatic payments that are currently set up?

A: No

Q: I use IE 5.5. Why can't I verify security certificates on secure pages?

A: There is a known bug that prevents recognition of secure certificate strings in Internet Explorer version 5.5. For a full explanation and software download to fix the bug, visit the Microsoft Web site at <http://www.microsoft.com/windows/ie/downloads/critical/q299618/default.asp>.