Your online shopping secured by Visa

Always working to protect you

At [MERCHANT], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can't see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [**VISA WEBSITE**].

VISA | Merchant Logo

Frequently Asked Questions

When I shop online and see the Visa Secure badge, what does this mean? How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your Visa card. There's no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

What is the benefit?

Through this program you have an added layer of protection that helps to prevent the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

Is my personal information safe and secure?

Yes. Y**our information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server]**.

Does this Visa service cost me anything?

No. There are no costs associated with this service.

Can I use both credit and debit cards?

Yes! This service was designed for both Visa credit and debit cards when shopping online with us. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

Do I need a new Visa card to use this service?

No. Your current Visa card will work, as long as the financial institution that issues your card is part of this Visa program. Please visit your issuer's website for more information.

How will I know if my online purchase has this added layer of protection?

This service automatically works at checkout. Remember, there's no need to download anything, install software, or register for your account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you're you and protect you from fraud.

What happens when I finish shopping?

As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check be?

The financial institution that issued your Visa card has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

I see the Visa logo when I'm going through the extra check. What's this about?

If you do encounter this extra verification step, Visa helps route information to your financial institution so they can can verify your identity. The Visa logo is there to give you peace of mind that the transmission is secure and reliable.

I used to see and use Verified by Visa on your website. Is this service different?

No. Although the Verified by Visa name is no longer in use, the same technology is in place to help protect you. In fact, this service was recently enhanced to make transactions more secure and the user experience more seamless.

Merchant FAQ specifically for Europe

The EU's Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both e- commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU's Payment Services Directive being rolled out in 2019

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