

Verified by Visa FAQ's

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1. What is Verified by Visa?

Verified by Visa is a unique service offered by Visa International that uses a One Time PIN (OTP) or personal password to protect a cardholder against unauthorised use. Once activated, your Visa Card number cannot be used for online purchases at participating merchants without your One Time PIN (OTP) or personal password.

2. Why do I need this?

Verified by Visa is designed to give you an extra level of protection against unauthorised card use when making online purchases with your FNB Visa Cheque Card or Credit Card.

3. What can Verified by Visa do?

- Protect your FNB Visa Cheque Card or Credit Card with a One Time PIN (OTP) or personal password.
- Provide an extra level of protection when shopping online.
- As long as your One Time PIN (OTP) and password remains secure, and you have activated Verified by Visa on your FNB Visa Cheque Card or Credit Card, no one else can use your card number to make online purchases at participating merchants.

4. How do I activate Verified by Visa on my card?

Log on to your FNB Online Banking profile and follow these prompts:

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Click on "Activate Now" in the "Verified by Visa" column and then capture the relevant details.

5. Is Verified by Visa easy to use?

Verified by Visa is quick and easy to use. When you submit an order at a participating online merchant, a Verified by Visa window will appear. If you have not yet activated Verified by Visa on your FNB Visa Cheque Card or Credit Card, simply log on to your FNB Online Banking profile and follow these prompts:

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Locate the card that you would like to activate and click on "Activate Now" in the "Verified by Visa" column and then capture the relevant details to activate Verified by Visa on your card.

Once this has been done, you may proceed with the online transaction. There is no need to start the shopping process all over again, you simply have to enter your One Time PIN (OTP) or personal password to authenticate your credentials, click "Submit" to complete the process.

6. I share the same card number with others. How does Verified by Visa work for all of us?

The One Time PIN (OTP) or personal password is linked to the specific FNB Visa Cheque Card or Credit Card during the Verified by Visa activation process. This means that only the cardholder can

use the card for online shopping. Additional family members will not be able to use the same card, as they will not have the One Time PIN (OTP) or personal password required for authentication.

7. Can I use Verified by Visa from any computer?

Yes, one of the great advantages of Verified by Visa is that it can work with just about any Personal Computer with an Internet connection. There is no special software to install. Once you've activated Verified by Visa on your card, you simply shop as you normally would do.

8. What are the Verified by Visa password requirements?

- The password captured must be a minimum of 8 and a maximum of 15 characters. The password format is selected by you i.e. uppercase, lowercase, special characters and/or alpha-numeric.
- When you capture your password during activation or maintenance, an online screen will display a recommended password reflecting a combination of uppercase, lowercase, alpha-numeric and special characters to guide you.
- You can choose to apply the recommended format or choose your own password format.

9. What is a password reminder?

The password reminder is a message you set up to remind you of what you set your password to. The password reminder must be between 1 and 30 characters long and is mandatory when activating Verified by Visa on your card. The password reminder can contain alpha-numeric and special characters.

10. Can I activate more than one card for Verified by Visa?

Yes, you may activate multiple FNB Visa Cheque Cards or Credit Cards, as long as you are the primary cardholder. For FNB Visa Cheque Cards, the secondary cardholder can activate their own card via the "My Cards" sub tab on FNB Online.

11. Once I activate Verified by Visa on my card, will I use the One Time PIN (OTP) or personal password wherever I shop?

You will use the Verified by Visa One Time PIN (OTP) or password when shopping online at participating merchants.

12. I was asked to sign up for Verified by Visa when I was in the middle of buying something online. Is this a scam?

Verified by Visa is an official Visa online shopping requirement, designed to give you extra protection and peace-of-mind when shopping online. You'll be asked if you want to activate Verified by Visa when you're shopping on a website which has signed up to Verified by Visa. To activate Verified by Visa on your card, log on to your FNB Online Banking profile, and follow the prompts:

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Locate the card that you would like to activate and click on "Activate Now" in the "Verified by Visa" column.

13. I've signed up, but how can I tell that I'm in a genuine Verified by Visa process and not part of a scam?

As part of the payment authentication process, you will see a personal message that you provided when activating Verified by Visa. Only you and your bank know what the message is, so you can be confident you are in a genuine Verified by Visa process.

14. What do I do if I forget my password?

A password hint option is available during the verification process. To change your password, log on to your FNB Online Banking profile and click on the "My Cards" sub tab and select "Active/Update".

15. I've been sent an e-mail by Verified by Visa asking me to update my details. Is this right?

Verified by Visa will never send you an e-mail requesting you to update your details for any reason. If you get one of these e-mails, it is a scam and you should report it to FNB Client Care Centre immediately. The telephone number is on the back of your card.

16. How do I unblock my card for online purchases?

To unblock your card, log on to your FNB Online Banking profile and follow the prompts for the card that has been blocked.

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Locate the card that is currently blocked, click on the "Unblock Now" link for the card that has been blocked.
- Submit

17. How do I check if my FNB Visa Cheque Card and Credit Card has been activated for Verified by Visa?

- Log on to your FNB Online Banking profile and select the "My Bank Account" tab.
- Select the "My Cards" sub tab to check your card status.
- "Activate Now" means Verified by Visa has not been activated on your card and you can go ahead and activate it.
- "Unblock Now" means your card has been blocked.
- "Activate/Update" means Verified by Visa has been activated on your card and your details can be updated.

18. How do I receive my One Time PIN (OTP)?

You can choose to receive the One Time PIN (OTP) via SMS or e-mail. This option is selected during the Verified by Visa activation process.

19. Do I have to pay for Verified by Visa?

No, FNB is offering Verified by Visa free of charge.

20. What happens when my FNB Visa Cheque Card or Credit Card expires?

Once your existing FNB Visa Cheque Card or Credit Card expires, you are issued with a renewal card on which your Verified by Visa details have automatically been updated. You do not need to re-activate Verified by Visa on your renewal card.

21. What happens if I cancel my FNB Visa Cheque Card or Credit Card and then get a new card with a different card number?

You will need to re-activate Verified by Visa on the newly issued card.

22. Why do I capture a personal message when activating my card for Verified by Visa?

Your personal message that you provided when activating Verified by Visa on your card will appear during the payment authentication process. Only you and your bank know what the message is, so you can be confident that you are in a genuine Verified by Visa process.

