- **What is Verified by Visa?**

    Verified by Visa is a unique service offered by Visa International that uses a personal password to protect cardholders against un-authorized use. Once activated, your Visa Card number cannot be used for online purchases at participating merchants without your personal password.

- **Why do you need Verified by Visa?**

    Verified by Visa is designed to give you an extra level of protection against un-authorized card use when making online purchases at participating merchants with your International Debit and Credit cards.

- **How does Verified by Visa protect you against unauthorized online transactions?**

    Verified by Visa protects you against unauthorized online transactions as you will be required to enter a personal password before you can complete the online transaction. This additional authorization step ensures that only you as the cardholder will have the password required to complete the transaction.

- **Will every website require the personal password to be entered for authentication?**

    No, you will be asked to enter the personal password only if the merchant is registered for Verified by VISA (VBV) authentication. VBV is usually indicated by the following image on the merchants' websites.

- **What if the website does not have the 'Verified by Visa sign?**

    For websites that have not enabled VBV you will not be prompted to enter your Personal Password for authentication.

- **Do I need to register before using the Service?**

    Yes, registration is required to utilize the VBV Authentication Service.

- **Do I need to apply for a new Card from my Issuer that is enabled with Verified by Visa?**

    No, all you need to do is register your International Credit/Debit card then, whenever you shop at a participating online store a Verified by Visa window will appear.

- **How do I register for Verified by VISA?**

    To register, you are required to complete the 4-step registration process below:-

    Step 1: Select "Register". You will be prompted to enter your credit and debit card information.
    Step 2: You are required to validate specific account details, including a Personal message.
    Step 3: Choose 5 Challenge questions and provide the appropriate answers
    Step 4: Create your login credentials and agree to Terms of the Service

Once you have registered for the service, you may proceed to shop online at any Verified by Visa enabled merchant. Please note the following:-

1. At check out, proceed to the payment page as per normal.
2. You will then be presented with a pop-up window that will list the details of your transaction and a request to provide your personal password.
3. Enter your password. Once the password is accepted, your transaction will proceed as it always has.

- **Can I bypass the password authentication process for online transactions?**

  No, the Personal Password is mandatory for authentication at websites that accept International Debit/Credit VISA cards and supports the Verified by VISA protocol.

- **What happens if I enter the wrong Personal Password?**

  Should the wrong Personal Password be entered three times in succession, the session will be blocked. Contact the bank to unblock the account.

- **What are the Verified by Visa password requirements?**

  a. Your password must be between 8 and 16 characters
  b. Password must contain at least one uppercase letter, one lowercase letter, one number and one of the following special characters !@#$%^&*()

- **I've signed up. But how can I tell that I'm in a genuine Verified by Visa session and not part of a scam?**

  a.　　　When you shop online at a participating Verified by Visa merchant, you will be asked to supply your password during the checkout process.
  b. Before entering your password always look for your Personal Message on the screen. This is an added validation process 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. That way you can be sure that you are in a genuine Verified by Visa session.

- **Can I activate more than one card for Verified by Visa?**

  Yes, you may activate multiple International Credit/Debit cards as long as you are the cardholder.

- **Once I activate Verified by Visa on my card, will I use my personal password wherever I shop?**
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  You will use the Verified by Visa personal password when shopping online at participating merchants.

- **What happens when my Card expires?**

Once your existing 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 renewed card.

- **What happens if I cancel my Card and get a new card with a different card number?**

  You will need to re-activate Verified by Visa on the newly issued card. Therefore a registration will be required for the new issued card.

- **I have forgotten my password. How can I reset my password?**
  If you have forgotten your password, access the Verified by Visa authentication window and choose the option "Profile Management". Then click the "Forgot your password", follow the instructions and enter the requested information. Always be sure to keep your password safe and never write it down. If you ever suspect that a fraudulent purchase has been made using your Visa account, contact your Visa card issuer immediately.

- **How can I find out more about Verified by Visa?**

  For more information please feel free to contact the bank directly at 268.480.6154 or Caribbean Credit Card Corporation Ltd. Customer Service after-hours, 24 hours a day, 7 days a week at the following Toll Fee numbers:-
  Caribbean 1.800.744.2222
  USA 1.800.300.1715
  Canada 1.800.893.3601
  Direct 1.369.465.3700