

## **Why “Verified by Visa”**

Online card transactions over Internet need enhanced security. “Verified by Visa” facilitates additional security by way of a cardholder-chosen password, which is known only to the cardholder.

## **What is Verified by Visa?**

“Verified by Visa” is a new way to add safety when you buy online. Adding a personal password/3D-Secure PIN to your existing Corporation Bank Visa Debit/Credit Card (“Visa card”) issued by Corporation Bank, “Verified by Visa” ensures that only you can use your Corporation Bank Visa Card online. It's easy to activate the “Verified by Visa” service on your existing Corporation Bank Visa Card and it is free.

## **How does “Verified by Visa” work?**

“Verified by Visa” provides you with the ability to attach a password to your existing Corporation Bank Visa Card to protect your online transactions, just like your PIN at an ATM. Here's how it works:

1. Select the goods or services you want from a “Verified by Visa” online store and proceed to the payment page.
2. Enter the payment details requested including your Corporation Bank Visa card number.
3. The online store connects with Corporation Bank 3D Secure service site to check whether your card is secured with “Verified by Visa”.
4. A “Verified by Visa” pop-up window will appear on your computer screen showing the merchant name, amount, date, your Visa card number and the Corporation Bank welcome message.
5. You then check that the details mentioned on the page are correct, and enter your password. Corporation Bank will then confirm your identity to the merchant.
6. Your payment will be authorized, the transaction will be completed as usual and your order will be placed.

## **How does “Verified by Visa” protect me?**

Since your Corporation Bank Visa card is protected by your personal password, only you can use your Corporation Bank Visa card to make purchases online.

## **How do I register my Corporation Bank Visa card for the facility?**

You need to register for the service through Corporation Bank website [www.corpbank.com](http://www.corpbank.com) or <https://www.corpbanknet.com> or you can do so while shopping,

If you hold a Corporation Bank Visa debit card, you can register for the facility by using your card expiry date and ATM PIN.

If you hold a Corporation Bank Visa credit card, you can register for the facility by using your card expiry date, CVV and birth date.

**Can I register with my existing Corporation Bank Visa card?**

Yes, you can register with “Verified by Visa” using your existing Corporation Bank Visa card. You don't need to apply for a new card.

**What do I do when I m issued a new card?**

If your new card is a renewal card (same number as the old one) you don't have to do anything to stay registered.

If, however, your card number changes, you will need to re-register in the program with your new card number and details.

**Can I register with more than one Corporation Bank Visa card?**

Yes, you can register with any of your Corporation Bank Visa cards.

**Can I register my non-Visa payment cards with “Verified by Visa”?**

Currently, “Verified by Visa” is only offered to protect Visa cards. For other cards, please check with the relevant service provider.

**Do I need any special equipment or software?**

All you need is an Internet connection and any Internet browser like Internet Explorer 5.0 and above. To find out if your browser is compatible, go to the "Help" menu in the upper right of your browser and select the "About" option. It should tell you what version is installed on your computer.

**After I register, how long does it take for “Verified by Visa” to start working?**

“Verified by Visa” is available as soon as your registration is confirmed successfully by Corporation Bank

**What are the terms and conditions for using this service?**

The terms and conditions are provided for you to read and accept before you begin to register your Corporation Bank Visa card.

**What if I need help to register my Corporation Bank Visa card?**

If you need help registering your Corporation Bank Visa card, you can contact the Corporation Bank Customer Service at 1800 425 2407 or email us at [ftscentre@corpbank.co.in](mailto:ftscentre@corpbank.co.in).

**Where can I shop with “Verified by Visa”?**

Look for the “Verified by Visa” mark on participating online stores or check the list of current participants on your local Visa website and on [www.visa-asia.com/verified](http://www.visa-asia.com/verified)

**How will the online store know that I have signed up with “Verified by Visa”?**

Participating online stores will automatically recognise your Corporation Bank Visa card number if it is registered.

**What should I do if I am shopping online and I am not asked for my “Verified by Visa” password?**

You can simply enter your payment details as normal and complete your transaction. It may mean that the merchant is not yet enrolled in the “Verified by Visa” service. It is recommended that you transact online with trusted retailers only.

**What if I forget my password?**

If you forget your password, you may reset your password (create a new password) after entering your Debit card number, ATM PIN and card expiry. If you are using Credit card, you may reset your password (create a new password) after entering the card expiry, CVV and Date of Birth.

**What do I do if I think someone has my password?**

Contact Corporation Bank customer service by phone or by email or you may visit the Corporation Bank website to change your password immediately.

**Can I get the benefit of “Verified by Visa” security at online stores that are not participating in the service?**

No. However a number of online stores have the service available to them. In the meantime, if an online store you trust is not yet participating, follow safe shopping tips to complete your purchases online,

**What happens if I shop at a “Verified by Visa” merchant website while I'm not registered for this feature?**

You will be prompted for online registration for “Verified by Visa” during shopping.

If you hold a Corporation Bank debit card, you would need to authenticate yourself with your Card Expiry date, ATM PIN, and then create your personal 3D Secure password. Thereafter, you can continue shopping on the merchant website. If you decide not to register immediately and cancel the registration then your transaction will not get authorized and you would not be able to complete the transaction on such websites.

If you hold a Corporation Bank credit card, you would need to authenticate yourself with your card expiry date, CVV, birth date and then create your personal 3D Secure password. Thereafter, you can continue shopping on the merchant website. If you decide not to register immediately and cancel the registration then your transaction will not get authorized and you would not be able to complete the transaction on such websites.