

## About Verified by Visa

### What is Verified by Visa?

Verified by Visa is a service from Visa and First Citizens' that provides greater peace of mind when you shop online by providing added protection against unauthorized use of your enrolled card.

### How does Verified by Visa work?

Once you've registered and created a Password, each time you make an online purchase, a window will pop up asking for your Password, just like using a PIN at the ATM. When you correctly enter your Password, First Citizens' confirms that you are the authorized cardholder and your purchase is completed. No code, no confirmation, no purchase.

### Is Verified by Visa easy to use?

Yes. When you make an online purchase, a window from First Citizens' will pop up and prompt you for your Password. After reviewing the details of your purchase and confirming that your Personal Message is correct, simply enter your Password to complete your purchase.

### How do I shop with Verified by Visa?

Once you've registered, your First Citizens' Debit Card will automatically be recognized at any merchant participating in Verified by Visa®.

### What are the system requirements for Verified by Visa?

Verified by Visa requires the use of Microsoft Internet Explorer version 5.0 and above, Netscape Navigator 4.0 and above, or America Online 4.0 and above. In addition, you should disable any software that prevents pop-up windows as this will interfere with your use of Password.

### What happens if I cancel my existing card then get a new one with a different account number?

You will need to register the new card for Verified by Visa. Simply return to the registration site and complete the registration process with your new card.

## Registering for Verified by Visa

### How many cards can I register with Verified by Visa?

We encourage you to register all of your Visa cards. There is no limit to how many cards you can register.

### Why do I have to supply personal information during registration?

The information you provide is checked against the information that First Citizens' has on file. This is done as a security precaution to be sure that the person registering is the real cardholder. For further security, we also ask for the Signature Panel Code number to be sure you have physical possession of the card that is being enrolled.

### What is the Signature Panel Code?

The Signature Panel Code is the last three digits that appear on the back of your card, on the signature panel.

### Can I create the same Password for all of my cards?

Yes. However, we recommend each Visa card have its own Password so it is protected individually.

### What is a Personal Message?

The Personal Message is a message that you create during registration. Once you've completed your registration, each time you make an online purchase, a small window will pop up and ask you to enter your Password. In this window, you'll see your Personal Message. The Personal Message is your assurance that you are communicating with, and submitting your Password to First Citizens'. If the Personal Message displayed in the pop-up window is incorrect, you should not enter your Password, but should instead contact First Citizens' Customer Service immediately by calling 1-800-642-7515. See example of a personal message below.

Personal Message\*

Write Something Here

### What do I do if I have questions during the registration process?

If you have questions, or need assistance during the registration process, you should contact First Citizens' Contact Center at 1-800-642-7515.

## Shopping with Verified by Visa

### How do I use my Password?

When you make a purchase at a participating merchant, a window will pop up requesting your Password. After reviewing the details of your purchase and confirming that your Personal Message is correct, simply enter your Password to complete your purchase.

### Can I start shopping with my Password as soon as I register?

Yes. You can begin using your Password immediately after completing your registration; no waiting period is necessary.

What should I do if I purchase online but no Password request window appears?

You should do the following:

- Make sure you are using your enrolled card.
- Make sure the merchant is participating.
- Be sure you have disabled any pop-up stopping software on your system.
- Contact First Citizens' Contact Center at 1-800-642-7515 after double-checking the above items.

### How will the online merchant know that my card is protected by Verified by Visa?

When you shop at participating online merchants, using a card you have enrolled in Verified by Visa, your Visa card number is automatically recognized, resulting in the pop up window that asks for your Password.

### I forgot my password. What should I do?

You should return to the registration site, click on the "Forgot Password" link, and follow the subsequent instructions.

## Account Assistant for Verified by Visa

### What does the Account Assistant feature do?

The Account Assistant feature allows you to change your Password, Personal Message, and email address. Additionally, you can remove the Password feature from your card.

### How do I access the Account Assistant?

Simply return to [registration page](#) and click on "Login." You will be asked to enter your card number and Password to login.

### What if I've forgotten my Password and am unable to login?

You should return to the registration site, click on the "Forgot Password" link, and follow the subsequent instructions to re-enroll your card and replace your previous Password.

### How can I deactivate the Verified by Visa feature?

Access the Account Assistant feature by returning to the registration site and clicking on the "Login" button. You can then remove the Verified by Visa feature from your card.

### How can I reactivate the Verified by Visa feature?

Simply return to the registration site and re-register. Please note you will have to create a Password that is different from your original Password.

## Security and Privacy for Verified by Visa

### How does Verified by Visa protect me?

Once you've registered and created a Password, each time you make an online purchase, a window will pop up asking for your Password, like using a PIN at the ATM. When you correctly enter your Password, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your card issuer cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

### How will the online merchant know that my card is protected by Verified by Visa?

When you use a card you have enrolled in Verified by Visa at participating online merchants, your Visa card number is automatically recognized resulting in the pop up window that asks for your Password.

### Does the service use cookies?

No. The Verified by Visa service does not use cookies that are stored on your desktop. Instead, the software uses "session cookies" which are temporarily stored on your desktop and are immediately (and automatically) deleted when you go offline.