

Visa Checkout

Frequently Asked Questions (FAQ)

Visa Checkout is the perfect tool when shopping online at home with your computer, or through your mobile device. You'll have quick, easy access to all your payment and shipping information, which remains safe with Visa's multiple security layers. In addition, all your purchases are protected with Visa's Zero Liability. Below are several FAQ to provide you with more information about using and managing your Visa Checkout account.

What is Visa Checkout?

Visa Checkout is a digital wallet that allows you to safely and conveniently enroll your First Citizens' Visa CheckCard and shipping information to make purchases online. Once registered, you can make a purchase with your First Citizens' Visa CheckCard with just two clicks versus completing multiple payment and shipping pages.

Why should I enroll in Visa Checkout?

Visa Checkout makes it easier for you to complete online and mobile purchases because it:

- Reduces the number of payment screens to just two, eliminating the need to re-enter shipping and billing addresses
- Offers a consistent, simple experience across desktop, mobile, web and apps
- Offers an experience which never requires shoppers to leave the merchant's website to complete a purchase
- Offers the option to pay more easily with your First Citizens' Visa CheckCard

Which First Citizens' Federal Credit Union cards can be enrolled?

Personal and Business Visa CheckCards can be enrolled in Visa Checkout and used at any participating online merchant.

How do I sign up for Visa Checkout?

Simply go to <https://www.firstcitizens.org/accounts/visa-check-out> and click "Enroll Now." Then create a Visa Checkout account by establishing an initial profile and adding your First Citizens' Visa CheckCard and shipping information.

Where is Visa Checkout accepted?

Currently, there are over 100+ merchants who accept Visa Checkout. Visa is continually adding to the list of merchants. A list can be found at visacheckout.com.

How will I know if a merchant accepts Visa Checkout?

You will know that a merchant accepts Visa Checkout if you see the Visa Checkout logo.



Is there a cost to participate or a fee to use Visa Checkout?

No, there is no cost to participate or a fee to use Visa Checkout.

How is my Visa Checkout account information protected?

Visa has a wealth of experience handling sensitive information. Visa uses advanced security technologies to help protect cardholder information, including industry standard encryption and multilayer authentication.

Is Visa Checkout available as a mobile app?

Visa Checkout can be accessed using any web-enabled mobile device.

What information needs to be entered to create a Visa Checkout account?

Simply enter your name, a valid email address, phone number (optional) and create a password.

Once enrolled, what can I do with Visa Checkout?

Once you've created your Visa Checkout account, you can use it to complete purchases without re-entering payment and shipping information at any online store where Visa Checkout is accepted. Simply enter your username and password, or just your password if you use the 'remember me' option.

Here are some of the things that can be done in a Visa Checkout account through visacheckout.com:

- Edit card details
- Add a payment option
- Set a default payment method and shipping address
- Add frequently used shipping addresses

Can I enroll using a mobile number?

Yes, you can enroll using a mobile number and password. However, you will be required to provide Visa with an email address for communication purposes.

What are the minimum Visa Checkout password requirements?

To meet the minimum requirements, a Visa Checkout password must:

- Have at least 6 (six) characters and a maximum of 32 characters
- Not be the same as 5 (five) consecutive characters of the user ID
- Passwords are case sensitive and allow for these special characters: ! @ # \$ % & * ?
- Cannot contain any spaces or any repeating 3 (three) characters

How can I change my Visa Checkout password?

Simply sign in to your Visa Checkout account and select the "Account Settings" link and then the "Account Information" link.

What should I do if I forget my password?

Click the "Forgot Password?" link on the sign in page on the Visa Checkout website. Visa Checkout will send instructions to your enrolled email address to reset your Visa Checkout password.

How do I pay with Visa Checkout?

When you shop online at merchants that accept Visa Checkout, you'll see a "Visa Checkout" button at checkout. Once you've created a Visa Checkout account, all you need to do to pay at these sites is sign in with your email address and password.