

Verified by Visa

FAQs

What is the Verified by Visa service?

Verified by Visa is a service designed to ensure you are protected while shopping online with your Visa card.

How does Verified by Visa work?

As you make a purchase online, First Option Credit Union assesses the risk of the transaction based on a number of factors.

In some instances, you may be asked to confirm some personal details (i.e. date of birth, member number) so First Option Credit Union can be sure the card isn't being used without your permission.

Will I need to apply for a new card to use Verified by Visa?

No. We will register your card for Verified by Visa on your behalf, so you'll automatically be protected.

Will I require a username and password for the Verified by Visa service?

Protection the Verified by Visa way is simple because you don't have to remember usernames and passwords – you will be automatically registered and protected.

If your card is new, First Option Credit Union will register the card before they issue it to you. With existing cards, First Option Credit Union will take care of registering it as part of the Verified by Visa service.

Why would I be asked to confirm personal details and is this safe?

Each time you make an online purchase, First Option Credit Union assesses the risk level of the transaction – certain activity may seem out of the ordinary, maybe because it's a

high dollar value, or a retailer you've never bought with before.

To confirm that the transaction is genuine, you may be prompted to confirm your identity by entering some personal details, like your date of birth and member number.

Will my account be billed for Verified by Visa purchases?

Your Verified by Visa purchases will appear as normal purchases on your statement, under the name of the 'merchant' - that is, the company from which you made your purchase.

How much does Verified by Visa cost?

This additional security benefit is provided to you free of charge.

What browser do I need to use for Verified by Visa?

Verified by Visa requires Microsoft Internet Explorer version 5.5 and above, or Netscape Navigator 7.1 and above.

Can I use Verified by Visa from any computer?

Yes, you can use Verified by Visa from any computer connected to the internet, with a compatible browser, as outlined above.

How can I get further information?

For further information call First Option on 1300 855 675 or send an email to enquiries@firstoptioncu.com.au

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