



About Verified by Visa

The following table provides you with information about the Verified by Visa program. If you have any additional questions, please call the Rural Bank Customer Service Team on 1300 660 115.

What is Verified by Visa™?	Verified by Visa is provided to you by Visa and Rural Bank which provides added security when you shop online by providing added protection against unauthorised use of your enrolled card.
How does Verified by Visa work?	Once you've registered and created your own private password, every time you make an online purchase at a participating merchant, a screen will automatically ask you for your password, similar to the way your bank asks for your PIN at the ATM. When you correctly enter your password, Rural Bank confirms that you are the authorised cardholder and your purchase is completed.
How does Verified by Visa protect me?	When you correctly enter your password during an online purchase at a participating merchant, you confirm that you are the authorised cardholder and your purchase is then completed. If the correct password is not entered, the purchase will not go through. So even if someone knew your card number, they would not be able to use your account at that merchant.
Is Verified by Visa easy to use?	Yes. When you make an online purchase and enter your Visa card payment information, a screen from Rural Bank will automatically appear 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 register for Verified by Visa?	You can pre-register by using the link on the Rural Bank security page www.ruralbank.com.au/shopsafely or you can wait until you are prompted to do so by an online retailer. You will need your Rural Bank Visa debit card and your Customer number in order to register for Verified by Visa.
Will I need to get a new card to use Verified by Visa?	No, there is no need to get a new card. Verified by Visa works with your existing Visa card.
Do all online merchants participate in Verified by Visa?	Only merchants that are participating in the Verified by Visa service will prompt you for your password. Participating merchants will display the Verified by Visa logo on their site. When making online purchases from merchants who do not yet participate in Verified by Visa, you can simply use your card as you have been doing in the past.
Can I use Verified by Visa from any computer?	Yes. There's no special software to install, so you can shop from any computer and still receive the added protection provided by Verified by Visa. If you have any difficulty, please contact our Customer Service team on 1300 660 115.



What happens when my card expires or my personal details change?	Rural Bank will automatically update this information on your behalf. The only time you need to update your Verified by Visa profile yourself is when your email address changes or when you want to change your password.
What happens if I cancel my existing card then get a new Rural Bank card with a different number?	You will need to register the new card for Verified by Visa. Simply return to the Rural Bank card security page and complete the registration process with your new card. It's quick and easy.
What happens if I report my existing card as lost or stolen?	Rural Bank will automatically update your new card details on your behalf. Therefore you will still retain the same password and Personal Message when you next complete a Verified by Visa transaction on your new card.
Will my personal information be used without my permission?	Absolutely not. Your information will only be used in accordance with Rural Bank's privacy policy. To review Rural Bank's privacy policy, please visit: http://www.ruralbank.com.au/about-us/important-documents#privacy .
Why couldn't the Customer Service representative tell me my password?	Rural Bank does not store a copy of this password for security reasons, therefore staff cannot provide you with your password details.
Can I change any of my details once I've registered for Verified by Visa?	Yes. Simply return to the Rural Bank card security page where you registered and enter your name, card number and password to login, then follow the instructions to change your details.
What if I've forgotten my Verified by Visa password and I am unable to login?	You should return to the Rural Bank card security site and click on registration link for Verified by Visa. You will then be able to re-register for Verified by Visa and create a new password. If you have any difficulty, contact the Rural Bank Customer Service team on 1300 660 115 for further assistance.