

A large blue graphic element in the top left corner, consisting of a rounded square with a diagonal cutout, creating a stylized 'L' or 'R' shape. The color transitions from a lighter blue at the top left to a darker blue at the bottom right.

»» RURAL BANK

**SHOP
SAFELY
ONLINE**

Security for your online shopping

NEW VISA SECURITY

At Rural Bank we want you to feel as safe as possible when you're shopping online. That's why we're partnering with Visa to add a new level of security to your Rural Bank debit card.

Your Rural Bank Visa debit card is now included in the Verified by Visa program. This helps to protect you against unauthorised card use when you shop online at participating retailers.

Verified by Visa is easy to use and gives you confidence when shopping online. It offers an additional layer of security, adding one easy step to the process of paying for something online.

HOW DOES IT WORK?

Simply register your Rural Bank Visa debit card online, then when you're ready to make a purchase at a participating online retailer, you'll be asked to verify your purchase by entering a password.

There are two easy ways to register:

1. Choose to pre-register for Verified by Visa at www.ruralbank.com.au/shopsafely – simply follow the prompts, read the terms and conditions and complete your registration; or
2. Wait until prompted by the first participating online retailer you shop with.

Whichever way you choose to register, you'll be required to set a password to help verify your transactions. Your password is only known by you and Visa – do not share it with anyone else.

Your questions answered

WHAT IS VERIFIED BY VISA?

Verified by Visa is a free service that protects your Rural Bank debit card against unauthorised transactions, giving you complete confidence when shopping online.

HOW DOES VERIFIED BY VISA PROTECT ME?

Verified by Visa lets you use your password while making purchases online – giving you the added assurance that only you can use your Rural Bank Visa debit card.

IS VERIFIED BY VISA EASY TO USE?

Yes. When you make an online purchase and enter your Rural Bank debit card details, a screen from Rural Bank will appear and prompt you for your password. After reviewing the details of your purchase, you simply enter your password to complete your secure online purchase.

WHAT DO I NEED TO REGISTER?

When you register for Verified by Visa for the first time you'll need your Rural Bank Visa debit card with you, along with your Rural Bank Customer Number.

Your Customer Number can be located on your debit card statement, in the 'Your details at a glance' box. It's also located in your Internet Banking summary, in the 'Customer Number' column. You may also elect to include your email address for communication purposes when registering.

WILL I NEED A NEW DEBIT CARD TO USE THE SERVICE?

No. Verified by Visa works with your existing Rural Bank Visa debit card.

HOW DO I REGISTER FOR VERIFIED BY VISA?

You can pre-register at www.ruralbank.com.au/shopsafely or wait until prompted by a participating retailer.



CAN ADDITIONAL CARDHOLDERS SHOP WITH VERIFIED BY VISA ONCE I REGISTER?

If there are multiple cardholders, each cardholder will need to enrol for Verified by Visa in order to shop online with participating retailers.

DO ALL ONLINE RETAILERS PARTICIPATE IN VERIFIED BY VISA?

No, at this point not all online retailers participate in the programs. However, more and more retailers are registering to ensure their customers are protected. Registered retailers will display the Verified by Visa logo on their website. In time, all retailers will be required to sign-up for these services.



CAN I CONTINUE TO SHOP ONLINE WITH MY RURAL BANK VISA DEBIT CARD IF THE RETAILER IS NOT REGISTERED FOR VERIFIED BY VISA?

Yes, you can still shop online with non-participating retailers using your Rural Bank Visa debit card – it will just be without the added layer of security.

WHAT HAPPENS IF I FORGET MY VERIFIED BY VISA PASSWORD?

If you forget your password, you can visit www.ruralbank.com.au/shopsafely and click on 'Register Now'. You'll be able to re-register for Verified by Visa and create a new password. If you need help, please call our Customer Service Team on 1300 660 115 for assistance.

VERIFIED BY VISA AT A GLANCE

Follow these steps to shop with confidence online using your Rural Bank Visa debit card:

1. Register for Verified by Visa online at www.ruralbank.com.au/shopsafely
2. Set your unique password
3. Set your personal message
4. When you make a purchase at a participating Verified by Visa merchant, you will be prompted to enter your unique password
5. Confirm that the personal message displayed is correct
6. Your secure online transaction is complete

NEED MORE INFORMATION

For more information about Verified by Visa or your Rural Bank debit card:

- Call our Customer Service team on 1300 660 115
- Visit www.ruralbank.com.au/shopsafely





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