



Things to remember when shopping with Verified by Visa

The information below contains some helpful tips about using Verified by Visa when shopping online. If you have any additional questions, please call the Rural Bank Customer Service Team on 1300 660 115.

How do I use my password?	There is no need to login or sign in. When you make a purchase at a participating merchant and enter your Visa card details, a screen will automatically appear from Rural Bank 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.
How will Verified by Visa impact my purchase?	Aside from the added protection that Verified by Visa provides, the only impact to your purchase will be that you will be prompted to enter your Verified by Visa password when making a purchase at a participating merchant.
Do I have to return to the Verified by Visa registration site to login before shopping?	No. Verified by Visa works automatically at participating merchants. There is no special login required. Simply shop online as you normally do, enter the enrolled card payment information, and when you are at the final step of your purchase on a participating merchant's site, the password request screen will appear automatically.
Can I start shopping with Verified by Visa as soon as I register?	Yes. You can begin using your password at participating merchants immediately after completing your registration; no waiting period is necessary.
Can I purchase at merchants that accept Visa but do not participate in the Verified by Visa service?	Yes, but you will not be asked for your Verified by Visa password at these merchants. To complete your purchase, simply follow the traditional checkout process. However by completing a transaction with a Verified by Visa merchant, you are adding another level of protection against unauthorised use of your enrolled card.
How will the online merchant know that my card is protected by Verified by Visa?	When you use a card you have enrolled in the Verified by Visa service at participating online merchants, your Visa card number is automatically recognised via a Visa directory.
I forgot my Verified by Visa password. What should I do?	You should return to the Rural Bank card security page and click on "Register Now". You will then be able to re-register for Verified by Visa and create a new password. If you have any difficulty, you can contact the Rural Bank Customer Service Team on 1300 660 115 for further assistance.
Is my Verified by Visa password case sensitive?	Yes, it is.
What if my Personal Message is missing or incorrect?	If the Personal Message is missing from the Verified by Visa request box, or an if an incorrect Personal Message is displayed, you should not submit your Verified by Visa password, but should instead contact the Rural Bank Customer Service Team on 1300 660 115.
How do I know whether a merchant participates in Verified by Visa or not?	Participating merchants will display the Verified by Visa logo on their site.