



**Verified by Visa (VBV)** is a new service from VISA that lets you shop online securely with your existing Visa Debit/Credit card. This service is usable only on Verified by Visa merchant websites. It confirms your identity through a simple check process when you make online purchases. It also reassures you of the authenticity of the message and the online store through a personal assurance message.

#### **How does Verified by Visa work?**

Once your card is activated with the Verified by Visa service, your card number will be recognized whenever you make an electronic payment. After you provide your credit / debit card details online, you will be redirected to your issuer website and then required to specify your Verified by Visa authentication details. Your identity will be verified, and the transaction will be completed. Based on the authentication provided by your issuer, the transaction will be processed & you will get a confirmation.

[Verified by Visa 'How it works' demo](#)

[http://usa.visa.com/personal/security/visa\\_security\\_program/vbv/verified\\_by\\_visa\\_faq.html](http://usa.visa.com/personal/security/visa_security_program/vbv/verified_by_visa_faq.html)



**MasterCard® SecureCode™** is a service from MasterCard that lets you shop online with your existing MasterCard Debit/Credit card. Your SecureCode enhances your existing MasterCard account by protecting you against unauthorized use of your card when shopping online at participating online retailers with the help of a personal message known only to you and your bank.

#### **How does MasterCard SecureCode work?**

Once you've registered and created your own private SecureCode, you will be automatically prompted by your financial institution at checkout to provide your SecureCode each time you make a purchase with a participating online merchant. Your SecureCode is quickly confirmed by your financial institution and then your purchase is completed. Your SecureCode will never be shared with the merchant. It's just like entering your PIN at an ATM.

[Master Card Secure Code ' How it works' demo](#)

<http://www.mastercard.com/us/personal/en/cardholderservices/securecode/faqs.html>

## **FAQ - Verified by Visa / MasterCard® SecureCode™**

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### **What is Verified by Visa/MasterCard SecureCode?**

Verified by Visa/ MasterCard SecureCode is a service that will let you use a personal password/ SecureCode with your Credit/Debit card, giving you added assurance that only you can use your card to make purchases over the Internet.

1. Turn on your computer, connect to the Internet and pull out your card you don't need any special software.
2. Use Verified by Visa/ MasterCard SecureCode as easily as you use your PIN at an ATM.

### **How does Verified by Visa/ MasterCard SecureCode work?**

Verified by Visa/ MasterCard SecureCode provides you with a Password/ SecureCode to protect your online transactions, just like you use your PIN at an ATM. Here are the steps:

1. Select the goods or services you want from a Verified by Visa/ MasterCard SecureCode online store and proceed to the payment page.
2. Enter your Debit/ Credit Card number and the online store will connect with payment gateway to check whether your Card is secured with Verified by Visa/ MasterCard SecureCode.
3. Payment gateway then initiates a Verified by Visa/ MasterCard SecureCode process and redirects you to issuing bank of your debit / credit card site.
4. Enter your card detail and Password/ Securecode. Payment gateway then confirms your identity to the merchant.

### **How to register for Visa/ MasterCard SecureCode?**

For Visa Cards:

<http://www.visa-asia.com/ap/sea/cardholders/security/activate.jsp>  
[or Issuing bank's web site mentioned in this documents](#)

For Master Cards:

[Issuing bank's web site mentioned in this documents](#)

### **Can I register my non-Visa payment Cards with Verified by Visa and non- MasterCard payment Cards with MasterCard SecureCode?**

Currently, Verified by Visa is only offered to protect Visa Cards and MasterCard SecureCode to protect MasterCard Cards.

### **Can I do a debit card transaction without registering for Verified by Visa / Master SecureCode?**

No, for security purposes, you will be allowed to proceed with a transaction only if you have registered for Verified by Visa / Master SecureCode.

### **Will I need to register each time I do an Online Internet based transaction?**

No, registration is a one time activity for a particular card. Once a card is registered, for all subsequent transactions, only the password needs to be provided to authenticate the transaction.

### **After I register, how long does it take for Verified by Visa / MasterCard SecureCode to become active for my card?**

The added protection of Verified by Visa/ MasterCard SecureCode is available as soon as your bank confirms that your registration is successful. You may begin shopping at participating stores by selecting the list of participating online stores featured on your local Visa/MasterCard website or on [www.visa-asia.com/verified](http://www.visa-asia.com/verified) / [www.mastercard.com/securecode](http://www.mastercard.com/securecode).

### **Once I have registered, how do I use Verified by Visa / MasterCard SecureCode when I shop online?**

Once you have registered, you will be able to use Verified by Visa/ MasterCard SecureCode service right away on participating merchant sites. For a full listing of these merchants, please visit your local Visa/ MasterCard website or [www.visa-asia.com/verified](http://www.visa-asia.com/verified) / [www.mastercard.com/securecode](http://www.mastercard.com/securecode).

### **Where all can I shop with Verified by Visa / Master SecureCode ?**

Look for the Verified by Visa/ MasterCard SecureCode mark on participating online stores or check the list of current participants on your local Visa/ MasterCard website and on [www.visa-asia.com/verified](http://www.visa-asia.com/verified) / [www.mastercard.com/securecode](http://www.mastercard.com/securecode)

### **How will the online store know that I have Verified by Visa/ MasterCard SecureCode?**



Participating online stores will automatically recognize your Visa card number if you have registered it for Verified by Visa and a pop up will be shown asking for your Verified by Visa password.

### **Can I get the benefit of Verified by Visa/ MasterCard SecureCode security at online stores that are not participating in the service?**

No. However a number of online stores have the service available to them. In the meantime, if an online store you trust is not yet participating, use common sense and follow safe shopping tips on your local Visa/ MasterCard website or at [www.visa-asia.com/verified](http://www.visa-asia.com/verified) / [www.mastercard.com/securecode](http://www.mastercard.com/securecode) .

**What happens if I shop at a Verified by Visa/ MasterCard SecureCode merchant website while I'm not registered for this feature?**

You will be prompted for online registration for Verified by Visa/ MasterCard SecureCode through a pop up screen. You would need to authenticate yourself with your Credit/Debit Card number, ATM PIN and Card expiry details. You can choose your password to be used for Verified by Visa/ MasterCard SecureCode. Thereafter, you can continue shopping on the merchant website.

	<b>Website Link for VbyV (VISA) Registration</b>
<b>Bank Name</b>	-
<b>State Bank of India</b>	<a href="https://cardsecurity.enstage.com/ACSWeb/EnrollWeb/SBI/main/index.jsp">https://cardsecurity.enstage.com/ACSWeb/EnrollWeb/SBI/main/index.jsp</a>
<b>HDFC Bank</b>	<a href="https://netsafe.hdfcbank.com/ACSWeb/enrolljsp/HDFCValidate.jsp?try=1">https://netsafe.hdfcbank.com/ACSWeb/enrolljsp/HDFCValidate.jsp?try=1</a>
<b>Axis Bank</b>	<a href="https://secure.axisbank.com/ACSWeb/EnrollWeb/AxisBank/main/reg0.jsp">https://secure.axisbank.com/ACSWeb/EnrollWeb/AxisBank/main/reg0.jsp</a>
<b>Deutsche Bank</b>	<a href="https://www.dbindia.in/DeutscheBank/enrollment/newuser.jsp">https://www.dbindia.in/DeutscheBank/enrollment/newuser.jsp</a>
<b>Karur Vysya Bank</b>	<a href="https://cardsecurity.enstage.com/ACSWeb/EnrollWeb/KVB/main/vbv.jsp">https://cardsecurity.enstage.com/ACSWeb/EnrollWeb/KVB/main/vbv.jsp</a>
<b>Corporation Bank</b>	<a href="http://www.corpbank.com">www.corpbank.com</a>
<b>Indian Overseas Bank</b>	<a href="https://www.iob.in">https://www.iob.in</a>
<b>ICICI Bank</b>	<a href="https://www.3dsecure.icicibank.com/">https://www.3dsecure.icicibank.com/</a>
	<b>Website Link for MCSC (Master Card) Registration</b>
<b>HDFC Bank</b>	<a href="https://netsafe.hdfcbank.com/ACSWeb/enrolljsp/HDFCValidate.jsp?try=1">https://netsafe.hdfcbank.com/ACSWeb/enrolljsp/HDFCValidate.jsp?try=1</a>
<b>Deutsche Bank</b>	<a href="https://www.dbindia.in/DeutscheBank/enrollment/newuser.jsp">https://www.dbindia.in/DeutscheBank/enrollment/newuser.jsp</a>
<b>ICICI Bank</b>	<a href="https://www.3dsecure.icicibank.com/">https://www.3dsecure.icicibank.com/</a>