



## What is Verified By Visa?

### **A. General Questions**

#### **What is the Verified by Visa (VBV) service?**

Verified by Visa (VBV) is a service offered by TJSB and VISA. This service provides you to use password while using the card for internet/online payments.

Register your Card to VBV Service and create your own password for making online payments. This password will be required whenever you use your Card to make Internet payments from all participating merchants. The requirement of your password prevents unauthorized usage of your Card on the Internet, making your card safer for online payments.

Link for VBV registration : [https://secure5.arcot.com/vpas/enroll/index.jsp?locale=en\\_US&id=0&bankid=15535](https://secure5.arcot.com/vpas/enroll/index.jsp?locale=en_US&id=0&bankid=15535)

#### **Will I need to apply for a new TJSB VISA Debit Card to use Verified by Visa service?**

No. Verified by Visa has been created to protect your existing TJSB VISA Debit Card.

#### **What is the cost of using VBV service?**

This service is free to all TJSB VISA Debit Card holders, both Classic and Platinum cards.

#### **Is Verified by Visa easy to use?**

Verified by Visa is easy to use. When you proceed for online payments for the first time, you will be asked to create your own password. For this, screen flow will appear automatically. For all next online payments, you will have to enter password earlier created by you.

#### **Can I use Verified by Visa from any computer?**

Yes. You can connect to this service by any computer / any browser.

### **B. Registering Your Card**

#### **What cards can I register with Verified by Visa?**

You can register your any TJSB VISA Debit Classic or Platinum Debit Card.

#### **Why do you require personal information, such as ATM Pin during registration?**

We need to ensure that only the rightful owner of the Visa card is able to register for Verified by Visa. By providing this personal information you help us verify your identity.

#### **How do I know that my information will be kept private?**

TJSB recognizes our obligation to keep information about you secure and confidential. It's important for you to know that, we do not share the information with any outsider. Your information is transmitted through high level of encryption. The information is stored on secure server. For more information, please read our Privacy Policy Document.

#### **What does my VBV Password is made up of?**

Your Verified by Visa password is a combination of alphanumeric and special characters as mentioned in TJSB Bank's password policy which appears at the time of creation of password.

#### **What is a Personal Message?**

You create your Personal Message as in your Verified by Visa registration. When you pay online, always look for your Personal Message before you enter your password to ensure that you're using the authentic Verified by Visa service.

### **Can I set my Personal Message to be the same as my password?**

Your Personal Message and your password must not be the same, to ensure your security.

## **C. Using Verified by Visa**

### **How will I shop with Verified by Visa?**

When you pay with TJSB VISA Debit, the VBV service will automatically be extended to you at participating online stores.

### **Where will I be able to shop using Verified by Visa?**

You can shop at any online store that has the Verified by Visa symbol. According to Reserve Bank of India, all e-commerce merchants in India must implement this second level authentication by August 1, 2009. Verified by Visa is the service that merchants will be using for all Visa card transactions and hence you would be required to use your password at all online merchants from August 1, 2009.

### **How soon after completing my online registration can I begin to use the Verified by Visa service to make online purchases?**

The service is activated as soon as you receive confirmation of your registration. You can go shopping immediately at a participating Verified by Visa merchant. At check-out, you will be required to enter your password.

### **What will happen when I go to pay online?**

When you finish shopping at a participating Verified by Visa merchant, proceed to the merchant's check-out page. After you enter your registered TJSB VISA Debit Card number and submit your purchase, your password window will appear. First, look for your Personal Message. Confirm that it is correct and then, enter your password and then Submit.

### **Once I sign up for Verified by Visa , will I enter my password wherever I shop?**

You'll enter your Verified by Visa password only when making an online purchase.

### **I made an online purchase, but the Verified by Visa window did not appear. What's wrong? (not permitted for Indian Merchants after August 1, 2009. International merchants however are not covered in the RBI mandate)**

First, check to make sure that the Card you used for the purchase is one that you have registered with the TJSB Bank Verified by Visa service. Second, determine whether the merchant is a participating Verified by Visa merchant. The merchant must be participating in the Verified by Visa service in order for the window to appear.

### **What happens if I try to make a purchase at a merchant that doesn't participate in the Verified by Visa service?**

The only difference is that you will not see the Visa payment window prompting you for your password – the purchase will proceed just as it did before you registered your Card with Verified by Visa. Of course, by shopping at participating Verified by Visa merchants, you have the extra security of confirming your identity with your password.

**I don't see my Personal Message on the receipt. What should I do?**

Always look for your Personal Message before signing the receipt. If your Personal Message does not appear on the receipt, do not sign it – contact company's customer service personnel.

**The Personal Message on the receipt is not mine. What should I do?**

If a Personal Message other than yours appears on the receipt, please do not sign it – contact our customer service personnel. Always look for your Personal Message before signing the receipt.

**What happens if I cancel my TJSB VISA Debit Card and then get a new one with a different account number?**

You will need to register the new Card for the Verified by Visa service.

**IV. Member Service****Can I change my VBV password?**

Yes. You can change your password, anytime you wish. All you need to do is to log onto [https://secure5.es.arcot.com/vpas/tjsb\\_enroll\\_dir/enroll/enroll.jsp?locale=en\\_US&bankid=15535](https://secure5.es.arcot.com/vpas/tjsb_enroll_dir/enroll/enroll.jsp?locale=en_US&bankid=15535) and create a new password by entering your ATM Pin again.

**What if I forget my VBV Password?**

For your protection you are offered three attempts to enter your password correctly before your password gets locked. You can create your new password using [https://secure5.es.arcot.com/vpas/tjsb\\_enroll\\_dir/enroll/enroll.jsp?locale=en\\_US&bankid=15535](https://secure5.es.arcot.com/vpas/tjsb_enroll_dir/enroll/enroll.jsp?locale=en_US&bankid=15535) link.

**What happens if my Card is lost or stolen? Do I have to re-register with the Verified by Visa service when I receive a new Card?**

To report your Card lost or stolen, call TJSB Bank Customer Care. Since you have registered your Card with Verified by Visa, you have reduced the chance for online fraud on your Card. You will be required to re-register your new Card number, and the new Card number will be associated with your existing Verified by Visa profile.

**What happens if I suspect that someone has stolen or guessed my password?**

If you feel that your password has been compromised, log in to our password creation Secure website

[https://secure5.es.arcot.com/vpas/tjsb\\_enroll\\_dir/enroll/enroll.jsp?locale=en\\_US&bankid=15535](https://secure5.es.arcot.com/vpas/tjsb_enroll_dir/enroll/enroll.jsp?locale=en_US&bankid=15535) to re-set your password. If you also feel that your Card number has been compromised and may be used fraudulently, you should immediately call TJSB Bank Customer Care and report your card as lost or stolen and should apply for new one.

**Whom should I call if the goods I purchase using the Verified by Visa service do not arrive, are damaged, or are unsatisfactory?**

You should contact the merchant with whom you placed the order. Almost all online merchants have return policies and instructions posted on their web sites. Customer service phone numbers and email addresses are also easily accessible on the merchants' site. Most online merchants will do their best to correct the problem in a timely manner.