

Learn more about Verified by Visa. You can use the links below to jump to specific topics, or scroll down the page to read the full list of questions and answers.

About Verified by Visa™

What is Verified by Visa™?

Verified by Visa is provided to you by Visa and your card issuer which provides added security when you shop online by providing added protection against unauthorised use of your enrolled card.

Why should I use Verified by Visa?

Verified by Visa is a free service that protects your card against unauthorised transactions, giving you confidence when shopping online with your Visa card. Your transaction will only be authorised when you supply your Verified by Visa password.

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, your card issuer 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 your card issuer will automatically appear and prompt you for your password. After reviewing the details of your purchase, simply enter your password to complete your purchase.

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?

No, at this point a small number of online retailers participate in the Verified by Visa program. However, more and more retailers are now signing up to ensure that 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. Only merchants that are participating in the Verified by Visa service will prompt you for your password.

When making online purchases from merchants who do not yet participate in Verified by Visa, you can simply use you 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 Customer Service by calling 1300 65 22 20.

What happens when my card expires or my billing information changes?

Your card issuer 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 card with a different number?

You will need to register the new card for Verified by Visa. Simply return to https://www.securecode.com/bendigoandadelaidebank 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?

Your card issuer will automatically update your new card details on your behalf. Therefore you will still retain the same password when you next complete a Verified by Visa transaction on your new card.

Registering for Verified by Visa

Can two people with a joint account use the same password or should they register Verified by Visa separately?

No. You should each register separately and each should create a unique password.

Why do I have to supply account information during registration?

The information you provide is checked against the information that your card issuer already has on file. We ask for this information as a security precaution to be sure that the person registering is the real cardholder.

Why do I have enter all of my account information again when I enroll a second card?

All of the information you provide is checked against the information that your card issuer has on file to be sure the person registering is the actual cardholder. You are asked to enter the information again when you enroll a second card for your own protection. That way, your card issuer can be sure the real cardholder is registering the card.

What is my customer number and where can I locate it?

Your customer number is the same number as your Online Banking logon. If you are having problems locating your customer number, you can call 1300 65 22 20 for assistance.

If I supply my e-mail during registration, how will it be used?

In accordance with your card issuer's privacy policy, your e-mail address may be used to provide you with financial products and services, assist you with queries or concerns, comply with legal or regulatory obligations imposed on us, and/or to perform our regular and necessary business functions.

You can opt out of receiving marketing material from us at any time. If you do opt out, we will continue to provide information in relation to your existing accounts or facilities only (including new features or products related to these accounts/facilities). To do this, contact Customer Service on 1300 65 22 20.

Can I register more than one card at a time so that they all have the same password?

Each Visa card must be separately registered for Verified by Visa so that it is individually protected. For each card registration, you will be asked to select a password that complies with your card issuer's requirements. Your Verified by Visa password must contact 6-12 characters containing at least one letter and one number. We recommend that you select a password that will be easy for you to remember, but difficult for others to guess.

Is my password case sensitive?

Yes. it is.

What is a Personal Message?

The Personal Message is a message that you create during registration. Each time you make an online purchase at a participating merchant, a screen will ask you to enter your password. In this box, you'll see your Personal Message and other purchase details. The Personal Message is your assurance that you are communicating with, and submitting your password to your card issuer. If the Personal Message displayed in the screen is incorrect, you should not enter your password, but should instead contact Customer Service immediately on 1300 65 22 20 to report a possible fraud.

What do I do if I have questions during the registration process?

If you have questions, or need assistance during the registration process, you should contact Customer Service on 1300 65 22 20.

Why am I prompted to register for Verified by Visa when I haven't signed up for it? Verified by Visa is a new service from Visa and your card issuer that provides added security when you shop online and helps protect against unauthorised use of your enrolled card. Your card issuer is making it easier for you to register for this added protection by offering you the opportunity to sign up while you're already online.

Who is asking me for this information?

A screen requesting that you enter account information to verify your identity comes directly from your card issuer. The entire Verified by Visa communication is between you and your card issuer, via a secure channel, and the merchant cannot see any of your information

Is it safe to enter this information? Won't the merchant see my information?

The communication between you and your card issuer is not visible to the merchant and none of your account information, including your password, is ever shared with the merchant.

Will I have to keep entering all of my information each time I make an online purchase?

No. Once you have registered for Verified by Visa the only information you will need to provide to complete your online purchase at a participating merchant is your password itself.

How do I change my Password?

You can access the Account Management feature by clicking on the Account Management link on https://www.securecode.com/bendigoandadelaidebank. You can then login and change your password.

What if I forget my Password?

If you forget your password you should return to

https://www.securecode.com/bendigoandadelaidebank and click "Register Now". You'll then be able to re-register and create a new password. If you have any difficulty, you should contact Customer Service on 1300 65 22 20.

Will Verified by Visa add any additional fees to my account?

No - this service is free.

Shopping with Verified by Visa

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 your card issuer requesting your password. After reviewing the details of your purchase, 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 unauthorized 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 recognized via a Visa directory.

I forgot my Verified by Visa password. What should I do?

You should return to https://www.securecode.com/bendigoandadelaidebank 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 Customer Service on 1300 65 22 20 for further assistance.

Is my Verified by Visa password case sensitive? Yes. it is.

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.

Account Management

What is the Account Management feature?

The Account Management feature allows you to change your Verified by Visa password, create a Personal Message or update your email address.

How do I access this feature?

Simply return to https://www.securecode.com/bendigoandadelaidebank where you registered and click on the "Account Management" link. You will be asked to enter your

name, card number and password to login.

What if I've forgotten my Verified by Visa password and I am unable to login?

You should return to https://www.securecode.com/bendigoandadelaidebank 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 Customer Service on 1300 65 22 20 for further assistance.

Why couldn't the Customer Service representative tell me my password?

Your Verified by Visa password is secure so that you are the only person who knows what it is. Your card issuer does not store a copy of this password for security reasons, therefore cannot provide you with your password details.

How do I change my Verified by Visa password?

Access the Account Management feature by returning to https://www.securecode.com/bendigoandadelaidebank and clicking on the "Account Management" link. You can then login and change your Verified by Visa password. Your Verified by Visa password must contain 6-12 characters containing at least one letter

and one number and must be different from your Personal Message.

How do I change my Personal Message?

Access the Account Management feature by returning to

https://www.securecode.com/bendigoandadelaidebank and clicking on the "Account Management" tab. You can then login and change your Personal Message to anything you want as long as it is between 1 and 30 characters and is different from your Verified by Visa password.

How do I change my e-mail address?

Access the Account Management feature by returning to https://www.securecode.com/bendigoandadelaidebank and clicking on the "Account Management" link. You can then login and update your e-mail address.

Security and Privacy

How does Verified by Visa protect me?

First you must register and create a Verified by Visa password. Each time you make an online purchase at a participating merchant, a screen will appear automatically asking for your Verified by Visa password, like the bank asks for your PIN at the ATM. When you correctly enter your Verified by Visa password, you confirm that you are the authorised cardholder and your purchase is completed. If the correct code is not supplied, your card issuer cannot confirm your identity and so the purchase will not go through.

Why do I have to supply my personal information during registration?

The information you provide is checked against the information that your card issuer has on file. This is done as a security precaution to be sure that the person registering is the real cardholder. This personal data is not shared with the merchant or any third party.

Why do I have enter all of my personal information again when I enroll a second card?

You are asked to enter the information again when you enroll a second card for your own protection. All of the information you provide is checked against the information that your card issuer has on file for you. That way, your card issuer can be sure the real cardholder is registering the card.

Why am I asked to supply my e-mail during registration?

In accordance with your card issuer's privacy policy, your e-mail address may be used to provide you with financial products and services, assist you with queries or concerns, comply with legal or regulatory obligations imposed on us, and/or to perform our regular and necessary business functions.

You can opt out of receiving marketing material from us at any time. If you do opt out, we will continue to provide information in relation to your existing accounts or facilities only (including new features or products related to these accounts/facilities). To do this, contact Customer Service on 1300 65 22 20.

How will the online merchant know that my card is protected by Verified by Visa? When you use a card you have enrolled in Verified by Visa at participating online merchants, the merchant does not know that your account is protected until you finish the purchase and confirm your identity to your card issuer. At that point, your card issuer guarantees your purchase to the merchant, but never shares your Verified by Visa password.

Where can I view Terms of Service?

You should visit https://www.securecode.com/bendigoandadelaidebank for the Terms of Service of Verified by Visa.

Where can I review the privacy policy?

To review your card issuer privacy policy, please visit http://www.bendigoadelaide.com.au/terms/privacy_policy.asp

Will my personal information be used without my permission?

Absolutely not. Your information will only be used in accordance with your card issuer's privacy policy. To review your card issuer's privacy policy, please visit http://www.bendigoadelaide.com.au/terms/privacy_policy.asp

Does the service use cookies?

No. The Verified by Visa service does not use cookies that are stored on your desktop. Instead, the software uses "session cookies" which are temporarily stored on your desktop and then immediately (and automatically) deleted when you go offline.