



Q: What is Verified by Visa?

A: Verified by Visa also known as V by V makes online transactions more secure by helping to ensure that the rightful owner of a Stanbic Bank Visa Card is initiating the transaction. The Cardholder will receive a One-Time-Password (OTP), when the online merchant is registered for V by V. This will be used to complete the Online Transaction.

Q: Who qualifies for Verified by Visa?

A: Stanbic Bank Debit or Credit Cardholders.

Q: How do I shop with Verified by Visa?

A: Once your card is issued, the V by V service is automatically registered and will work at any participating online merchants.

Q: Where can I shop using Verified by Visa?

A: At all Verified by Visa participating and non-participating online merchants as long as they accept Visa cards. The Verified by Visa logo is always displayed on participating merchant's website.

Q: Can I still use my Stanbic Bank Visa Debit or Credit card at online merchants that are not registered for Verified by Visa?

A: Yes, your Stanbic Bank Visa Debit and Credit card transaction will be processed as usual if the merchant is not registered for V by V but you will not receive an OTP at these merchant's website.

Q: How easy is Verified by Visa to use?

A: It's simple! As you make an online transaction, an OTP will be sent to you via SMS or email. All you need to do is enter your OTP when checking out.

Q: What is a (CVV)?

A: CVV is the last 3 digit number, on the back of your Visa Debit or Credit card. This is another measure to help safeguard your card.



Q: If I have more than one personal Visa Debit and Credit card with Stanbic Bank, what do I do to get all of them V by V?

A: Each card is automatically registered for V by V once it is issued.

Q: What happens when my Stanbic Bank Visa Debit or Credit card expires/ is lost/stolen/blocked and I require a new one?

A: You will be issued a new Visa Debit or Credit card. The V by V service is automatically updated with the new card details. You do not need to re-register to continue using the service.

Q: I don't often shop online, should I still be registered for Verified by Visa?

A: Yes, even if you don't currently shop online, your card will automatically be registered for V by V. If your card is registered for V by V and you lose your card, or if someone attempts to make a purchase using your card number, they will not be able to make purchases at participating Verified by Visa merchants. Without your OTP which can be received via SMS or Email, the transaction will not be approved.

Q: What is the benefit for Stanbic Bank Visa cardholders?

A:

- Increased consumer confidence for purchases via the Internet.
- No special application software is needed at the cardholder's access device.
- Ease of use.
- Control over card use for online purchases.

Q: Does Verified by Visa cost me anything?

A: Stanbic Bank will offer V by V service for FREE .