

Verified by Visa® (VbV) Fact Sheet



The popularity of online shopping in Canada continues to grow. Now, with the *Verified by Visa (VbV)* service, your customers' trust in your secure checkout process can grow along with this popularity. It's a service available exclusively to VISA® cardholders and merchants offering VISA cards as a method of payment, with a win-win outcome for both.

What is *Verified by Visa*?

- A global online cardholder authentication service from Visa designed to make shopping online more secure for both customers and merchants

The value of *Verified by Visa* for you

- Reduction in the number of chargebacks for online fraud
- Increases cardholder confidence, which could lead to increased sales
- Can be readily integrated into existing e-commerce systems
- Has minimal impact on the existing checkout process
- User friendly – for both you and your customers
- Easily installed “Merchant Plug-In” software

The value of *Verified by Visa* for your customers

- Greater protection against unauthorized use of their VISA card(s) for online purchases
- Increased confidence and trust when shopping online
- Comfortable online shopping – the VbV service fits neatly into the familiar online buying process
- Easy to use – no special software required for PCs or browsers
- Easy to shop – the ability to quickly identify merchants who are *Verified by Visa* participants
- Enables a shopper to have his or her authenticity verified with a personal password
- It's free for cardholders

The technology

Verified by Visa is based on the 3-Domain (3-D) Secure protocol, which supports online cardholder payment authentication. Developed by Visa, 3-D Secure allows Card Issuers to confirm a cardholder's authenticity during the purchase transaction through a password-based system. For additional information on *Verified by Visa*, please contact your Merchant Services Provider.