

## Verified by Visa

Santander Private Banking now offers Verified by Visa which protects your Visa card when purchasing online.

Verified by Visa is a free service designed to make it safer and more convenient for you to shop online at participating retailers using your Visa card. When 'activating' your card you will be asked to create your own secret password then every time you pay with your Visa card at participating online retailers, you will be prompted to enter your secret password during checkout – just like entering a PIN at the ATM. In seconds, you gain important added protection when shopping online.

### How does Verified by Visa protect me?

When you correctly enter your password during a purchase at a participating online retailer, you confirm you are the authorised cardholder and your purchase is then completed. If an incorrect password is entered, the purchase will not be completed.

Once you activate your card for Verified by Visa protection, even if someone knows your card number, an online purchase at a participating retailer cannot be completed without your password.

### How can I tell if a retailer is participating in the Verified by Visa programme?

Often a participating retailer will advertise the fact that they offer online shopping security with Verified by Visa by displaying the logos on their site. When you are shopping at a participating retailer, as part of the checkout process you will automatically be asked to enter your password. If a retailer asks for your password as part of the checkout process, then that retailer is participating in the programme. If they do not ask for your password they are not participating in the Verified by Visa programme.

### How do I sign-up for this protection?

The first step is to 'activate' your card in the Verified by Visa programme. You can activate your card by clicking on the link below, or by completing the activation process the next time you are shopping at a participating retailer.

**To activate your card please click here**

To activate your card you will be asked to:

1. Enter information from your card
2. Enter an additional verification data element, to validate you are in fact the genuine client. This additional piece of information is something you know and we know but does not appear on your card. It could be, for example your mother's maiden name, or the post code for your mailing address. The activation screen will tell you what additional piece of information is required.
3. Establish your own password. You will use your password to authenticate your identity every time you use your card online at a participating retailer.
4. Enter your own Personal Message, by following the link above. This is a short message you create that has special meaning to you. Whenever you use your Visa card online at a participating retailer, you will see your own Personal Message. This is how you will know that you are on a secure online site. Please note, you can only create your Personal Message through the link above and not during activation whilst shopping.

Once the information you enter is validated and it is certain that you are the genuine client, you will be asked to:

**Call** 0845 054 4000†

**Overseas call** +44 (0)1534 885 000†

**Email** [info@santanderpb.je](mailto:info@santanderpb.je)

**Visit** [www.santanderpb.je](http://www.santanderpb.je)

† Lines open 8am to 8pm, UK time, Mon to Fri. Calls may be recorded or monitored.

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