



**VISA**

# Visa Secure

## Consumer Communication Examples for EMV 3-D Secure

March 2019



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# Contents

- 1 Introduction
- 2 EMV 3-D Secure update
- 3 Opportunity
- 4 Merchant communication examples
- 5 Issuer communication examples





# Introduction

What is the purpose of this document?

This document provides a guide on how to communicate the launch of EMV 3-D Secure, formerly known as 3-D Secure 2.0, to customers along with the brand update from Verified by Visa to Visa Secure to better align the offering name to the Visa master brand strategy by leading with **Visa**.

## This document contains:

### Background

Help your customers understand there's an upcoming change with EMV 3-D Secure and the benefits of this change.

### Brand Guidelines

Understand how to configure and correctly use Visa collaterals in your Marketing and Communications.

### Marketing Assets

Provides templates and relevant messaging to promote EMV 3-D Secure and its benefits to customers.

### Contact Us

For any questions, concerns or approvals email all questions and assets to your Visa account representative.

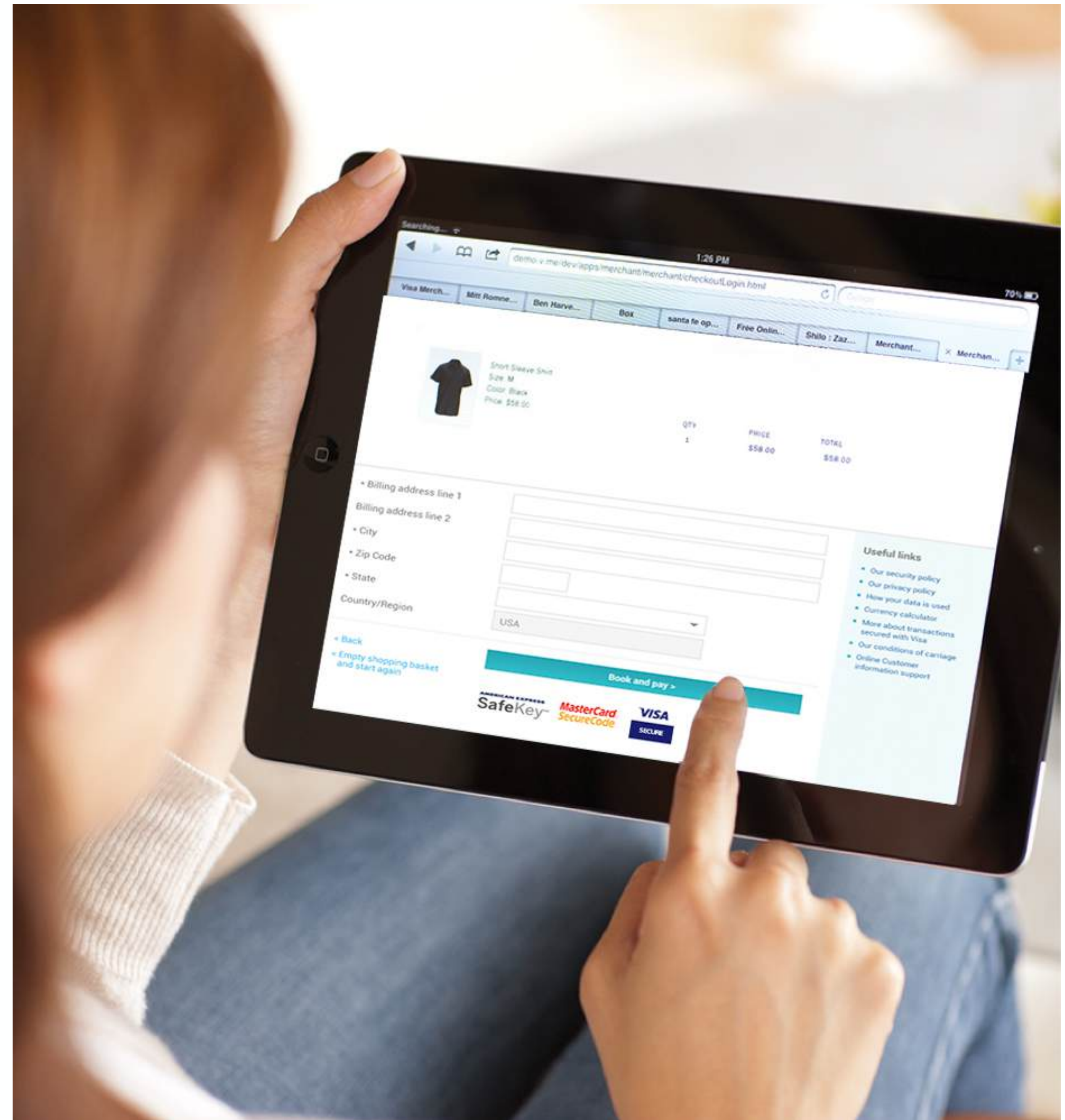
# Opportunity

## Opportunity

Over 15 years ago, Visa developed 3-D Secure to provide merchants and issuers a way to authenticate the cardholder for card-not-present payments. Despite varying degrees of adoption globally, 3-D Secure became the industry-wide eCommerce authentication standard. Through the years, the original 3-D Secure standard associated with Verified by Visa has been known for a less than optimal user experience and cart abandonment.

With EMV 3-D Secure, these issues will be addressed through a more seamless and integrated consumer experience across a variety of devices. This upgrade also coincides with Visa's master brand strategy to help simplify Visa's brand expressions across different payment methods and experiences. With these two initiatives in play, this is an ideal time to rebrand Verified by Visa.

Note: Screen images illustrative only.



# EMV 3-D Secure update

At Visa, we are simplifying our brand expressions across different payment methods and experiences to ensure that Visa is recognized as the best way to be pay and be paid for everyone, everywhere; regardless of the payment form factor being used.

With the launch of **EMV 3-D Secure**, any existing Verified by Visa marks will be replaced with the following Visa Secure badge across Merchant and Issuer consumer-facing channels. In addition to this, simple descriptive language (e.g. “your online transactions are secure with Visa”) will help guide consumers with this enhanced technology and customer experience. As Issuers and Merchants transition from the original 3-D Secure standard to EMV 3-D Secure, it is recommended that the Verified by Visa brand be phased out across marketing/communication materials and user interface screens.

Within Issuer authentication/challenge screens, the Verified by Visa mark will be replaced with the Visa Secure badge as Issuers transition from the original 3-D Secure standard to EMV 3-D Secure.

Please refer to Visa's EMV 3-D Secure User Experience Guidelines at <https://developer.visa.com/pages/visa-3d-secure>

Now

The logo consists of the text "Verified by" in a dark blue sans-serif font, positioned above the word "VISA" in a larger, bold, dark blue sans-serif font.

Future

The logo is a rectangular badge. The top half is white with the word "VISA" in a bold, dark blue sans-serif font. The bottom half is a solid dark blue rectangle with the word "SECURE" in a white, bold, sans-serif font.



# How do these changes benefit our partners?

What this rebrand means for partners

1

## Unify & Amplify

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We are working hard to unify our brands, rules and standards in order to make our products and services easier to engage with for both partners and end users. A simple and streamlined Visa is easier for all parties to understand.

2

## Seamless Experience

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You can expect a more unified look, feel and behavior from Visa across our ecosystem, which means your customers can rely on the same trust, security and innovative thinking of the Visa brand across all payment experiences.

3

## Emerging Technologies

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Visa is a strong partner for both the technologies of today (e.g. card, mobile, QR, etc.) and whatever the future may hold. We are building a more flexible and forward-thinking brand to help you build your brand for the future.

# Communication

## Communication to consumers

Within consumer-facing communications, we want to emphasize that Visa's EMV 3-D Secure service helps prevent the unauthorized use of their Visa card - helping to protect their online transactions from fraud. The following proposed copy can be modified to fit your communication style and brand. Issuers may also want to include additional content to their communication to assist cardholders who may be asked to verify their identity via one-time passcode, biometrics, etc.

### **MERCHANT COMMUNICATION EXAMPLE:**

#### **Always working to protect you**

At [MERCHANT], we want to help ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can't see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

### **ISSUER COMMUNICATION EXAMPLE:**

#### **Online shopping secured with Visa**

Protecting you is our top priority. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [VISA WEBSITE].



# Communication

## Communication to consumers

Within consumer-facing communications, we want to emphasize that Visa's EMV 3-D Secure service helps prevent the unauthorized use of their Visa card - helping to protect their online transactions from fraud. The following proposed copy can be modified to fit your communication style and brand. Issuers may also want to include additional content to their communication to assist cardholders who may be asked to verify their identity via one-time passcode, biometrics, etc.

### EUROPEAN ISSUER COMMUNICATION EXAMPLE:

#### Ensuring you're always you

Protecting you is one of our top priorities. One way we do this is by preventing the unauthorized use of your card. As a Visa cardholder, your transactions are secured with Visa. Visa recently enhanced its security for online purchases which satisfies the strong consumer authentication requirement of the EU's Payment Services Directive being rolled out in 2019.

During an internet purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. During this verification process, you should see the Visa logo, reminding you that the transaction is secure and reliable. This extra check helps us ensure you're you and better protects you from fraud.

Learn more about how it works at [\[VISA WEBSITE\]](#).

Sincerely,  
[ISSUER]

### EUROPEAN ISSUER COMMUNICATION EXAMPLE:

#### Protecting you is our top priority

When shopping online it is important to feel confident using your [ISSUER] card. This is why [ISSUER] is pleased that your online transactions are secured with Visa.

Visa helps protect your card against unauthorized use when you shop online with participating retailers. When you make a purchase in a store you may be asked to enter a PIN to confirm that the card is yours. Similar to this, when you make purchases over the Internet whether you're using a desktop, mobile or other digital device, you may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

In the past, we've asked you to enter security information every time you shopped online at participating retailers, but we know this can sometimes be inconvenient. So we're making some changes that should mean we ask for this less often, although we may still have to in some circumstances. Visa recently enhanced its security for online purchases satisfying the strong consumer authentication requirement of the EU's Payment Services Directive being rolled out next year. You should see the Visa logo when you shop so you know the transmission is secure, reputable and comprehensive.

You can find out more information in our updated [\[Service Guidelines\]](#).



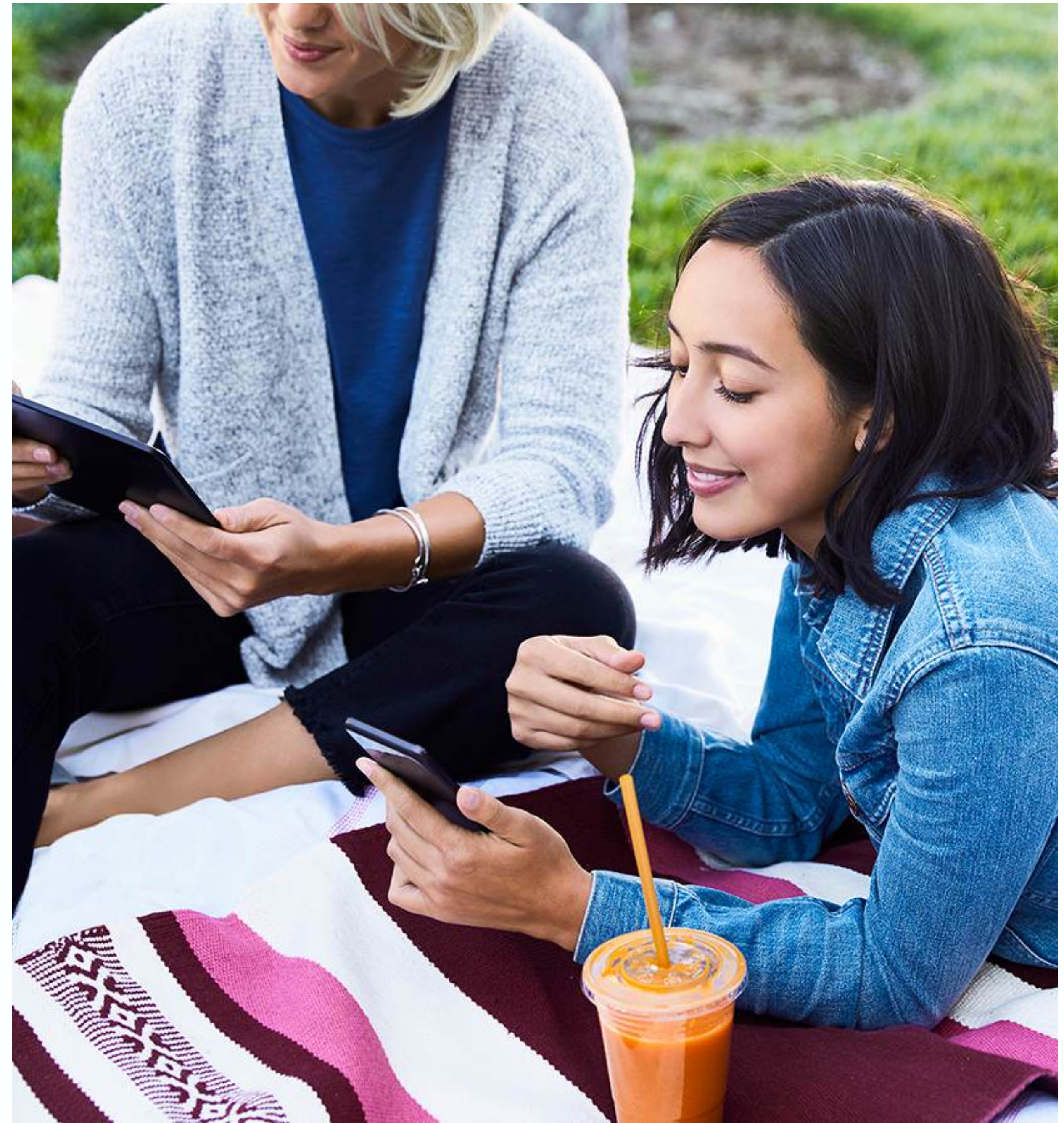
# Tone and Benefits

## How to speak to consumers

Please use simple and consumer-friendly language to help explain this service. When possible, have FAQs available to both consumers and employees to educate them on this service.

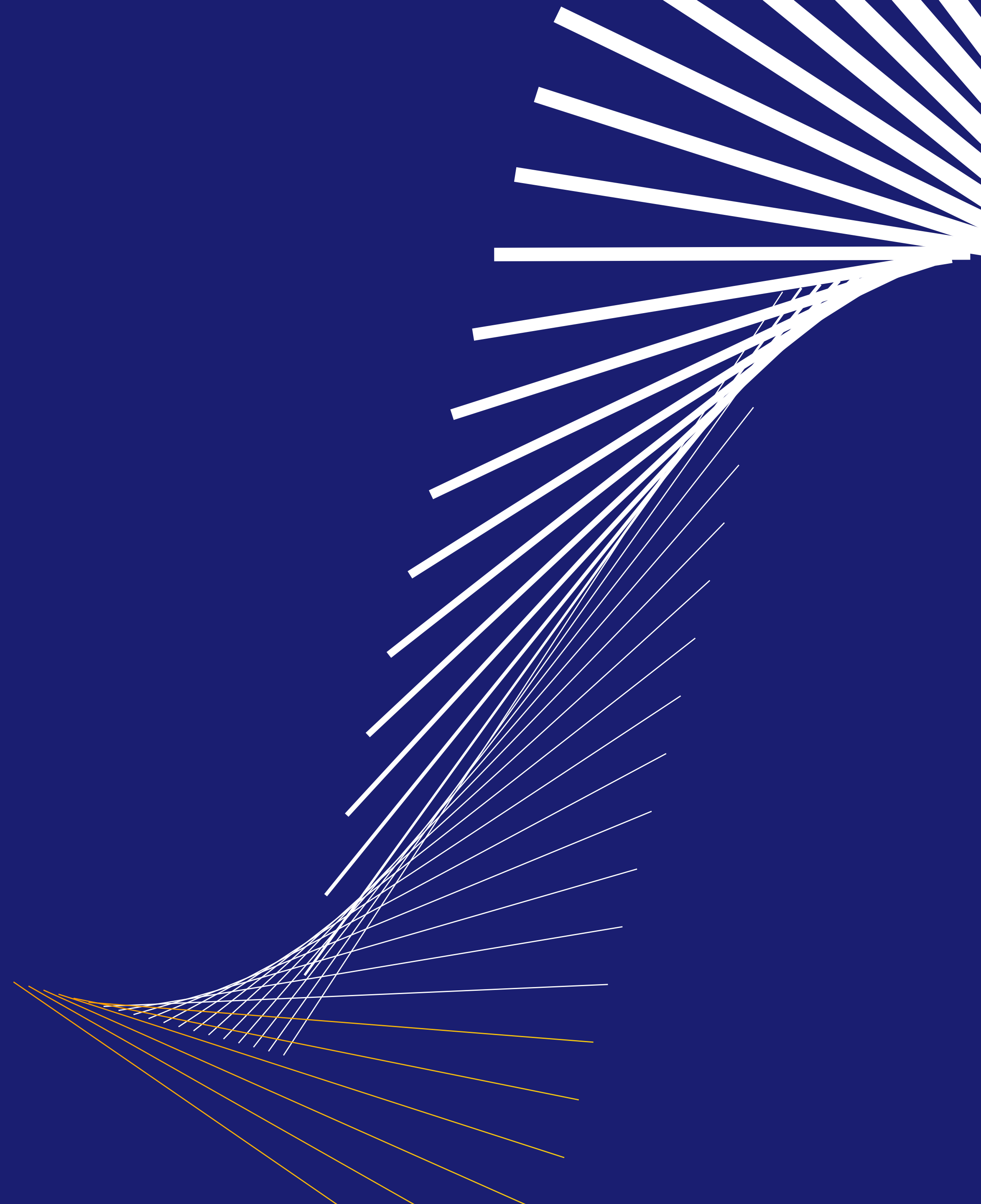
## Consumer Benefits:

Through this free and simple-to-use service, consumers have an added layer of protection that helps prevent the unauthorized use of their Visa card while shopping online. This service helps protect consumers from fraud and was recently enhanced to provide a more seamless and integrated consumer experience across a variety of devices, including desktop, mobile, and in-app.





# Merchant Examples





Merchant Examples

#1: Merchant website with Visa Secure badge

\* Billing address line 1

Billing address line 2

\* City

\* Zip Code

\* State

Country/Region

USA

< Back

< Empty shopping basket and start again

Book and pay >

AMERICAN EXPRESS

SafeKey<sup>SM</sup>

MasterCard

SecureCode

VISA

SECURE

Useful links

Our security policy

Our privacy policy

How your data is used

Currency calculator

More about transactions secured with Visa

Our conditions of carriage

Online Customer information support

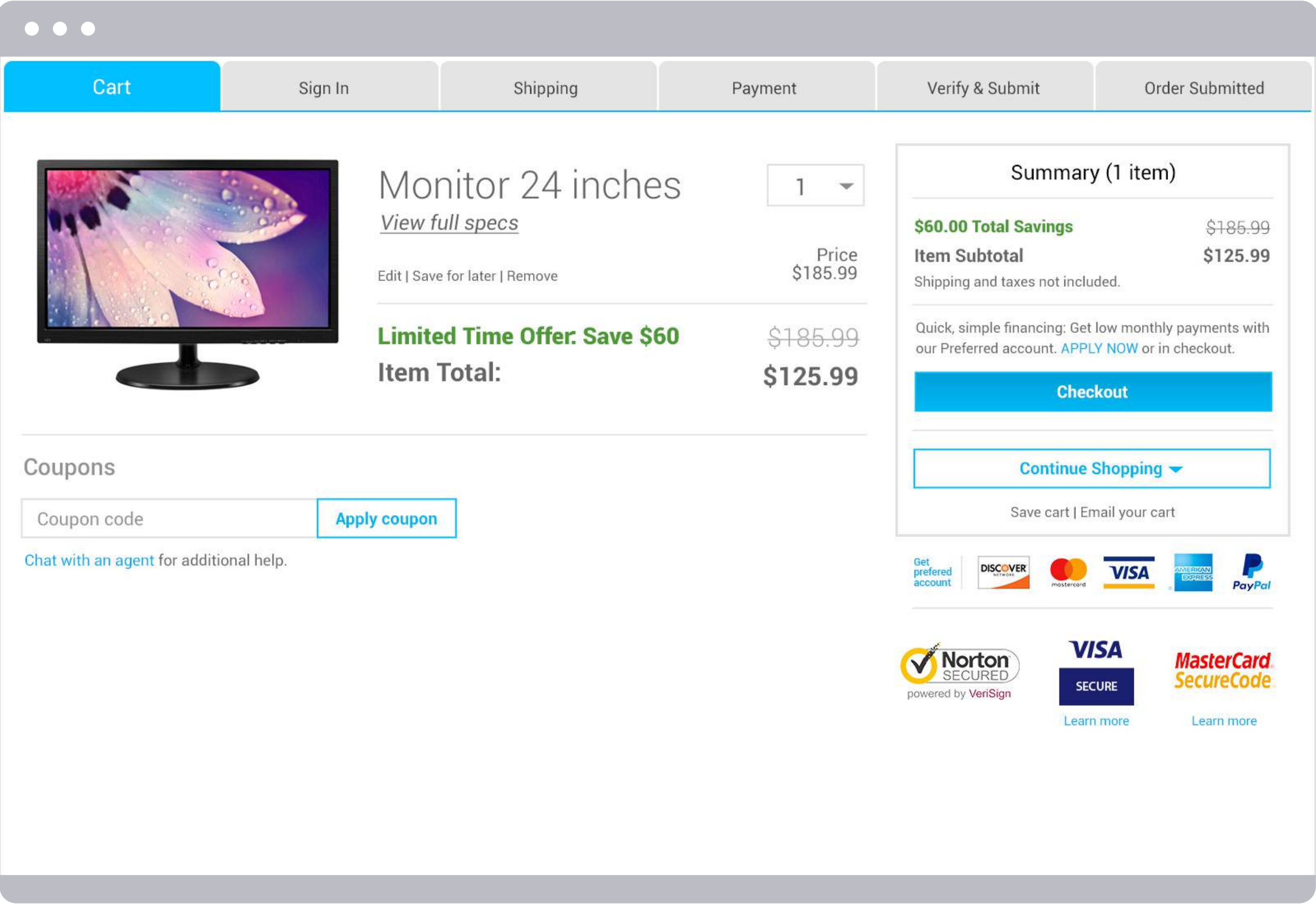
All rights reserved. Conditions apply.

Note: Screen images illustrative only.



Merchant Examples

#2: Merchant website with Visa Secure badge and “Learn more” link driving to Visa.com website




Visa Secure “Learn More” link takes user to the Visa.com consumer-facing webpage

<https://usa.visa.com/pay-with-visa/featured-technologies/verified-by-visa.html>

Note: Screen images illustrative only.

Merchant Examples

#3: Merchant website with Visa Secure badge and “Learn more” link driving to a merchant-hosted webpage



This card will expire on Mar, 2013

[Edit card](#) | [Use new card](#)

Your bank may apply a credit card conversion fee.


Purchaser contact information

freddie808@email.com

+1 (627) 123-4567

[Edit email address](#) | [Add new email address](#)

[Edit phone](#) | [Add new phone](#)



After clicking “Purchase”, you may be prompted to authenticate to ensure your transaction is secure with Visa.

[Learn more](#)

Purchase

One-way (1 traveler)

[Edit search](#)

Thu, Nov 29, 2018

[Revise](#)

SFO - HNL 9:01 am - 12:25 pm

Fare

Taxes and fees

\$157.94

\$23.36

TOTAL

\$181.30

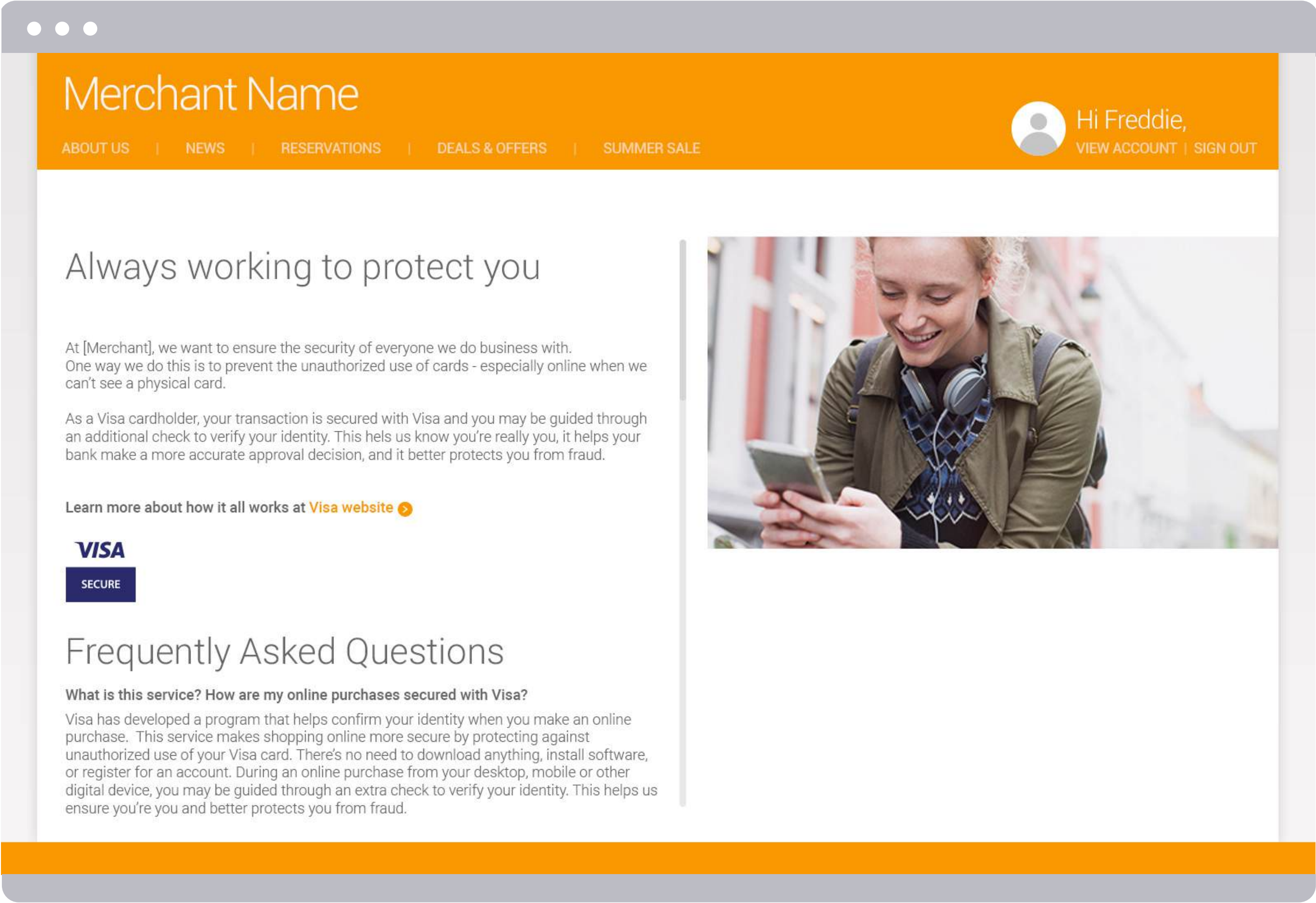
In this example, the "Learn More" link takes consumers to a merchant-hosted webpage with more information and FAQs

Note: Screen images illustrative only.



# Merchant Examples

## #4: Consumer-facing copy on Merchant website



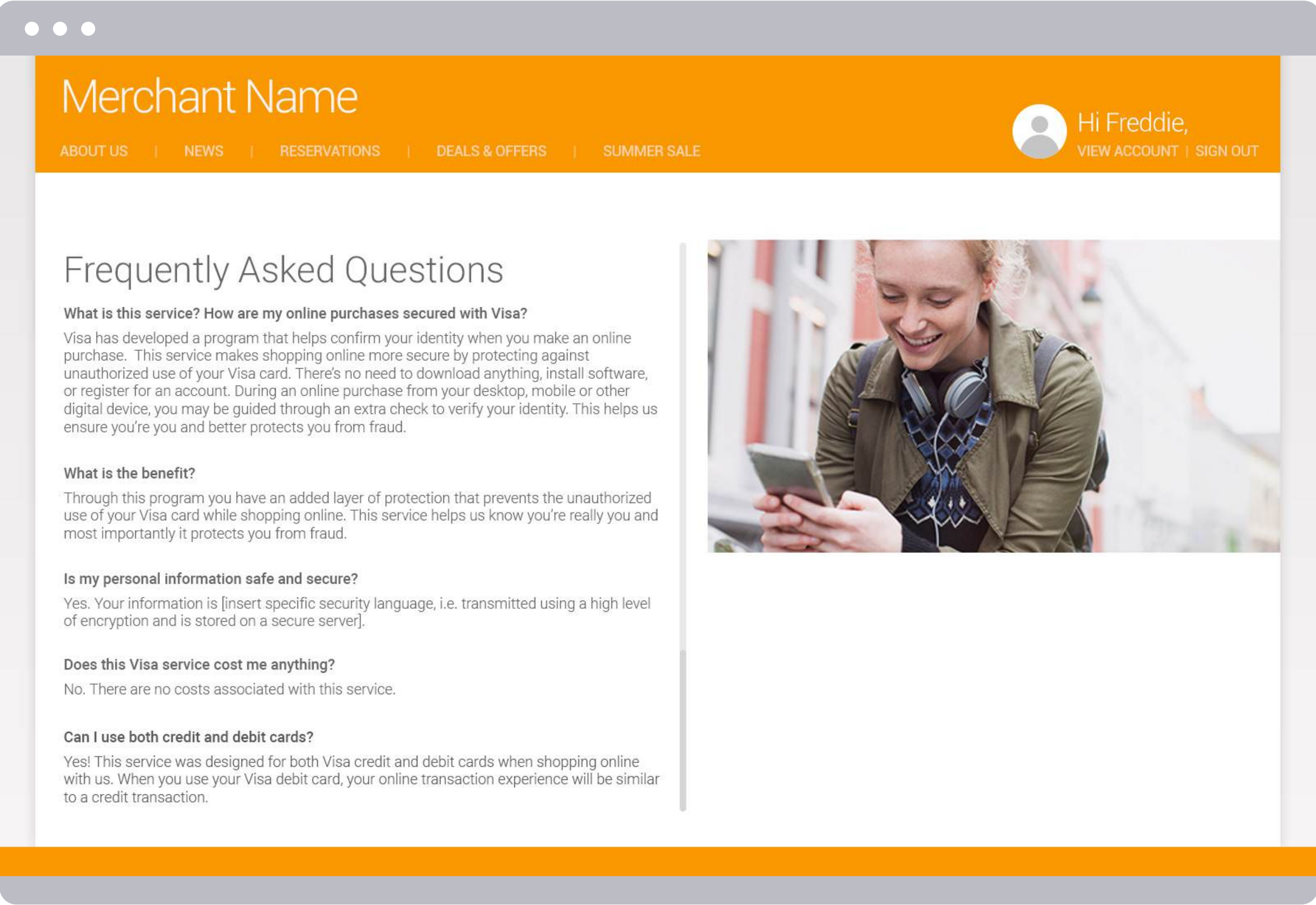
"Learn More" drives user to the Visa.com consumer-facing webpage

<https://usa.visa.com/pay-with-visa/featured-technologies/verified-by-visa.html>

Note: Screen images illustrative only.

# Merchant Examples

## #5: Consumer-facing FAQs on Merchant website




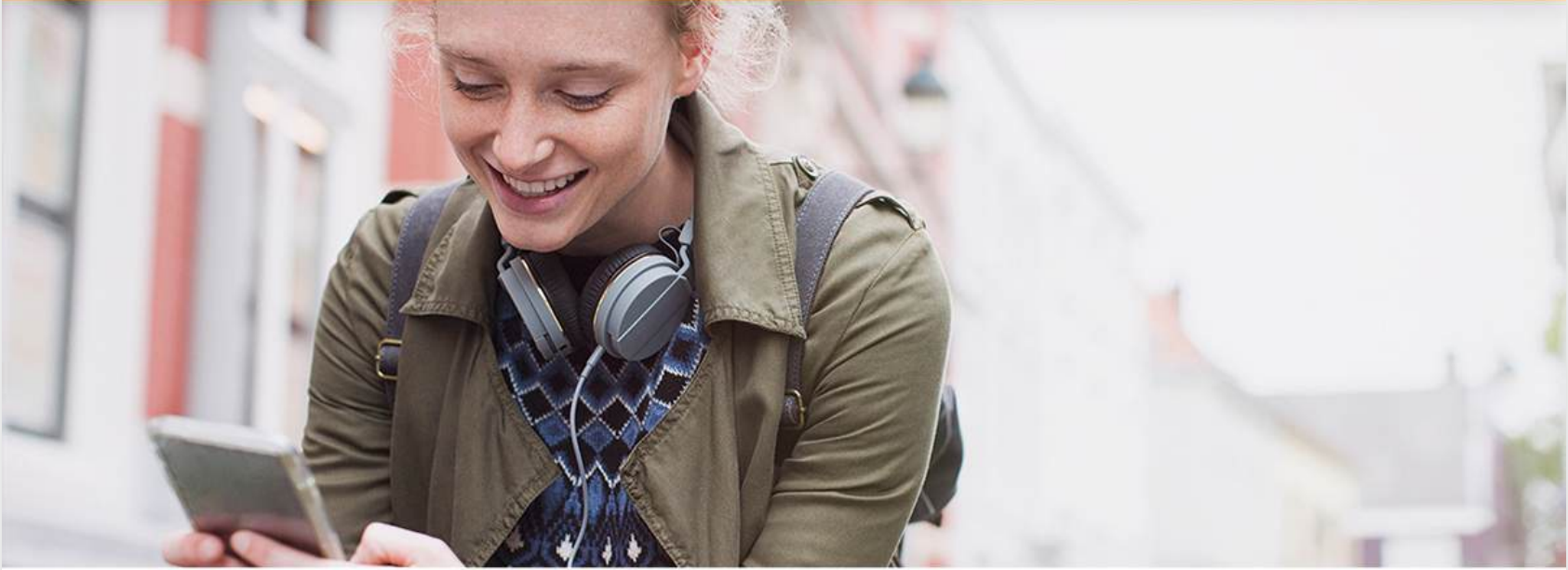
Note: Screen images illustrative only.



Merchant Examples

#6: Merchant email with consumer-facing copy

 Merchant Name




### Always working to protect you

At [Merchant], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards - especially online when we can't see a physical card.

As a Visa cardholder, your transaction is secured with Visa. Visa recently enhanced its security for online purchases by making it more seamless across desktop, laptop or mobile phone. You may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it all works at [Visa website](#) ➤



SECURE

"Learn More" drives user to the Visa.com consumer-facing webpage


<https://usa.visa.com/pay-with-visa/featured-technologies/verified-by-visa.html>

Note: Screen images illustrative only.



# Merchant Examples

## #7: Merchant Printed Brochure




### Your online shopping secured by Visa

**Always working to protect you**

At [MERCHANT], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can't see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [[VISA WEBSITE](#)].



Merchant Logo

### Frequently Asked Questions

**When I shop online and see the Visa Secure badge, what does this mean? How are my online purchases secured with Visa?**

Visa has developed a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your Visa card. There's no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

**What is the benefit?**

Through this program you have an added layer of protection that helps to prevent the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

**Is my personal information safe and secure?**

Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

**Does this Visa service cost me anything?**

No. There are no costs associated with this service.

**Can I use both credit and debit cards?**

Yes! This service was designed for both Visa credit and debit cards when shopping online with us. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

**Do I need a new Visa card to use this service?**

No. Your current Visa card will work, as long as the financial institution that issues your card is part of this Visa program. Please visit your issuer's website for more information.

**How will I know if my online purchase has this added layer of protection?**

This service automatically works at checkout. Remember, there's no need to download anything, install software, or register for your account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you're you and protect you from fraud.

**What happens when I finish shopping?**

As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

**If I do encounter this extra verification step, what will the extra check be?**

The financial institution that issued your Visa card has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

**I see the Visa logo when I'm going through the extra check. What's this about?**

If you do encounter this extra verification step, Visa helps route information to your financial institution so they can verify your identity. The Visa logo is there to give you peace of mind that the transmission is secure and reliable.


**I used to see and use Verified by Visa on your website. Is this service different?**

No. Although the Verified by Visa name is no longer in use, the same technology is in place to help protect you. In fact, this service was recently enhanced to make transactions more secure and the user experience more seamless.

**Merchant FAQ specifically for Europe**

**The EU's Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?**

Yes, Visa recently enhanced its security for online purchases including both e-commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU's Payment Services Directive being rolled out in 2019.



Merchant Logo

Note: Screen images illustrative only.



# Merchant FAQs

## Always working to protect you

At [MERCHANT], we want to help ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can't see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you're really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

## Frequently Asked Questions

### When I shop online and see the Visa Secure badge, what does this mean? How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your Visa card. There's no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

### What is the benefit?

Through this program you have an added layer of protection that helps to prevent the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

### Is my personal information safe and secure?

Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

### Does this Visa service cost me anything?

No. There are no costs associated with this service.

### Can I use both credit and debit cards?

Yes! This service was designed for both Visa credit and debit cards when shopping online with us. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

### Do I need a new Visa card to use this service?

No. Your current Visa card will work, as long as the financial institution that issues your card is part of this Visa program. Please visit your issuer's website for more information.



# Merchant FAQs

## How will I know if my online purchase has this added layer of protection?

This service automatically works at checkout. Remember, there is no need to download anything, install software, or register for your account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you're you and protect you from fraud.

## What happens when I finish shopping?

As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

## If I do encounter this extra verification step, what will the extra check be?

The financial institution that issued your Visa card has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

## I see the Visa logo when I'm going through the extra check. What's this about?

If you do encounter this extra verification step, Visa helps route information to your financial institution so they can verify your identity. The logo is there to give you peace of mind that the transmission is secure and reliable.

## I used to see Verified by Visa on your website. Is this service different?

No. Although the Verified by Visa name is no longer in use, the same technology is in place to help protect you. In fact, this service was recently enhanced to make transactions more secure and the user experience more seamless.

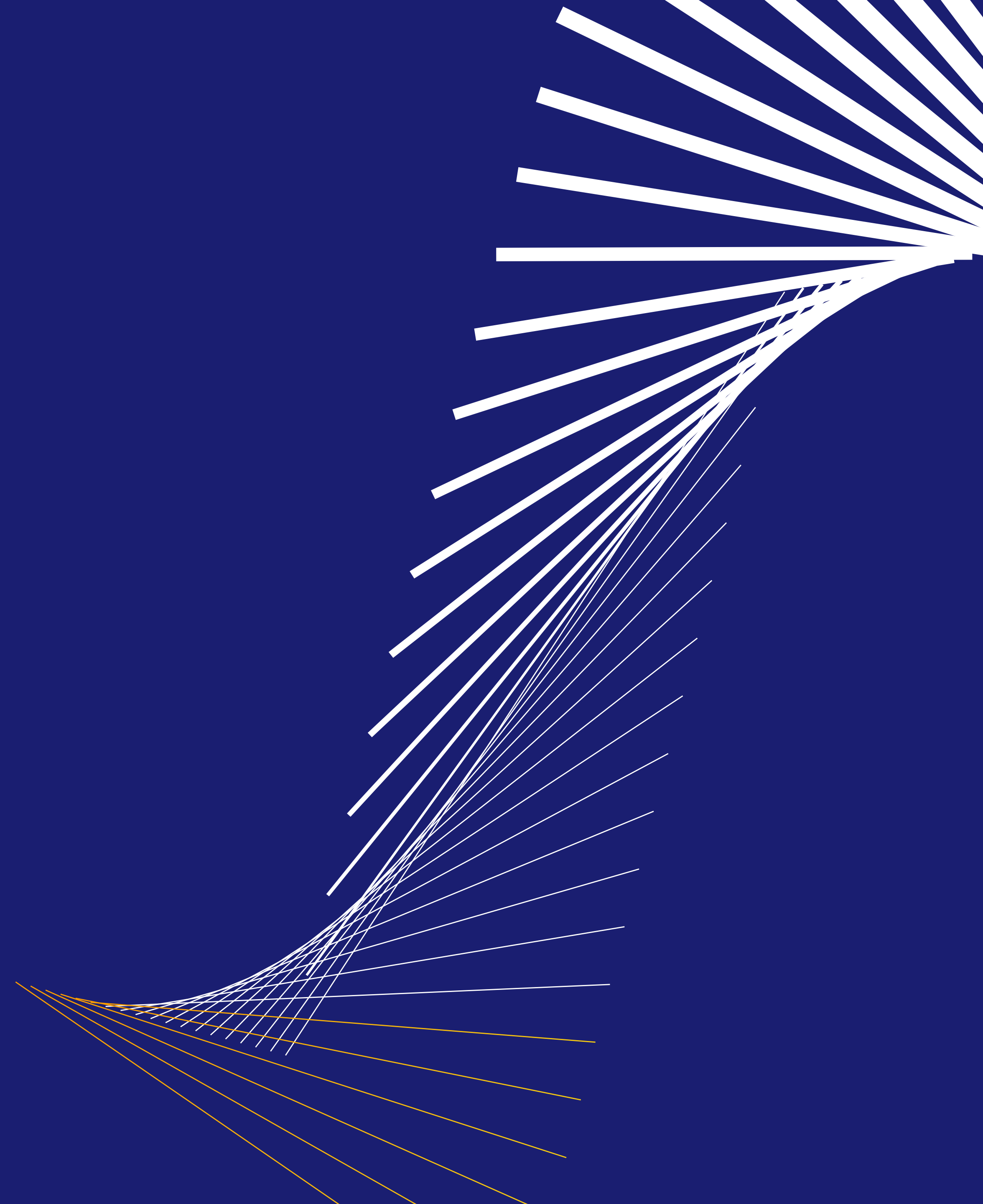
## Merchant FAQ specifically for Europe

### The EU's Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both e-commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU's Payment Services Directive being rolled out in 2019.



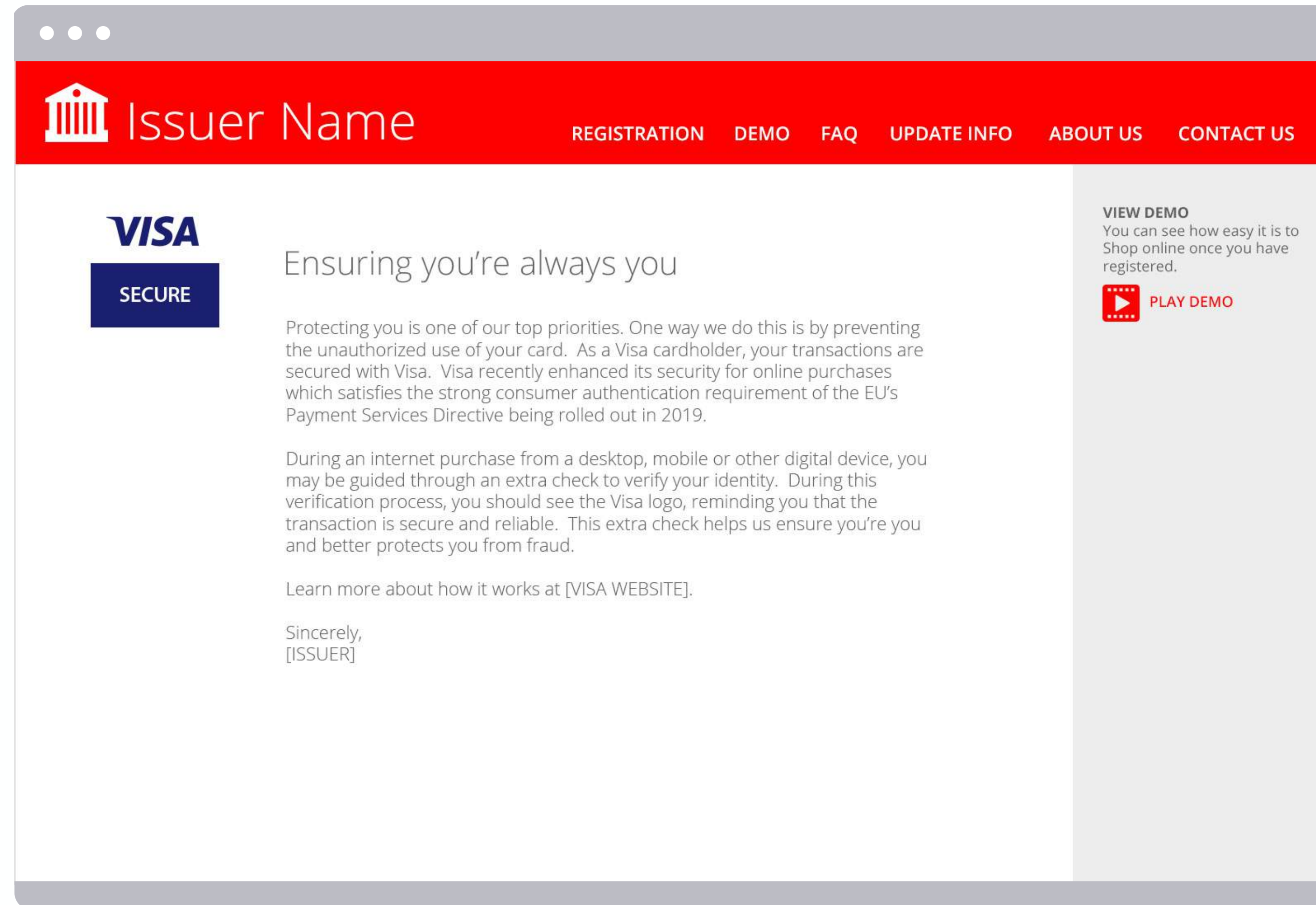
# Issuer Examples





## Issuer Examples

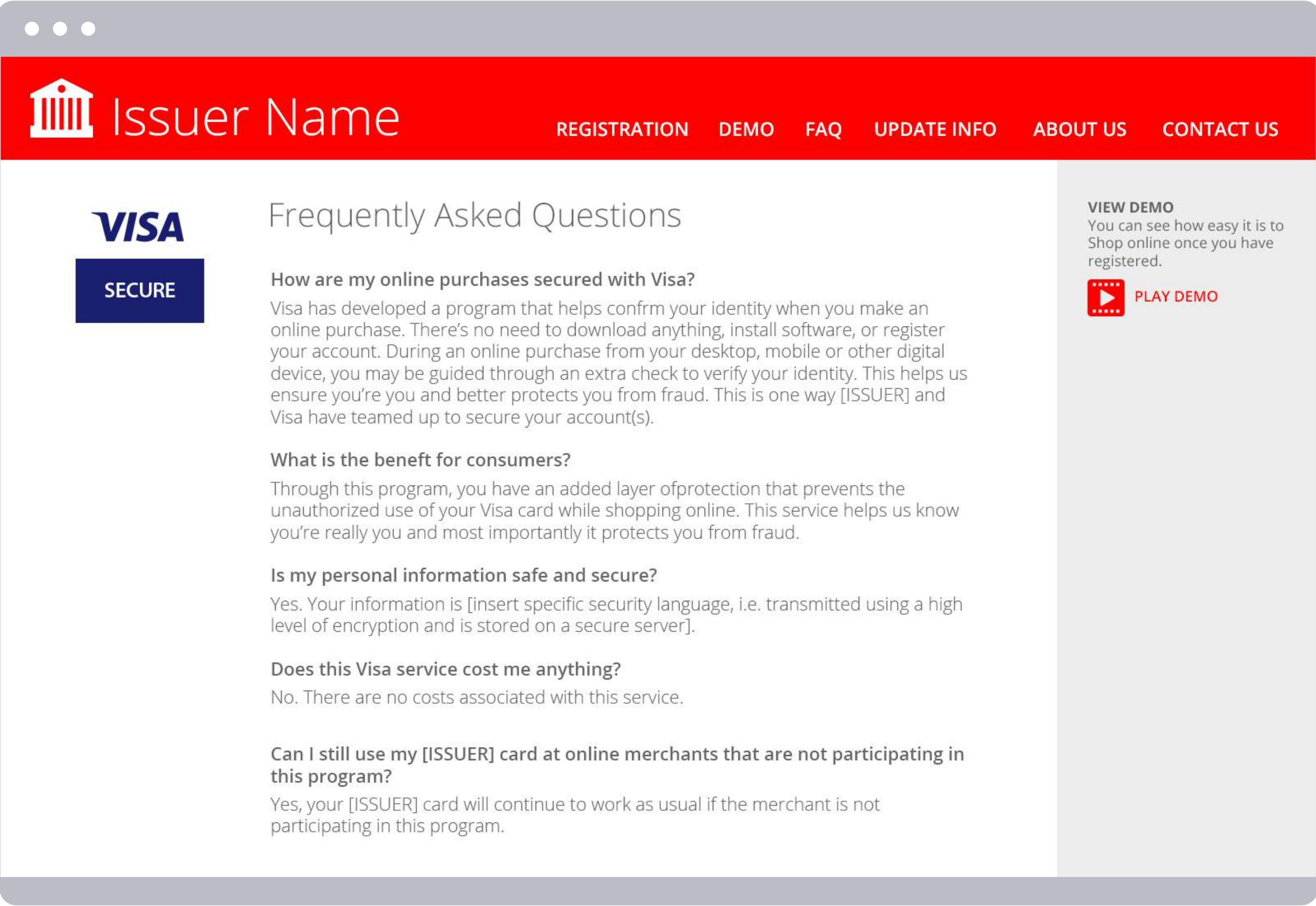
### #1: Cardholder-facing copy on European Issuer website



Note: Screen images illustrative only.

Issuer Examples

#2: Cardholder-facing FAQs on European Issuer website

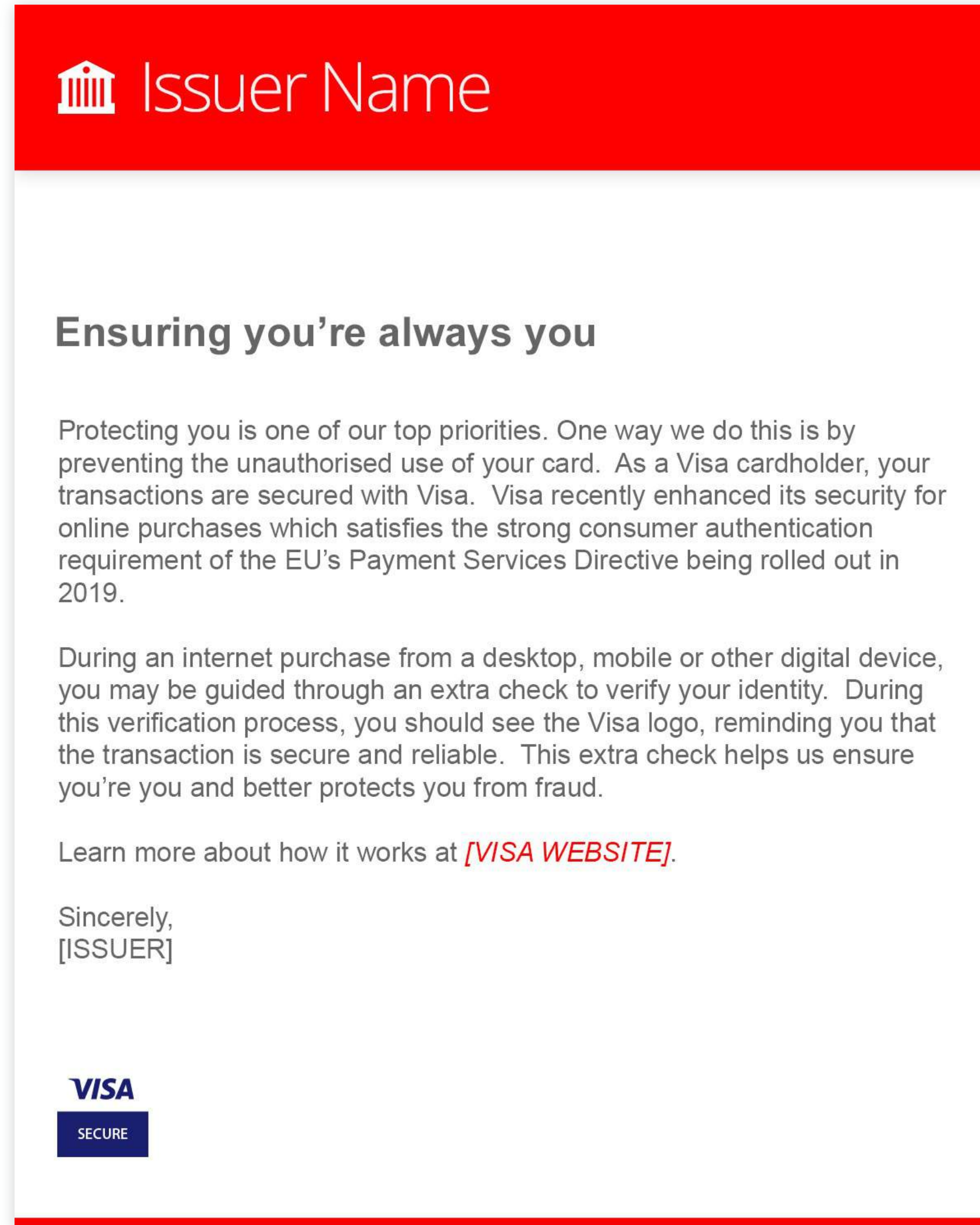


Note: Screen images illustrative only.



## Issuer Examples

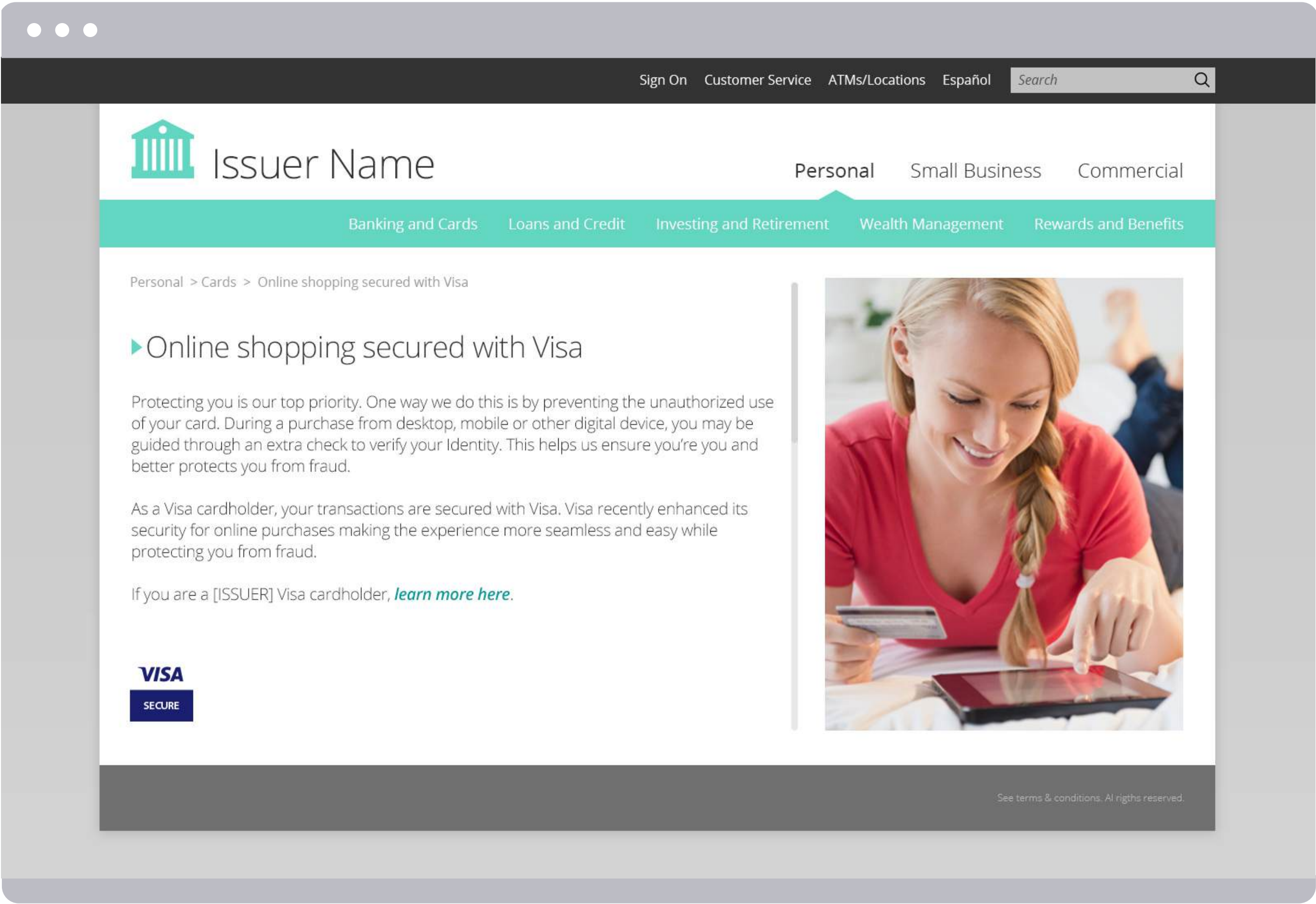
### #3: European Issuer email with cardholder-facing copy



Note: Screen images illustrative only.

Issuer Examples

#4: Cardholder-facing copy for an Issuer website (non-mandated region)



"Learn more" drives user to the visa.com consumer-facing webpage

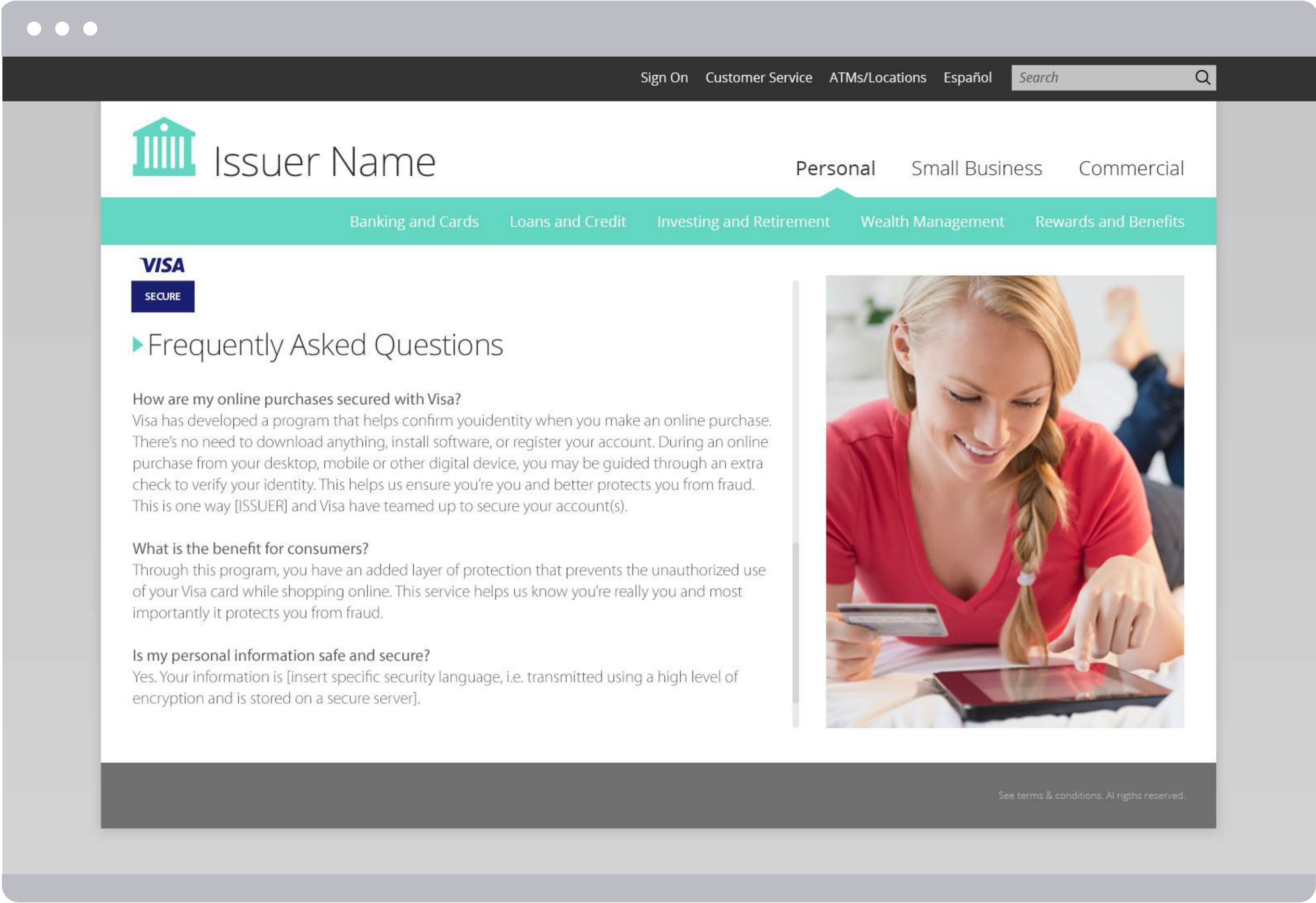
<https://usa.visa.com/pay-with-visa/featured-technologies/verified-by-visa.html>

Note: Screen images illustrative only.



Issuer Examples

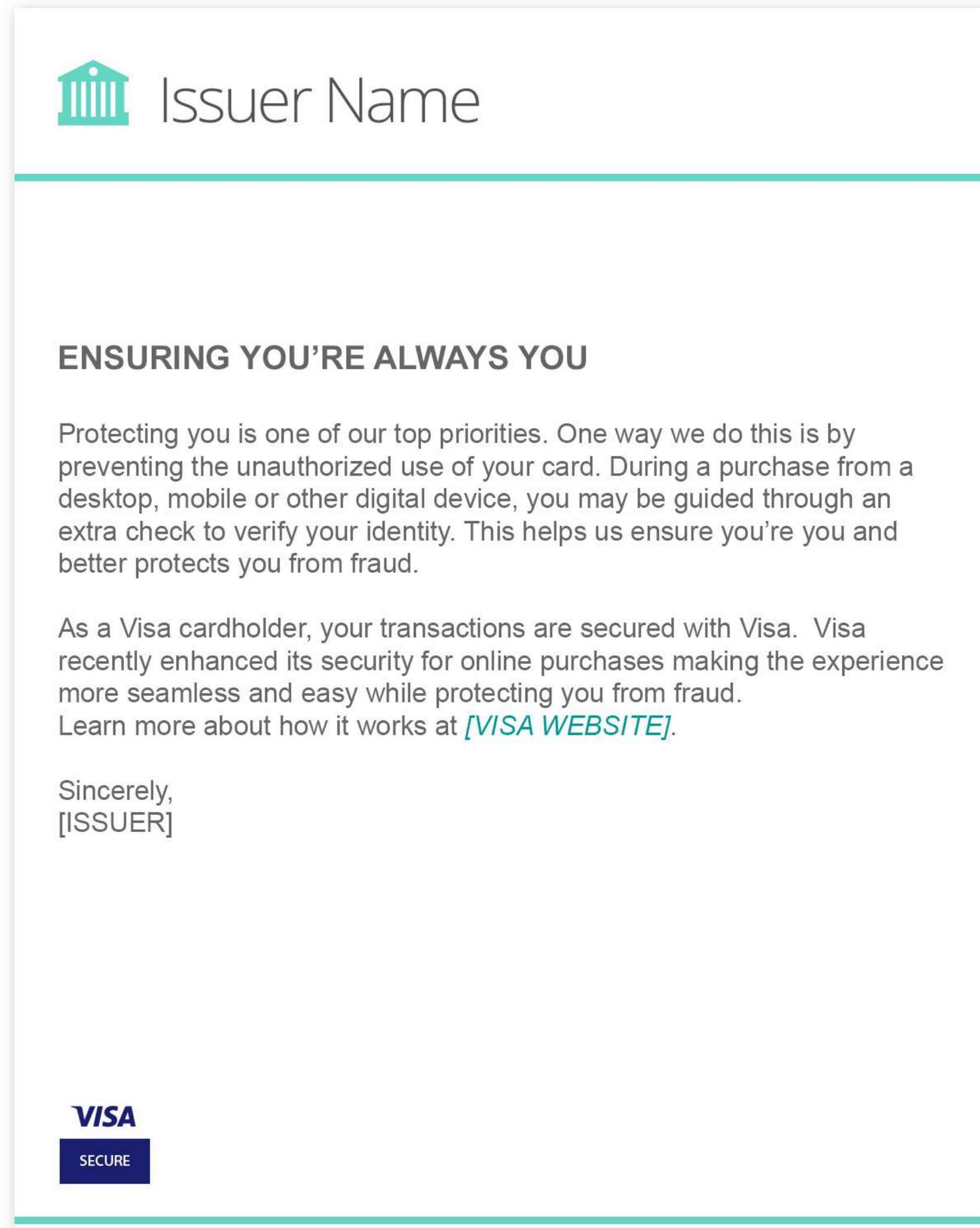
#5: Cardholder-facing FAQs for an Issuer website (non-mandated region)



Note: Screen images illustrative only.

## Issuer Examples

### #4: Issuer email with cardholder-facing copy (non-mandated region)



Note: Screen images illustrative only.



# Issuer Examples

## #5: Issuer Printed Brochure



Your online shopping  
secured with Visa

Protecting you is our top priority.

One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud.

As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [\[VISA WEBSITE\]](#).



### Frequently Asked Questions

How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. There’s no need to download anything, install software, or register your account.

During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud. This is one way [ISSUER] and Visa have teamed up to secure your account(s).

What is the benefit for consumers?

Through this program, you have an added layer of protection that prevents the unauthorized use of your Visa card while shopping online. This service helps us know you’re really you and most importantly it protects you from fraud.

Is my personal information safe and secure?

Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

Does this Visa service cost me anything?

No. There are no costs associated with this service.

How will I know if my online purchase has this added layer of protection?

This service will automatically work at checkout at any of Visa’s participating online merchants. Remember, there’s no need to download anything, install software, or register for an account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you’re you and protect you from fraud.



Lastly, if you see the following Visa Secure badge on participating online merchants’ websites this also indicates the use of this service.

Can I still use my [ISSUER] card at online merchants that are not participating in this program?

Yes, your [ISSUER] card will continue to work as usual if the merchant is not participating in this program. our transaction will still be protected by multiple layers of security and zero liability for fraudulent purchases.

Can I use both credit and debit cards?

Yes! This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

What happens when I finish shopping?

When you are finished shopping, proceed to the merchant’s checkout page. As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It’s important to take special precautions when your card isn’t present. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check be?

[ISSUER] has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

I see the Visa logo when I’m going through the extra check. What’s this about?

If you do encounter this extra verification step, Visa helps transmit the information being shared between the merchant and us. The Visa logo is there to give you peace of mind that the transmission is secure.

Issuer FAQ specifically for Europe

The EU’s Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both e- commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU’s Payment Services Directive being rolled out in 2019



Note: Screen images illustrative only.

# Issuer FAQs

## Online shopping secured with Visa

Protecting you is our top priority. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [VISA WEBSITE].

## Frequently Asked Questions

### How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. There's no need to download anything, install software, or register your account.

During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud. This is one way [ISSUER] and Visa have teamed up to secure your account(s).

### What is the benefit?

Through this program, you have an added layer of protection that helps prevent the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

### Is my personal information safe and secure?

Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

### Does this service cost me anything?

No. There are no costs associated with this service.

### How will I know if my online purchase has this added layer of protection?

This service will automatically work at checkout at any of Visa's participating online merchants. Remember, there's no need to download anything, install software, or register for an account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you're you and protect you from fraud.



Lastly, if you see the following Visa Secure badge on participating online merchants' websites this also indicates the use of this service.



# Issuer FAQs

**Can I still use my [ISSUER] card at online merchants that are not participating in this program?**

Yes, your [ISSUER] Visa card will continue to work as usual if the merchant is not participating in this program. Your transaction will still be protected by multiple layers of security and zero liability for fraudulent purchases.

**Can I use both credit and debit cards?**

Yes! This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

**What happens when I finish shopping?**

When you are finished shopping, proceed to the merchant's checkout page. As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

**If I do encounter this extra verification step, what will the extra check be?**

[ISSUER] has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

**I see the Visa logo when I'm going through the extra check. What's this about?**

If you do encounter this extra verification step, Visa helps transmit the information being shared between the merchant and us. The logo is there to give you peace of mind that the transmission is secure.

## Issuer FAQ specifically for Europe

**The EU's Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?**

Yes, Visa recently enhanced its security for online purchases including both e-commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU's Payment Services Directive being rolled out in 2019.