

Virgin Money Verified by Visa FAQs

Q. What is Verified by Visa?

A. Verified by Visa is a global authentication service. It provides you, the cardholder, with an SMS Code to ensure that only you may complete an Internet transaction.

Q. How am I protected?

A. By correctly entering your SMS Code during a purchase at a participating online retailer, you confirm that you're the authorised cardholder. If an incorrect SMS Code is entered, the purchase will not be completed. Even if someone knows your credit card number, they can't complete a purchase without an SMS Code.

Q. Will I need to enter an SMS Code every time I make a purchase online?

A. No, you'll only receive the SMS Code request if the website you're purchasing from is registered with Verified by Visa.

Q. How will I receive the SMS Code?

A. The SMS code will be sent to the mobile number we have listed on your account. It's important to ensure we have your up-to-date mobile number on the account. To update your mobile number, simply give our Customer Care Team a call on **13 37 39**.

Q. How long will I have to wait for my SMS Code to be sent to me?

A. It will be sent instantly to your phone.

Q. What if my mobile phone is not in service?

A. You may not receive your SMS Code if your phone is not in service. It's a good idea to always ensure your mobile phone is with you and in service before you shop online.

Q. What happens if I change my mobile number?

A. You will need to give our Customer Care Team a call on **13 37 39** and they can update the mobile number on your account.

Q. Do I need to register to use Verified by Visa?

A. Virgin Money has registered your credit card for this service. So there's nothing for you to do other than make sure we have your current mobile number.

Q. I have internet access on my mobile phone, can I use Verified by Visa through it?

A. Yes, Virgin Money customers can use Verified by Visa over mobile devices and tablets with connections to the internet.

Q. What do I do if I receive an SMS Code on my phone and I wasn't shopping online?

A. It's very important that you should contact us straight away on **13 37 39**.

Q. Will I be sent an SMS Code if I have registered my card with Visa Checkout?

A. No, if you are using Visa Checkout (previously known as v.me) to make your purchase, you will not be sent an SMS Code. To find out more about Visa Checkout visit virginmoney.com.au/visacheckout.



Q. How do I know whether a merchant participates in Verified by Visa?

A. Most participating retailers will display the Verified by Visa logo on their site during the checkout process. However, even if you don't see the logo, the merchant may still offer you protection and you will be prompted to enter your SMS Code.

Q. Will I be able to make purchases at online stores that accept Visa but do not participate in Verified by Visa?

A. Yes. To complete your purchase, simply follow the traditional checkout process. You will not be asked for an SMS Code at these merchants.

Q. Will I receive an SMS Code whilst I am overseas?

A. To receive your SMS Code whilst travelling overseas you will need to enable International Roaming with your mobile phone provider. If you intend to use an international phone number whilst travelling, you'll need to update the mobile number on your account. To make this update, simply give our Customer Care Team a call on 13 37 39.