

Verified by Visa

Frequently Asked Questions for cardholders

What is Verified by Visa?

Verified by Visa is a global authentication solution that provides a higher level of security for online transactions by confirming the identity of the cardholder at the time of purchase. It provides increased protection against unauthorised online use of a Visa card.

Can I register with my existing GMCU Visa card or do I need to apply for a new one?

All GMCU Visa cards are automatically registered for Verified by Visa.

How do I register my Visa card?

You do not need to register your card, all GMCU Visa cards are automatically registered.

How does Verified by Visa work?

When you are making an online purchase, our system will assess the risk of fraud during the transaction. If deemed necessary, you will be asked additional questions during the check-out process. This may be your date of birth, or your residential postcode registered with GMCU.

Do I need any special equipment or software on my computer?

All you need is an Internet connection and Internet Explorer, Netscape or AOL browser software version 4.0 or above. To find out if your browser is compatible, go to the "Help" menu on your browser's home page and select the "About" option. It should tell you which version is installed on your computer.

How will the online store know that I have Verified by Visa?

Participating online stores will automatically recognise your Visa card number.

If I suspect someone has used my card to make fraudulent purchases, what should I do?

Contact GMCU immediately.

What should I do if I am shopping online and I don't get asked for my Verified by Visa password?

Simply enter your payment details as normal and complete your transaction. It may mean that the merchant is not yet enrolled in the Verified by Visa service, or the transaction was assessed as low risk.

