

**What is Verified by Visa?**

Verified by Visa is a service that lets you use a password and Personal Assurance Message (PAM) with your GMCU Visa Card. Your password is as easy to use as your PIN at an ATM - and it means you're the only one who can use your Visa Card to make purchases over the Internet from participating merchants. For added security, your PAM confirms that you are connected to a legitimate website, and that your card is being authenticated by your Credit Union.

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

You can register any Visa card to be protected by Verified by Visa as long as your card issuer offers this service. GMCU offers this service to all of our Visa cardholders.

How do I register my Visa card?

1. Have your Verified by Visa member registration number and Visa card in front of you. (if you haven't received your number, or you have misplaced it, please contact your nearest GMCU branch)
2. When you have your card and member registration number to hand, go to our web page www.gmcu.com.au and click on the Verified by Visa button.
3. Follow the instructions.

I have more than one card issued on my Visa account. How does Verified by Visa work for additional cards?

Verified by Visa will still work for all the Visa cards on your account simply register and create a password and Personal Assurance Message (PAM) for each one.

After I register, how long does it take for Verified by Visa to start working?

Verified by Visa is available as soon as your registration is confirmed.

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.

What is a Personal Assurance Message?

When you register for Verified by Visa, you will be asked to create a Personal Assurance Message. When you pay online, a pop up screen showing this message is your assurance that GMCU is authenticating your password.

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

Participating online stores will automatically recognise your Visa card number if it is registered.

What if I forget my password?

If you forget your password you should contact your nearest GMCU branch.

If I suspect someone has stolen my password or used it 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. However, most online stores had the service available to them by September 2003.