



The Confidence Your Customers Need to Shop Online



Learn more about Verified by Visa

To learn more about the Verified by Visa enrollment or transaction process, or to read about the technology behind the Verified by Visa program, visit our Web site at www.visa.ca/verified

Sign up for Verified by Visa today

With the ability to increase sales and reduce chargebacks, why wait to get started with Verified by Visa? Contact your Acquiring financial institution today.



www.visa.ca/verified

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The Confidence Your Customers Need To Shop Online



Why Verified by Visa™ is good for your business

As an online merchant, you understand the challenges of doing business on the Internet. You can develop a top-notch Web site and offer many compelling reasons to buy online, but you often lose potential shoppers over concerns about credit card security. In fact, credit card security has been cited as the number-one reason that consumers do not make purchases online.* And when customers do purchase online, you may experience chargebacks because, until now, there has not been a way for the online shopper to “sign” for his or her purchase.

With Verified by Visa, an innovative online service that verifies cardholder identity in real-time, your customers can feel comfortable knowing that using their VISA® card on the Web is just as safe as using it in the real world.

Why you need Verified by Visa

Added security to increase sales

While e-commerce transactions on a secure Web site are generally safe, consumers have often been hesitant to use their credit cards online, resulting in untold lost sales. Now, when you use Verified by Visa you can offer VISA cardholders a simple way to “sign” for transactions online and help ensure that their card numbers cannot be fraudulently used at your Web site.

Through the simple Verified by Visa password verification process, VISA cardholders' identities are confirmed in real-time during checkout by the cardholder's financial institution. And since Verified by Visa addresses a key concern of online protection, it can enhance your reputation as a safe shopping site and turn the “e-browser” into a loyal repeat purchaser.

Protection against fraud and chargebacks

Designed to closely replicate a “card present” environment, Verified by Visa can reduce the risk of fraud and chargeback costs – with minimal impact to your current transaction process.

A simple, seamless transaction process

Implementing Verified by Visa on your Web site is easy with the installation of a plug-in software module. To get started with Verified By Visa, your eligible customers simply need to sign up for the service with their participating financial institution and obtain a password. Verified by Visa is initiated when a registered cardholder proceeds to your checkout page and clicks “buy.” The program then creates a window for the cardholder to enter his or her password. The cardholder's financial institution can then authenticate the cardholder and send you the response needed to proceed with payment authorization.

Unlike other services that promise online security, Verified by Visa allows you to initiate the authentication process. Online shoppers don't have to install special software, so it maintains a simple and painless shopping experience. Once your customers register for their passwords they can begin shopping almost immediately. And because Verified by Visa is a global service, you will be able to accept orders from Canada and around the world with confidence.

How Verified by Visa works

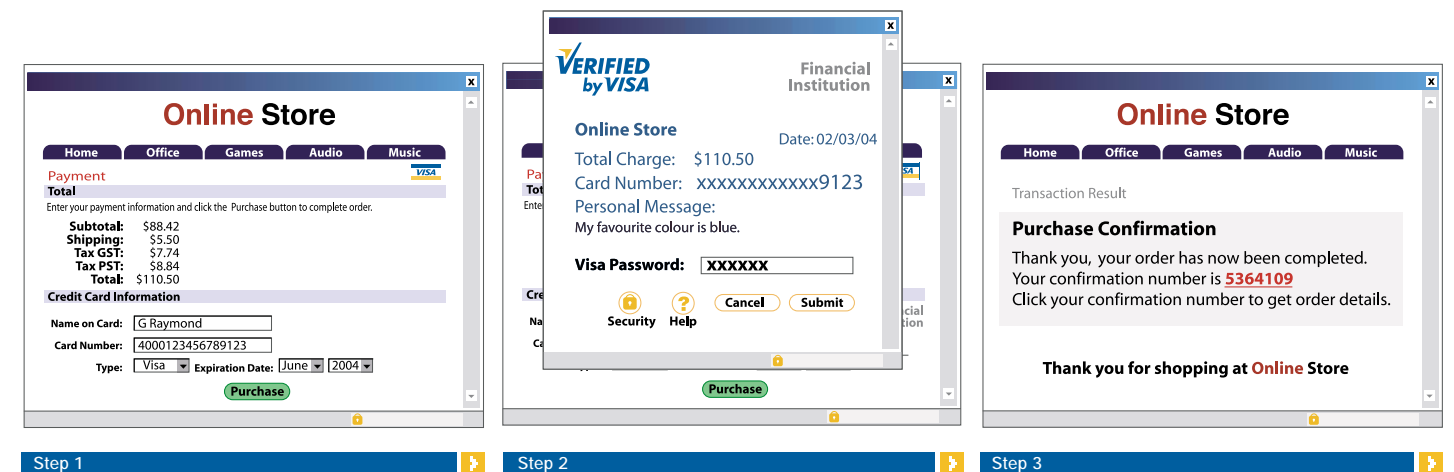
A simple verification process that takes only seconds to use, Verified by Visa gives your customers the confidence they need to shop online.



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*Forrester 2000, Cyber-Dialogue Q3 2000, Visa Market Research

Payment Transaction



Step 1 Step 2 Step 3

Cardholder Makes Purchase

Using your existing checkout process, the cardholder enters his or her VISA card number and clicks “buy.” The Merchant plug-in software is activated and determines whether the VISA card number is enrolled in Verified by Visa.

Cardholder's Financial Institution Authenticates the Cardholder

If the cardholder is enrolled, a pop-up screen is displayed and the cardholder enters his or her password. The cardholder's financial institution verifies that the cardholder has provided the correct password and sends a response to the Merchant.

Merchant Processes Authorization

If the response is positive, the Merchant's existing payment process then proceeds with a normal authorization request.



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Take the first step to increasing your online sales! Get more details today at www.visa.ca/verified