

How to protect cards against online fraud

Shopping online is rapidly becoming part of our everyday life with consumers benefiting from the additional convenience that the internet offers. However, with more people shopping online and the number of online shops growing, so, unfortunately, has the level of fraudulent activity.

This guide provides some practical advice on how to protect your cards from being used fraudulently over the internet. Protecting your card details is simple. Banks and online retailers are introducing straightforward solutions, known as *Verified by Visa* and *MasterCard SecureCode*, that

provide additional security when you shop online. Increasingly when you shop online you will see these logos encouraging you to sign up, and by doing so you will help to protect yourself from being a victim of online fraud.

MasterCard[®]
SecureCode[™]

VERIFIED
by **VISA**



What are the benefits?

Verified by Visa and *MasterCard SecureCode* make shopping online safer and have the following advantages:

- There is no need to get a new card as your existing card will be recognised at all participating online shops
- By registering there is a significantly reduced chance of your card being used fraudulently online
- Signing up is a quick and easy process
- No additional software is needed so you can benefit from this security at any computer
- Even if you don't shop online, signing up for these solutions will help safeguard your card

Signing up

There are two ways you can register for *MasterCard SecureCode and Verified by Visa*. You can sign up directly by visiting your card company's website or you can register when shopping at a participating retailer. Most card companies already offer *Verified by Visa and MasterCard SecureCode*, but a few are still in the process of introducing them. Visit these

web pages to see whether you can sign up straight away:

- <http://www.visaeurope.com/personal/onlineshopping/verifiedbyvisa/signup/main.jsp>
- <http://www.mastercard.com/uk/cardholderservices/securecode/index.html>

To sign-up:

- Step 1: Enter your account details (typically you will be asked to provide details such as your name, date of birth, card number and expiry date).

1

Full name as it appears on your card

16-digit card number Expiry date (month/year) /

Card security number (on back of card) Date of birth (day/month/year) / /

- Step 2: Create a personal assurance message. This is a message the bank will show you whenever you are being asked to enter your password.

2

Please enter a Personal Assurance Message here

- Step 3: Choose a secret password (this is different to the PIN you use at cash machines or when shopping on the high street).

3

Now enter a password (it must contain at least eight characters)

Please enter your password to confirm

- Step 4: You are now ready to shop with any participating online retailer.

4

Congratulations

Your card is now registered with us.
You can now shop securely online.

[click here](#)

Shopping

There are thousands of participating online retailers, such as British Airways, Currys, Dixons, lastminute.com and PC World and the list continues to grow. Shopping with *Verified by Visa and MasterCard SecureCode* is a straightforward process.

When shopping at a retailer who offers *MasterCard SecureCode and Verified by Visa* you will be prompted for your password. It is important that you only disclose this password once you have seen your personal assurance message. Like all passwords, never write it down or disclose it to anyone else.

To shop safely:

- Step 1: When shopping online enter your billing and delivery details as normal.



- Step 2: The website will then indicate whether or not it uses *MasterCard SecureCode or Verified by Visa*. If it does, you will see your personal assurance message and be asked for your password.

2

Your Personal Assurance Message is:

- Step 3: Enter your unique password and click 'submit'.

3

Please enter your password to confirm

- Step 4: Your card company will check the password and confirm to the retailer that you are the genuine cardholder making the purchase. That's it - your purchase is complete.

4

Transaction complete

You will be sent a receipt by email.
Thank you for your business.

[click here](#)

FAQs

Q1 How will these passwords protect me?

A1 Even if someone else obtains your card details, they cannot make a purchase at a participating retailer without your password.

Q2 Where can I shop using these passwords?

A2 Visa and MasterCard's websites list participating retailers. Remember you can still shop with retailers who have not yet introduced the service, but they will not prompt you for your password.

Q3 Can I use this password in shops on the high street or for purchases on the phone?

A3 No, the password is for online purchases only.

Q4 Does this service require a new card?

A4 No, you can use your existing card providing it has been issued from a participating card company – if in doubt; check the Visa and MasterCard websites.

Q5 Do I need particular software on my computer?

A5 No, these solutions work with most browsers. Remember, it is also essential to protect your PC. For help and advice, visit www.getsafeonline.org

Q6 If I'm not shopping at a participating retailer, what should I look for to help minimize the chances of falling victim to fraud?

A6 When you are about to submit sensitive information make sure that you are using a secure website. Look for the unbroken key or locked padlock symbol in your browser and for the website address to begin with 'https' rather than 'http'. For more advice see www.getsafeonline.org