



Your online shopping secured by Visa

Visa secure

Frequently Asked Questions

When I shop online and see the Visa Secure badge, what does this mean? How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your Visa card. There's no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

Can I use both credit and debit cards?

Yes. This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction—no need to enter your PIN.

Do I need a new Visa card to use this service?

No. Your current Visa card will work, as long as the financial institution that issues your card is part of this Visa Secure program. Please visit your issuer's website for more information.

What happens when I finish shopping?

As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check be?

First Capital Bank will verify your identity using a one-time password sent to you via SMS or Email. If you encounter any extra step please contact us, as this may be a hacker trying to steal your financial information.

I see the Visa logo when I'm going through the extra check. What's this about?

If you do encounter this extra verification step, Visa helps route information to your financial institution so they can verify your identity. The Visa logo is there to give you peace of mind that the transmission is secure and reliable.

I used to see Verified by Visa on your website. Is this service different?

No. Although the Verified by Visa name is no longer in use, the same technology is in place to help protect you. In fact, this service was recently enhanced to make transactions more secure and the user experience more seamless.

What is the benefit?

Through this program you have an added layer of protection that helps to prevent the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

Does this Visa service cost me anything?

No. There are no costs associated with this service.

How do I get my mobile phone number and/or email address updated?

Simply contact us to have your details updated. You may also visit any First Capital Bank branch and complete the corresponding form to have your request processed.

Can I use the same One-Time Password (OTP) password for multiple transactions?

No, your One-Time Password (OTP) can only be used for a single transaction and is valid for a specific period of time.

How will I know if my online purchase has this added layer of protection?

This service will automatically work at checkout at any of Visa's participating online merchants. Remember, there's no need to download anything, install software, or register for an account to get this added layer of protection. When using this service, you may occasionally be prompted for an OTP at checkout to verify your identity, but this is to ensure you're you and protect you from fraud.