

## What is Verified By Visa and MasterCard SecureCode?

Verified by Visa and MasterCard SecureCode are services which provide an extra level of security for online shopping.

These services provide an additional layer of validation at the time of purchase that help protect against unauthorised use of NAB Visa and MasterCard credit cards and NAB Visa debit cards.

Protection is provided when you shop online at participating Verified by Visa and MasterCard SecureCode merchants. Look out for the Verified by Visa or MasterCard SecureCode logo displayed on websites with online shopping options.

You can still shop online with non-participating merchants using your NAB credit or debit card. However, your purchase will proceed without the extra security offered by Verified by Visa or MasterCard SecureCode.

## What's new about NAB's Verified by Visa or MasterCard SecureCode process?

Do you have difficulty remembering your password or personal assurance message? To make your online purchases simpler and more user friendly, the need for a password or personal assurance message has been removed. Instead, your online purchases will be validated using other information that will not compromise your security.

The primary piece of information that will be used for validating your online purchase will be an Online Shopping ID (OSID).

In some instances other information available to you will be used to validate your online purchases. For example, your NAB Identification number (NAB ID), credit limit or date of birth.

Simply follow the instructions on the screen.

## Where do I find my Online Shopping ID (OSID)?

Your Online Shopping ID (OSID) is located on the back of your NAB card and can be found in the centre above the magnetic stripe.

Some cards may not have an OSID; however, you can still validate your online purchase by providing other information available to you. For instance your NAB Identification number (NAB ID), credit limit or date of birth.

## Where do I find my NAB Identification number (NAB ID)?

Your NAB Identification number (NAB ID) is located on the back of your NAB card and can be found on the left hand side above the magnetic stripe.

Some cards do not have an NAB ID; however, you can still validate your online purchase by providing other information available to you, like your credit limit.



## **Where do I find my credit limit?**

If you have forgotten your credit card limit, check one of your most recent credit card statements. Your credit limit can be found in the Account Summary section of your statement.

If you are an additional cardholder on a personal credit card account, you may need to ask the primary cardholder for this information.

If you are a commercial cardholder, it is important to enter the credit card limit authorised for your card only.

For corporate or commercial cards please contact your company administrator or the telephone number on the back of your card to obtain the credit limit.

## **Is this service available to additional cardholders on personal Credit Card accounts?**

Additional cardholders on personal credit card accounts are required to provide the same information in order to validate their online purchases. Additional cardholders each have their own unique OSID and NAB Identification number (NAB ID).

If you are an additional cardholder on a personal credit card account, you may need to ask the primary cardholder for this information.

## **Is this service available to commercial Visa or MasterCard cardholders?**

Verified by Visa and MasterCard SecureCode is available for all NAB Business Card, NAB Qantas Business Card, NAB Business Access, NAB Business Payment Cards and NAB Purchasing/Corporate cardholders.

## **What happens if I'm locked?**

If you have entered incorrect information during validation, the Verified by Visa or MasterCard SecureCode process may become locked. This means that you will not be able to validate any online purchases once locked.

To unlock this process, call the number on the back of your NAB credit or debit card for assistance.

## **Is there a fee for using Verified by Visa or MasterCard SecureCode?**

There are no additional fees for these services for NAB Visa and MasterCard cardholders.

## **What does NAB do with the information I provide?**

NAB safeguards your personal information and ensures that the retailer is not provided with your personal details. Your details are used solely for the purpose of providing this service. The information transmitted uses a high level of encryption and is stored on a secure server behind a firewall to protect against unauthorised access.

## How can I be sure that this is a secure site and I am not being phished?

It is important that when you are purchasing online and providing card and personal information, that you do so on a site that you recognise.

To increase card security when shopping online you should ensure the following:

- Only shop online at secure websites - look for the padlock at the bottom of your screen before entering any personal information.
- Look for reputable internet merchants or stores - anyone can establish a website. If you are unsure of the business or their online security then ask for more information before using their service.
- Ensure that your computer has current anti-virus and firewall protection.
- Print out copies of online receipts to make it easier to check your statement.

## What should I do if I suspect someone has used my card to make a fraudulent purchase?

If you suspect a fraudulent purchase has been made using your NAB credit or debit card, you should contact NAB as soon as possible.

For more information, follow the general hints for Secure Online Shopping available on [nab.com.au](http://nab.com.au) under the Personal credit cards section or via the Cards for Business section for commercial customers.

## What if I need further assistance?

For further assistance please call the telephone number on the back of your card.

## How do I know I am using a real NAB Verified by Visa or MasterCard SecureCode page?

A NAB Verified by Visa or MasterCard SecureCode page may be identified by the following:

- If a new screen is opened it will have a “[cardsecurity.nab.com.au](https://cardsecurity.nab.com.au)” URL
- Check the https certificate, it will say issued to [cardsecurity.nab.com.au](https://cardsecurity.nab.com.au) and Issued by **Verisign Class 3 Extended Validation SSL SGC CA** when it is the genuine site.
- A NAB Verified by Visa or MasterCard SecureCode page will appear automatically as part of your transaction. You will never be asked to click to access them.
- Never enter your Card information on a website unless you have checked it is authentic and secure.

Of course, if you still have suspicions that the page you are using may not be genuine, discontinue your transaction and contact the number on the back of your NAB card for assistance.