



Provide added online safety with Verified by Visa.

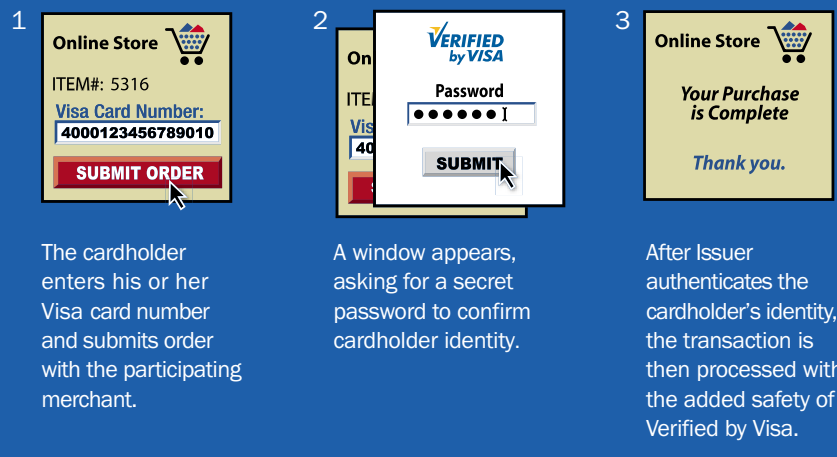
Visa® cardholders have always had the very best security on their purchases. Now they can enjoy an added layer of safety when they shop online—with Verified by Visa.

What is Verified by Visa?

The Verified by Visa service protects Visa payment cards against unauthorized use on the Internet. To use, cardholders simply enter a password—confirming their identity—before their online purchase can be completed. Cardholders can visit www.visa.com/verified to learn more and register.

How it works.

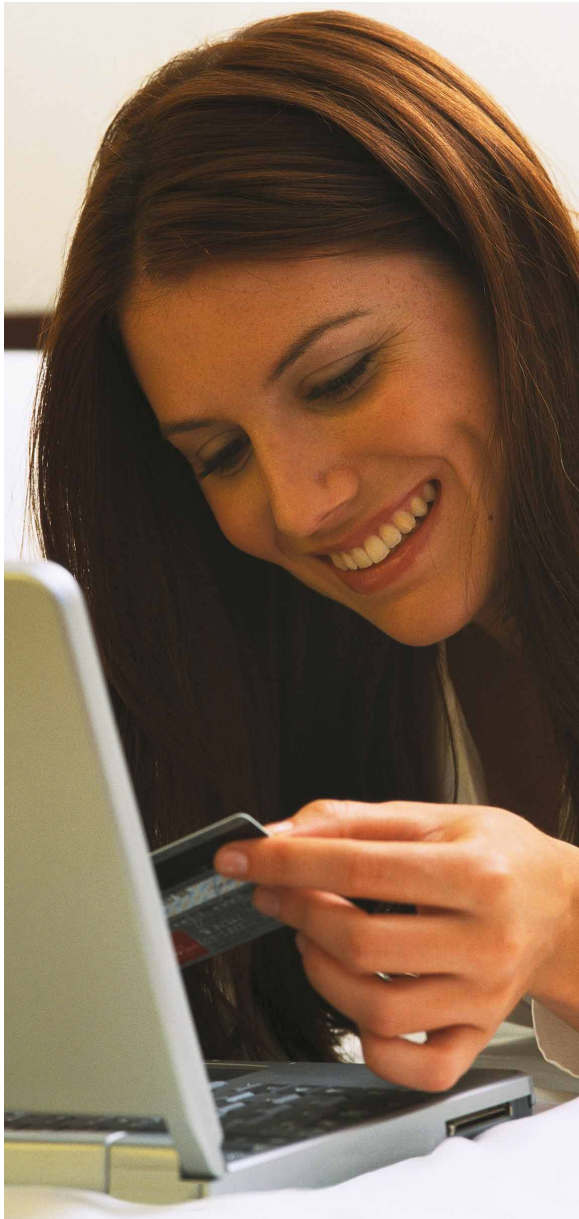
When a cardholder shops online with a participating merchant, his or her purchase is authenticated in three easy steps:



The benefits of Verified by Visa.

Cardholder verification is key to reducing online fraud. The Verified by Visa service provides merchants with real-time authentication during the checkout process, which means:

- **Increased online card usage**
because consumers are more confident shopping online.
- **Reduced fraud losses**
because the cardholder's identity is authenticated.
- **Lower transaction costs**
through fewer chargebacks and disputes.
- **Enhanced reputation as a safe shopping site**
through participation in the program and display of the Verified by Visa logo.



Merchant



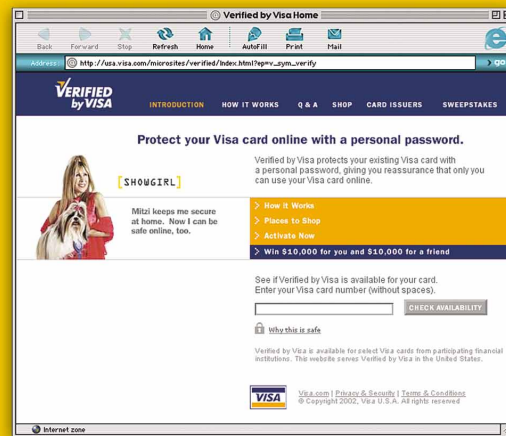
The growing success of Verified by Visa.

Since Verified by Visa was first introduced in 2001, it's been met with widespread approval and success. Some of the highest profile online merchants have adopted Verified by Visa as the new standard for online safety. Visit www.visa.com/shopverified to see the strong selection of participating merchants who welcome the added assurance that every Verified by Visa purchase is being made by an authenticated cardholder.

Over 6,000 Member financial institutions now offer Verified by Visa to their cardholders, including most of the top Issuers. And the cardholders who have already registered their cards with Verified by Visa generally make larger transactions compared to overall e-commerce transactions.*

It's easy to get started.

Getting set up with Verified by Visa is easier than you might imagine. The technology is already in place and is designed for easy implementation with a simple software module. For a list of vendors who have been certified by Visa as providers of the Verified by Visa service, visit www.visa.com/verified/vendors.



Cardholders can visit www.visa.com/verified to learn more and register.

Act today.

It's easy to get on board with Verified by Visa. Just contact your Acquirer or Visa account representative to get started.

*According to Visa U.S.A., September 2002



Learn more about Verified by Visa at www.visa.com/verifiedmerchants.