

Verified by  
**VISA**

MasterCard.  
SecureCode™



## Shopping Online

safely and securely with your NBAD credit card



www.nbad.ae

TollFree 800 2211

Verified by Visa & MasterCard SecureCode are services offered by NBAD along with Visa & MasterCard to help ensure that purchases on the Internet using your NBAD credit card (at participating online merchants) are completely secure.

**This service is offered absolutely free of charge to all NBAD credit cardholders.**

The VBV and SC services significantly increases the security of shopping online and reflects the new security standard introduced by Visa and MasterCard for all online purchases over the internet by its cardholders, and we strongly recommend that you register your Visa and MasterCard credit cards for these services. The benefit is that whenever you make online purchases at internet sites displaying the "Verified by Visa" or "SecureCode" mark, you will need to enter your own VBV or SC permanent password (which you select when you register); your identity will be verified online, and only when authenticated, will the transaction be allowed. Thus your Visa / MasterCard credit card is protected from unauthorized use online.

**Please update your email address, sign the Acknowledgement (attached) in receipt of the Visa and MasterCard Activation Codes relating to your Visa and MasterCard, and return the same to the Card Center in the prepaid self addressed envelope provided.**

### IMPORTANT INFORMATION

By using the enclosed Activation Codes, registration for the VBV and SC services is done in two ways:

#### Activation Prior to Shopping

This means you activate the VBV / SC service and register your credit card(s) prior to doing a purchase transaction on the internet.

To activate "Prior to Shopping", simply visit our website [www.nbad.ae](http://www.nbad.ae), click on the VBV / SC icon on the screen to reach the registration page and complete the formalities.

#### Activation during Shopping

This means you activate the VBV / SC service and register your credit card during shopping.

To activate "During Shopping", while shopping at any VBV / SC enabled internet site, the system will automatically recognize that your credit card is not registered, and will transfer you to the registration page to complete the formalities. Remember that you will only be able to register one card during the purchase transaction.

To activate this service "Prior" or "During" shopping, you will need to enter your card number, Name as on the card, Activation Code, and CVV2 (last 3 digits on the signature panel on the reverse of the card). Once the system validates the information entered, you will be asked to choose your own permanent password, (which you will subsequently use while making all your online purchases at any VBV / SC enabled internet site).

For more enquiries, call 800 2211

*The new Activation code(s) replaces any previously sent activation code(s), if not yet registered.*

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## Frequently asked questions

### 1. What is Verified By Visa and Secure Code?

Verified By Visa (from Visa) and Secure Code (from MasterCard) are new services that enable you to use a password (of your choice) with your NBAD Visa and MasterCard respectively, giving you added assurance that only you can use your credit card to make purchases over the Internet. These services are being provided to all NBAD Visa and MasterCard holders free of charge.

### 2. What types of card transactions are covered by the service?

Initially, VBV/SC service will cover all your Visa and MasterCard credit card transactions. However, in the near future, the service will be extended to cover transactions done through your Visa Electron (direct debit) card.

### 3. What are the Benefits of VBV/SC?

- An added level of security to online payment transactions. The service aims to reduce Internet fraud and make online shopping secure and safe for customers.
- Allows you, the customer, to actively protect your Visa card and MasterCard from unauthorized use for e-commerce transaction on the internet.
- VBV/SC provides enhanced online security that is convenient and simple to use. There is no special software application to install on your PC or browser - so you are not tied to one PC.

### 4. How do I register for the VBV/SC service?

NBAD will send you the VBV/SC Activation Codes to your mailing address, which you will acknowledge and return to the Bank using the prepaid self addressed envelope.

Thereafter, please visit our website [www.nbad.com](http://www.nbad.com) and click on the Verified By Visa Icon to access the registration page for registering each of your Visa card(s). Then click on the SecureCode Icon to register each of your MasterCard credit card(s).

The registration process for Verified By Visa and SecureCode are similar. During the registration process, you will be prompted to enter your Card number, Name as on the card, Activation Code provided to you and CVV2 (last 3 digits on the signature panel on the reverse of the credit card), then choose your permanent VBV/SC password and your Personal Assurance message. (your Personal Assurance message will appear on a pop-up window whenever you make an online purchase at a participating merchant website).

Once you have registered your credit card(s), you will be able to use the VBV/SC service right away at participating merchant websites on the internet.

### 5. What happens when I shop at participating merchant sites without registration?

When you shop at participating merchant websites (VBV/SC enabled sites), the system will automatically recognize that you are a non-registered user and will transfer you to the registration page and prompt you to complete the registration process as mentioned in Q4 above. If you fail to register, your transaction may be DECLINED.

### 6. Can I continue shopping on the Internet without registering?

You may continue to shop only at non-participating websites, however, the transactions are not afforded the security/protection available at participating merchants sites.

### 7. What if I do not receive my Activation Code by mail, or I misplace it after acknowledging for it?

In this case, you need to request for a new Activation Code. All you need to do is approach any NBAD branch and complete the Verified By Visa/Secure Code Request Form. You will soon receive your new Activation Code in the mail. Then proceed as explained above. On the whole, you should try to complete the registration process at your earliest convenience, so that you can begin to avail of the additional security benefits that come with this service.

### 8. How does VBV/SC work when making purchases at participating merchant websites?

- i) You will select the goods or services you want from the participating merchant website and proceed to the payment page.
- ii) Enter your NBAD Visa or MasterCard credit card number and the participating merchant website connects with NBAD to check whether your card is secured with by VBV/SC.
- iii) If you have already completed the VBV/SC registration process, the VBV/SC pop-up window will appear on your computer screen displaying your Personal Assurance Message. The Personal Assurance Message was designed to reduce the risk of fraudulent merchants presenting false credentials to unknowing internet users in order to gain access to personal financial information. The appearance of your very own personal assurance message gives you the assurance that the screen presented to you by the merchant is authenticated by NBAD.
- iv) Confirm your Personal Assurance Message, then enter your VBV or SC password, depending on which credit card you are using to make the purchase. NBAD will then confirm your identity to the merchant.
- v) Your payment is authorized and your order is placed. It's that simple.

### 9. Can I register with my existing Visa or MasterCard or do I need to apply for a new Card?

You can register with a current and active NBAD Visa or MasterCard. Credit cards which have expired or have a status other than normal will not be eligible for the service, until renewed/regularized.

### 10. When my card is automatically renewed, does my permanent VBV/SC password need to be changed?

No, Not at all. When your Visa or MasterCard is automatically renewed, you can continue to use the same VBV/SC password.

### 11. If I replace my Visa/MasterCard, does my permanent VBV/SC password get affected?

Yes. If you have replaced your Visa/MasterCard and your card number has changed, then you will need to register for the VBV/SC Service again. You can do so quite simply, by filling the Verified By Visa/Secure Code Request Form available at any NBAD branch. You will soon receive your new Activation Code. Thereafter, follow the steps mentioned in the item relating to registration.

### 12. What if I forget my permanent VBV or SC password?

If you have forgotten your permanent VBV or SC password, you will need to register for the service again. You should approach any branch and complete the Verified By Visa/Secure Code Request Form, after which you will receive your new Activation Code. Thereafter, follow the steps mentioned in the point for registration.

### 13. How does the participating merchant website know that I have registered for VBV/SC?

Participating merchant websites will automatically recognize your Visa card or MasterCard credit card number if you have already registered it for the VBV/SC service.



**14. Is my permanent password and Personal Assurance Message securely held?**

Indeed, it is. Such security information is stored in encrypted form in NBADs secure servers. Additionally, each time you perform a VBV/SC e-commerce transaction at a participating merchant website, your password and card details are communicated using a high level of encryption.

**15. Do I need any special equipment or software?**

No. All you need is an Internet connection and Internet Explorer or Netscape browser software version 4.0 or above. To find out if your browser is compatible, go to the "Help" menu in the upper right of your browser and select the "About" option. It should tell you what version is installed on your computer.

**16. Using VBV/SC, can I perform e-commerce transactions from a different computer than the one where I registered from?**

Yes. You can make purchases at a different computer. However, in this regard, we always recommend that you perform your e-commerce transactions from your personal computer at home or office, since at publicly available terminals, it is possible that various key capture programs and other undetectable devices may be operational, without your knowledge or express consent.

**17. What are some of the tips I should be aware of while performing e-commerce transactions over the internet?**

- Use a secure browser - look for an "s" after the "http" in the web page address or URL.
- Look for the "Verified By Visa/Secure Code" mark. This is the indication that the merchant website is also participating with Visa and MasterCard to make the internet more secure for e-commerce.
- Keep your password secret. Just as you keep your ATM code secret, keep your VBV/SC permanent password secret.
- Use the Internet to compare between shops before buying online
- Compare products and prices before you buy - click around to find your item at the best price.
- Protect your card details. Only give your Visa or MasterCard details when making purchases, do not provide them to anyone (including Bank staff) for any reason.
- Check delivery and return policies. Before completing an online transaction, read the delivery and return policies on the online store's home page. Find out if you can return items and who bears the cost.
- Keep a record of your transactions - just in case you need to return an item or have a question about your purchase.