

## Online Purchases - Verified by Visa

Our new Visa EMV chip cards certainly bring a higher level of security when we make a purchase at the store. Unfortunately, we can't plug our EMV chip card into our computers for secure online shopping. We suggest following a few online shopping tips before you shop and check out:

- Register your Visa Debit and Credit cards with Verified by Visa whether you shop online or not
- Type in or bookmark the website for your online shopping vendors.
- Use caution with clicking links in unsolicited emails and online ads.
- Be sure the secure https:// and lock image are shown in the url address.
- Avoid shopping over public wi-fi.

When you register your cards with Verified by Visa (VbV), you create and manage your own password. When you shop online with a VbV merchant, you must be registered with VbV to checkout. You have the added security of confirming your transaction with your VbV password. Registering your cards with VbV restricts hackers from registering your card before you do. This will prevent them from creating a password and making fraudulent online transactions at a VbV merchant.

You can monitor your Visa Debit and Credit transactions through:

- U1's Online or Mobile Banking
- U1's Visa online access
- CardValet app for Visa debit transactions
- Your monthly statements.
- Email and text transaction notifications.

Immediately report suspicious transactions to U1's Card Services at 800.762.9555 or 937.225.6800, opt 9. To report a lost or stolen Visa Credit Card 24/7 call 855.222.0498; Visa Debit Card 24/7 call 800.472.3272.

Look for the Verified by Visa logo when you shop online. Register at [www.verifiedbyvisa.com](http://www.verifiedbyvisa.com) or visit [www.u1cu.org/visa](http://www.u1cu.org/visa). You can shop online with your U1 Visa at merchants that are not currently VbV participants. When shopping online, follow our online shopping tips and regularly monitor your accounts for suspicious transactions.