

Verified by Visa

The mark of safer online shopping

Who else is using your card online?



Better Banking for the
ExxonMobil Community

EECU Limited

ABN 35 087 650 039 AFSL 244 356

BSB 802-254

t (Inc Telelink) 1300 65 3328
International +61 3 9608 8301
w (Inc Netlink) eecu.com.au

h (Lost or stolen cards)
1800 224 004

Melbourne

12 Riverside Quay
Southbank Vic 3006

p GPO Box 400,
Melbourne Vic 3001
e melbourne@eeecu.com.au
f +61 3 9608 8305

Sale

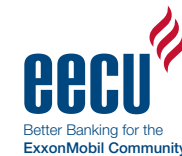
113 Cunninghame Street
Sale Vic 3850

p 113 Cunninghame Street,
Sale Vic 3850
e sale@eeecu.com.au
f +61 3 5143 2716



When you're
Verified by Visa
you're good to go!

Verified by
VISA



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VISA

EECU provides Verified by Visa (VbV) as an easy-to-use fraud prevention program that confirms your identity when you shop online with any participating online merchant. Already, more than 355 million Visa cardholders worldwide are registered for this free service and the simple security it offers.

Over 60,000 online merchants use VbV as a sign that the transaction is genuine. Even if you don't shop online yourself, the service makes it difficult for fraudsters to use your Visa Debit card details online.

All existing and new Visa cards are automatically registered. When shopping online look for the symbol as a sign the merchant values your business and security.

If you have any questions about Verified by Visa, please contact us on **1300 65 3328**.

Q. What is VbV?

A. VbV is an online service designed to make Internet transactions safer at participating merchants through the authentication of the cardholder's identity at the time of purchase.

It provides reassurance to both you, the cardholder, and to the merchant that you are each engaging in a genuine transaction.

All existing and new Visa Debit cards are automatically registered for this free service.

Q. What's new about the enhanced Verified by Visa?

A. For your convenience and protection, the enhanced version of Verified by Visa works behind the scenes so in most instances you won't be interrupted on your way to the 'checkout'.

This means you will no longer require your Member Registration Number (MRN) or Personal Assurance Message (PAM).

Q. How does it work?

A. Each time you make an online purchase with a participating merchant, the Verified by Visa program assesses the risk level of the transaction. Certain activity may seem out of the ordinary – maybe because it's a high dollar value transaction, or a retailer you've never bought from before. In these instances you may be asked to confirm some simple personal details – like date of birth, mother's maiden name or address details – so we can be sure the card isn't being used without your permission.

Q. Why do we need some personal details?

A. Your privacy is our priority – this information is used only to verify your identity.

Q. How do I register my Visa card?

A. All existing and new Visa Debit cards are automatically registered for this free service.

Q. Do I need any special equipment or software on my computer?

A. All you need is an Internet connection and Internet Explorer, Netscape or AOL browser software version 4.0 or above. To find out if your browser is compatible, go to the 'Help' menu on your browser's home page and select the 'About' option. It should tell you which version is installed on your computer.

Q. How do you know Verified by Visa is available?

A. Look for the symbol as a sign the merchants value your business and your security. Throughout the world a growing number of merchants, currently more than 60,000, are offering Verified by Visa.

Q. What should I do if I lose my card (or if it's stolen)?

A. Contact EECU immediately. We will arrange to cancel and reissue your Visa Debit card.