

Verified by Visa® Safety Tips

In addition to our other ways of preventing, detecting, and resolving account fraud, PSB&T offers you the ability to add an extra layer of security when shopping online with your Visa® card.

- 1) Verified by Visa® is a FREE, simple-to-use service that confirms your identity by asking for an additional password before processing your online transaction.
- 2) Many virtual merchants participate in this program and will proudly display the Verified by Visa®

logo,  letting you know they have the extra layer of security when checking out.

- 3) Good for all Visa® credit and debit cards.
- 4) To receive more information on Verified by Visa, visit <http://usa.visa.com/personal/security/index.jsp?n=1>

Visa® has multiple layers of security to prevent, detect, and resolve unauthorized use of your card and personal information:

- 1) *Real Time Fraud Monitoring* – The Visa® network prevents fraud by using a sophisticated behavioral profile detection system to scan thousands of transactions per second. If something's amiss, Visa® responds immediately.
- 2) *3 Digit Security Code* – This code confirms the card is in your physical possession, when making online or telephone purchases, if the security code does not match, the transaction is denied.
- 3) *Zero Liability* – In the unlikely event that fraud occurs, Visa's® Zero Liability policy means you won't be held responsible for fraudulent charges made with your card or account information.¹
- 4) *Visa® Security Sense* – Intelligence is our best defense against fraud and identity theft. Knowing this, Visa® launched a website to help cardholders and small businesses protect payment card account information, avoid payment card scams, and resolve unauthorized use of their cards. Check it out at www.visasecuritysense.com

¹For cardholders in the U.S., Canada and Asia Pacific. Does not apply to ATM transactions, PIN transactions not processed by Visa®, or certain commercial card transactions. Individual provisional credit amounts are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation and verification of claim and account standing and history. The cardholder must notify their financial institution immediately of any unauthorized use. Transaction at issue must be posted to the cardholder's account before provisional credit may be issued. For specific restrictions, limitations and other details, please consult the issuer.