

# VERIFIED BY VISA

---

## FREQUENTLY ASKED QUESTIONS



# What is Verified by Visa?

Verified by  
**VISA**

Verified by Visa is a password-protected authentication system designed to confirm your identity as the cardholder when you use your Sterling Bank Visa Card in paying online.

## **What are the benefits of Verified by Visa?**

By requiring a one-time password (OTP) known only to you, as the cardholder, Sterling Bank of Asia can verify that the online card payment is actually performed by you. This helps prevent fraudulent transaction and gives all parties in the payment process a greater peace of mind.

Also, this additional security card feature is provided to you free of charge.

## **What is OTP or One-Time Password?**

A unique code sent via text message to your registered mobile phone as a verification method to ensure that only you can use your Sterling Bank Visa Card for purchases online.

## **Can I still make a payment to an online merchant that doesn't require a Verified by Visa authentication?**

Yes, you can still pay an online merchant without the Verified by Visa window or without prompting you to input a one-time password. However, if an online store you trust is not yet participating, use common sense and practice online shopping safety tips.

## **How do I know if the website has Verified by Visa?**

To make sure your online payment is extra secure, look for the Verified by Visa logo at participating online stores.

## **If the one-time password I received is already expired, what should I do?**

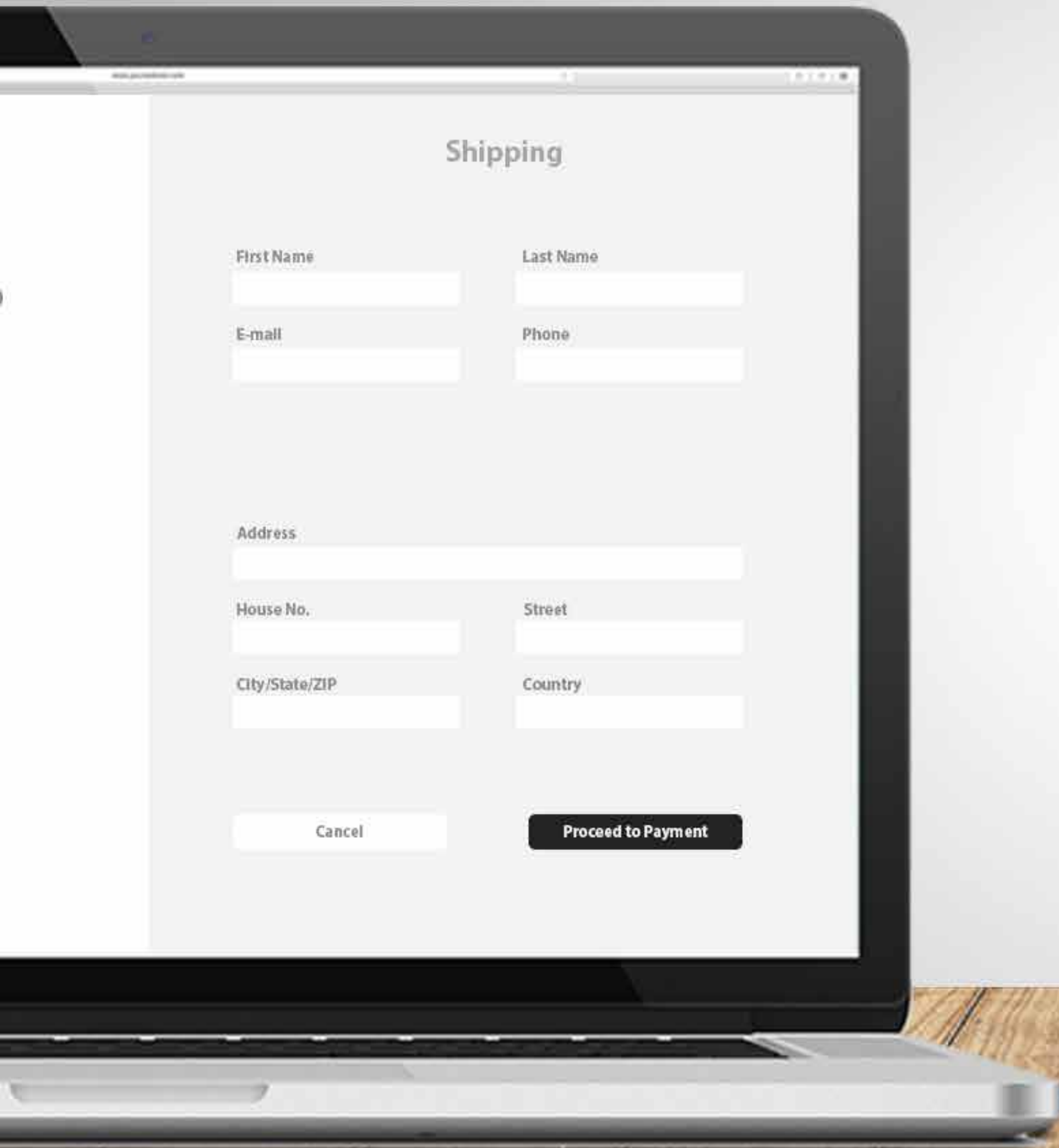
You may click the "Regenerate OTP" button in the Verified by Visa payment window to request for a new one-time password. The new one-time password is only valid for 5 minutes and will expire if not used.

## **I did not receive the text message containing my Verified by Visa one-time password, what should I do?**

Please check if you have registered your updated mobile number with Sterling Bank of Asia. If your mobile number is updated, you may also click the "Regenerate OTP" button in the Verified by VISA payment window to request a new OTP. If you still haven't received the one-time password, please call Sterling Bank of Asia's Customer Service Helpline at +632 721-6000.

**I already signed a Waiver Liability Agreement that authorize my online purchase transactions without prior telephone request, will my online transactions still be under the Verified by Visa protection?**

Starting August 8, 2018, your Sterling Bank Visa Card will be automatically enrolled to Verified by Visa. This is a more secure way of purchasing online since Verified by Visa can validate your identity and card details when you enter the one-time password sent to your mobile device.



## Where can I call if I have other inquiries about Verified by Visa?

For more questions regarding Verified by Visa, you may contact us through the following:

- o Call our Customer Service Helpline at +632 721-6000
- o Email us at [customer.service@sterlingbankasia.com](mailto:customer.service@sterlingbankasia.com)
- o Visit any Sterling Bank of Asia branch near you

