

June 9, 2003 - InternetSecure First in Canada To Offer "Verified By Visa" Security

InternetSecure is the **first** Canadian payment service provider to offer **Verified by Visa**, and you are among the first to benefit from this increased security for your customers and your business.

Verified by Visa is the latest addition to the InternetSecure arsenal of security tools that addresses security concerns of on-line shoppers and further reduces your risk as an on-line merchant. It is a simple process that verifies the cardholder's identity by use of a password, and takes only seconds to use. Your customers will feel even more comfortable using their credit card to purchase from your site. And more importantly for you the merchant, if a customer were to dispute a charge by saying "it wasn't me who made the purchase" - the transaction will **NOT** be charged back to you!

This new feature has automatically been added to your merchant account at **no additional charge** to you. **VbV** has been used in the United States by cardholders for over a year and millions of Americans are enrolled in the program. In addition, banks around the world, including Canadian banks are racing to promote this to their cardholders. Since 56% of all transactions processed by InternetSecure for our merchants come from US cardholders, you will experience the benefits of Verified by Visa immediately!

Important Note: As **Verified by Visa** is designed to authenticate the cardholder and therefore is used only when the cardholder initiates a transaction themselves, cardholders should never disclose their password to any other person and a merchant should **never** ask a cardholder for this private information. Hence, InternetSecure's system uses the **Verified by Visa** process only for transactions that are customer-initiated from your web site, not when you initiate a payment from the Merchant Reporting Area.

For detailed information on the **VbV** process, including an on-line demo, visit our [VbV Help Page](#) on www.internetsecure.com.

October 16, 2003 - Verified By Visa Update

As a certified InternetSecure Merchant you have been among the first to benefit from **Verified by Visa's** increased security for your customers and your business. It provides you with **protection from a chargeback** should your customer claim that they do not recognize the transaction or that the card was not in their possession.

Verified by Visa provides customers with the added confidence that they are the only person who can use their VISA card to make online purchases at participating online merchants. The following Canadian Visa card issuers are currently supporting the program: CIBC, FirstLine Credit Card Services, Scotiabank, VanCity, Citizen's Bank of Canada and Laurentian Bank of Canada.

Royal Bank will be introducing the initiative to their cardholders in November 2003. Information on Royal Bank's implementation is available on their website at <http://www.rbcroyalbank.com/cards/vbv/index.html>.

TD Canada Trust is introducing the initiative to their cardholders now, also for rollout in November 2003. Many cardholders have already received an insert in their last statement, and information is available on their website at <https://www.tdcanadatrust.com/tdvisa/vbv/>. TD's implementation

requires the cardholder to have a two-digit Registration Code from their TD Visa statement, in order to register for the program.

We were concerned that if a TD Cardholder tries to purchase from your website, and they have not yet registered for VbV, they will have to have their credit card statement with them in order to sign up. We've been advised that TD are implementing the program with a provision for one "opt out" opportunity per account so that if Cardholders do not know what VbV is, or doesn't have immediate access to their statement, they can choose to 'activate later', in which case the transaction proceeds as normal, and you will continue to receive protection from chargeback. Should the Cardholder select 'activate later', a pop-under window is generated telling the Cardholder that they will be required to register before their next VbV purchase - it also tells them what personal information they need in order to register. Within the body of the pop-under, TD provide a link to their registration site should Cardholders want to active immediately.

We'll keep you posted as we hear more about the continued implementation of this leading-edge security program. For more information about Verified by Visa, check out our [VbV Help Page <showPage.asp?page=VBV>](#). Should you encounter a cardholder who is not familiar with this new security feature on their card, they can find out more about it by referring to [Visa Canada's Website <http://www.visa.ca/verified/merch_vbvworks.cfm>](http://www.visa.ca/verified/merch_vbvworks.cfm).

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### **May 6, 2006 - InternetSecure Launches Mastercard SecureCode**

We are pleased to announce that MasterCard? SecureCode™ will be enabled on your InternetSecure account over the next few days.

Using the same familiar process as Verified by Visa, MasterCard? SecureCode™ is a global e-commerce solution that enables cardholders to authenticate themselves with a simple password.

Now your business will benefit from an additional "Liability Shift" on MasterCard transactions where the cardholder has correctly entered their password and has been authenticated by their bank. When you see Liability Shift of "Yes" in the InternetSecure Merchant's Area Transaction Query, you are protected against a claim by the cardholder that they did not authorize the purchase.

\*\*Provided by InternetSecure January 2008.