Verified by Visa Frequently Asked Questions

We're glad you want to learn more about the ways Verified by Visa can protect you. There's a good chance you'll find the answer to most questions you may have about the program here; however, feel free to stop by your local branch office, or contact our Call Center at (607) 734-3374 for more information.

Questions About the Service

Q: What is Verified by Visa?
A: Verified by Visa is a service developed by Visa to help validate your identity when using your Elmira Savings Bank Visa debit card for online purchases at participating merchants.

Q: Who can register for Verified by Visa?
A: Anyone with a personal Elmira Savings Bank Visa debit card. Business debit cards are not eligible for registration in Verified by Visa.

Q: What is the benefit for consumers?
A: Verified by Visa provides added assurance when using your Visa card to make purchases online. You can be sure that any online merchant using the Verified by Visa security system is a legitimate commercial entity.

Q: Is my personal information safe and secure?
A: Yes. Your information is transmitted using a high level of encryption and is stored on a secure server.

Q: Does Verified by Visa cost me anything?
A: No. There are no costs associated with this service.

Q: What happens when my Elmira Savings Bank Visa debit card expires?
A: When you are re-issued a new Visa debit card due to expiration, the Verified by Visa service is automatically updated with the new information. You do not need to re-register to continue using the Verified by Visa service.

Q: What happens if I cancel or lose my Elmira Savings Bank Visa debit card and get a new one with a different card number?
A: You will need to register the new Visa debit card in the Verified by Visa service.

Q: I don't shop online much, should I still register my card for Verified by Visa?
A: Yes, even if you don't currently shop online, you should register your card with Verified by Visa. If your card is registered with Verified by Visa and you lose your card, or if someone attempts to make a purchase using your card number, they will not be able to make purchases at participating Verified by Visa merchants. Without your password the transaction will not be approved.

Questions About Shopping with Verified by Visa

Q: How do I shop with Verified by Visa?
A: Once you've registered, the service will automatically work at any of Visa's participating merchants.

Q: Where can I shop using Verified by Visa?
A: At all Verified by Visa participating merchants. The list of merchants is growing all the time.

Q: Can I still use my Elmira savings Bank Visa debit card at online merchants that are not participating in Verified by Visa?
A: Yes, your Elmira Savings Bank Visa debit card will continue to work as usual if the merchant is not participating in Verified by Visa. You will not be asked to enter your Verified by Visa password at these merchants.

333 E. Water St.
Elmira, NY 14901
Ph. (607) 734-3374
www.elmirasavingsbank.com
www.facebook.com/ElmiraSavingsBank

Verified by Visa Frequently Asked Questions

Q: I am not an internet expert. How easy is Verified by Visa to use?
A: It's simple! Just complete the registration process by verifying your identity the first time you shop at a participating merchant, or register by clicking the "Register Now" at www.elmirasavingsbank.com. All you will need to do from then on is enter your Verified by Visa password when checking out at participating merchants. We're here to make shopping in the virtual world as easy and convenient as possible.

Q: Can I use Verified by Visa from a different computer than the one where I registered?
A: Yes. That's one of the features of Verified by Visa. Verified by Visa works with just about any computer that's connected to the internet.

Q: What happens when I finish shopping?
A: When you are finished shopping, proceed to the merchant's checkout page. As the transaction is completed, you will be asked to enter your Verified by Visa password.

Q: What if I forget my password?
A: If you forget your password, click "Forgot Your Password" on the Verified by Visa password window and follow the instructions provided.

Q: What is a password hint?
A: A password hint helps you to remember your password if you forget or lose it.

Questions About Registration

Q: How do I register for Verified by Visa?
A: You can register during the checkout process when shopping at participating online merchants, or by clicking "Register Now" at www.elmirasavingsbank.com. You'll be prompted to verify your identity and create your unique password. It's an easy process.

Q: If I have more than one personal Visa debit card with Elmira Savings Bank do I have to register them separately?
A: Yes, you must register each card separately.

Q: Why are you asking these questions during registration?
A: Visa must make sure that the owner of a Visa debit card is the one actually registering the card for Verified by Visa. To do this, they have set up a process to check the information you submit against our files to ensure that the individual signing up for Verified by Visa is in fact the person they say they are. The process verifies the identity of cardholder registrants for Verified by Visa, and provides system-wide confidence to everyone participating in the service, including the merchants and Elmira Savings Bank.

Q: What is a "Signature Panel Code"?
A: A "Signature Panel Code" is a 3 digit number, on the back of your Visa debit card just after the card number that uniquely identifies the card issued to a cardholder. This is another measure to help safeguard your card. Visa can match the card verification code against its own records to help verify that the person trying to register for the service is in physical possession of the card, and is likely to be the rightful owner of the card.

Q: What is a "Personal Message"?
A: A "Personal Message" is created by you during the registration process, and will be displayed when you are prompted for your password during Verified by Visa verification at checkout. The "Personal Message" was designed to reduce the risk of fraudulent merchants presenting false credentials to unknowing Internet users in order to gain access to personal financial information. When the Verified by Visa password window prompt includes your "Personal Message" that gives you added assurance that it is actually Verified by Visa asking you for your password, and not someone else pretending to be Verified by Visa.

333 E. Water St.
Elmira, NY 14901
Ph. (607) 734-3374
www.elmirasavingsbank.com
www.facebook.com/ElmiraSavingsBank