



Your online shopping secured with Visa

Protecting you is our top priority.

One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, there may be an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a Bank of The Bahamas Limited cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at
<https://usa.visa.com/products/visa-secure.html>

Frequently Asked Questions

How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. There's no need to download anything, install software, or register your account.

During an online purchase from your desktop, mobile or other digital device, there may be an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud. This is one way Bank of The Bahamas Limited and Visa have teamed up to secure your account(s).

What is the benefit for consumers?

Through this program, you have an added layer of protection that prevents the unauthorized use of your BOB Visa Card while shopping online.

Is my personal information safe and secure?

Yes. Your information is transmitted using a high level of encryption.

Does this Visa service cost me anything?

No. There are no costs associated with this service.

How will I know if my online purchase has this added layer of protection?

This service will automatically work at checkout at any of Visa's participating online merchants. Remember, there's no need to download anything, install software, or register for an account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to contact the bank's Customer Care support line to verify your identity.

Lastly, If you see the Visa Secure badge (*pictured above*) on participating online merchants' websites this also indicates the use of this service.

Can I still use my BOB Visa Card with online merchants that are not participating in this program?

Yes, your BOB Visa Card will continue to work as usual even if the merchant is not participating in this program. Your transaction will still be protected by multiple layers of security and zero liability for fraudulent purchases.

What happens when I finish shopping?

When you are finished shopping, proceed to the merchant's checkout page. As you complete the transaction, you may be prompted to contact BOB's Customer Care support line, only if additional authentication is required. It's important to take special precautions when your Card isn't present. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check be?

If you encounter this extra step, simply follow the instructions on your screen to get the needed assistance to verify your identity.

I see the Visa logo when I'm going through the extra check. What's this about?

If you do encounter this extra verification step, Visa helps transmit the information being shared between the merchant and us. The Visa logo is there to give you peace of mind that the transmission is secure.