

Verified by
VISA

One Time Passcode

Essential information on
how to protect yourself
from online fraud




Cumberland
Building Society



Whether or not you shop online, in the wrong hands your card details can be used without your authority.

The **Verified by Visa (VbV)** service provides password protection and helps prevent another person using your card online at participating VbV online retailers.

This leaflet explains how **One Time Passcode**, a new feature to enhance our existing VbV service, can help further protect you from being a victim of online fraud.

One Time Passcode

When you register for the VbV service for the first time, or when you reset your existing VbV password, you will receive a unique 6 digit code referred to as **One Time Passcode (OTP)** via text message to your mobile phone. You will be required to enter the **OTP** online to complete your registration or password reset.

What do I need to do now?

It is very important that we have a record of your current mobile number to enable us to send you the OTP via text message so you can make purchases online at participating VbV retailers.



Contact us
with your
mobile
number

If you think the mobile number we hold for you is wrong, please visit one of our branches or call our Customer Service Team on 01228 403141.

How does OTP work when I am shopping online?

1

When shopping online at a participating VbV retailer, you will be required to enter your Visa debit card details to successfully complete your purchase as normal.



2

If you are not already registered for the VbV service you will be prompted to register for VbV and you will receive, via text, a unique 6 digit code (referred to as a OTP).



This is your Cumberland Verified
by Visa One Time Passcode

3

You will then need to enter your OTP to enable you to set your VbV password.



4

You will be prompted to set your VbV password and complete your VbV registration to enable you to continue shopping safely and securely online at participating VbV retailers.



Questions and Answers

1. What is Verified by Visa (VbV)?

VbV is a free service provided by Visa and Cumberland Building Society which helps prevent another person using your personal or business Visa debit card online at participating VbV retailers.

2. How does VbV work?

Once you have registered and created a password, each time you make an online purchase via participating retailers you will be asked for your VbV password, just like entering your PIN at an ATM. When you enter your password, your card details are checked to confirm that you are the authorised cardholder and your purchase is completed.

3. How do I register for VbV?

You can register your Cumberland Visa debit card(s) for the VbV service using either the registration site accessed via the VbV link at www.cumberland.co.uk or when prompted whilst making a purchase at a VbV participating retailer. You will be sent a One Time Passcode (OTP) via text message to your mobile phone. You will need to enter this code online to set up a VbV password and complete your VbV registration.

4. What if I have questions during the VbV registration process?

The registration process is very straightforward. However, if you have any questions, or need assistance, you should contact our Customer Service Team on 01228 403141.

5. What is a OTP?

OTP is an additional security feature, where you will receive a unique 6 digit code via text message to your mobile phone when you register your Visa debit card for the VbV service for the first time or if you need to reset your existing VbV password. You will be required to enter this 6 digit code online to complete your registration or password reset.

6. Why do you need my mobile number?

So we can send you the OTP by text to enable you to continue shopping online at participating VbV online retailers. This is especially important if you:

- have not already registered your Visa debit card for the VbV service or;
- need to reset your existing VbV password or;
- cancel or lose your existing Visa debit card and are issued with a replacement card with a different card number.

7. What if I am already registered for VbV?

You can continue to shop online at participating retailers, however, if you need to reset your VbV password we will need your current mobile number to send you the OTP by text to enable you to continue shopping online.

8. Can I register for VbV or reset my VbV password if you do not have my mobile number?

No. We need to send the OTP via text to your mobile phone.

9. What if I change my mobile number?

You must advise us of your new number as soon as possible.

10. How can I contact you to provide my mobile number or check the mobile number you have is correct?

If you have not provided us with your mobile number or your mobile number has changed and you are unsure if the number we have recorded for you is correct, please call into your local branch or call our Customer Service Team on 01228 403141 for details on how to update your mobile number.

11. Will the OTP expire and what if it does?

The OTP will expire 10 minutes after you have started the registration or reset password process. If it expires, you will have to begin the process again.

12. What happens if I enter the OTP incorrectly?

If you enter your OTP incorrectly, you will have a further attempt before your Visa debit card is blocked from online purchases at participating VbV retailers. To unblock your card please call our Customer Service Team on 01228 403141.

13. What happens if I receive a text message with a OTP I have not requested?

Please advise us of this by calling our Customer Service Team on 01228 403141 or call into your local branch.

14. What if I have a business and a personal account?

The OTP will be sent to the mobile number that is linked to your personal account.

15. What if I only have a business account?

The OTP will be sent to the mobile number that is linked to your personal details.

16. Which Cumberland Visa debit cards can I register for VbV?

We encourage you to register all of your Cumberland Visa debit cards, including business debit cards, if applicable. There is no limit to how many cards you can register.

17. If my Cumberland account is a joint account or is a business account, how do we register the cards?

VbV protects each individual Visa debit card. Each cardholder on an account must register their own card, using their own mobile number and set up different VbV passwords.

18. What happens if I cancel or lose my Visa debit card and receive a replacement card with a different card number?

You will need to register your new card. Please refer to the process outlined in question 3.

19. Can I start shopping with my VbV password as soon as I register?

Yes. You can use your VbV password immediately after successfully completing your registration.

20. How do I use my VbV password?

When you make a purchase online at a VbV participating retailer, your VbV password will be requested. After reviewing the details of your purchase and confirming that your personal message is correct, simply enter your VbV password to complete your purchase.

21. What is a personal message?

This is a message that you create during registration for the VbV service. It must be different to your VbV password. Once you've completed your registration, each time you make an online purchase you will be asked to enter your VbV password. In this screen, you'll see your personal message, which is your assurance that the screen you are seeing is genuine. If this is incorrect, or if no personal message is displayed, you should not enter your VbV password, but should instead contact our Customer Service Team on 01228 403141.

22. Can I create the same VbV password for all of my Visa debit cards?

We strongly recommend each Visa debit card has its own unique VbV password so it is protected individually. You should select a password that will be easy for you to remember, but difficult for others to guess. The password must be between 6 and 10 characters in length and contain at least one number.

23. What happens if I forget or need to change my VbV password?

Go to the registration site accessed via the VbV link at www.cumberland.co.uk and click the reset password link. Alternatively, you can change your password on screen when shopping online. You will be unable to reset your password if we do not have a record of your current mobile number.

24. Can I make purchases at retailers that do not participate in the VbV service?

Yes. You will not be asked for your VbV password at these retailers. To complete your purchase, simply follow the checkout process on screen.



When you have finished with this leaflet please recycle it

This leaflet should be read in conjunction with the following leaflets:

- Cumberland Card Terms & Conditions
- Cumberland Internet Banking & Cumberland Mobile Banking Terms & Conditions
- How to protect yourself from fraud
- Visa Business Debit Card Terms & Conditions

These leaflets are available from any Cumberland branch or via our website www.cumberland.co.uk.

Cumberland Building Society,
Cumberland House, Cooper Way,
Parkhouse, Carlisle, CA3 0JF
01228 403141
customerservice@cumberland.co.uk
www.cumberland.co.uk

Customer Service Opening Hours:

Monday to Friday	8.00am - 8.00pm
Saturday	8.30am - 4.00pm
Sunday	10.00am - 4.00pm

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