

# Verified by Visa Terms of Service

Please read these terms of service carefully before using the Verified by Visa service ('Verified by Visa' or the 'service') from Allied Irish Banks, p.l.c.

In the terms of service, "we", "us", or "our" refers to Allied Irish Banks, p.l.c. (AIB), and "you", "your", or "yours" refers to the user of Verified by Visa.

## 1. Using Verified by Visa

- 1.1 When you use the Verified by Visa service, these terms of service will apply.
- 1.2 These terms of service should be read in conjunction with AIB's Credit Card Terms and Conditions of Use ('Card Conditions'). Unless indicated otherwise, defined terms in these terms of service are as defined in the Card Conditions.
- 1.3 If you do not understand these terms of service, please contact us by calling our customer service department on 1890 242428 before using the service.

## 2. What is Verified by Visa?

- 2.1 Verified by Visa provides you with a free way of increasing security for online Transactions by providing AIB customers with additional security and peace of mind when shopping online.
- 2.2 Verified by Visa automatically applies to all Cards, so you don't need to register your Card prior to using your Card online.

## 3. How does it work?

- 3.1 When you use your Credit card to make an online purchase with a Merchant who uses the service, and authentication is required, a Verified by Visa screen will appear. You will be asked for the last four digits of your mobile number. Then another Verified by Visa screen will appear, asking you to enter the one time passcode we sent you by SMS Message, which will be used to verify your identity, in order for your purchase to be processed. When you enter your one time passcode, you are accepting our Verified by Visa Terms of Service.
- 3.2 The passcode will only be valid for the Transaction you have received it for.
- 3.3 If you cannot provide the one time passcode, or the authentication through the service fails, the Merchant may not allow you to proceed with the Transaction.
- 3.4 If you choose not to follow the guidance on screen when prompted, you will not be able to proceed with the Transaction.

## 4. What do I need to do to use Verified by Visa?

- 4.1 It is important to ensure that your personal information held by us is up-to-date (particularly your mobile phone number) so we can verify your identity.
- 4.2 You must not let anyone know or use your one time passcode.
- 4.3 You must ensure that your mobile phone is able to receive an SMS Message, and you are responsible for any fee imposed by the mobile phone service provider.
- 4.4 In order to use the service, you must have the ability to access the internet, and you must pay for any fees associated with such access.

## 5. What if I don't have a mobile phone?

- 5.1 If you don't have a mobile phone or you have not provided us with your mobile phone number, the service will not be able to send you a passcode through SMS Message. You will see a message on screen asking you to ring our customer services department on 1890 242428.

## 6. What do I do if I'm buying something online and no Verified by Visa screen appears?

- 6.1 The Verified by Visa screen will not always appear. This may be because, for example, you are making a purchase from an online Merchant who doesn't use the service, or we have decided that your Transaction is high risk, in which case your Transaction request may be automatically denied.
- 6.2 If the Verified by Visa screen does not appear, just proceed with the normal check out process.

## 7. Privacy Policy

- 7.1 We will collect certain personal information from you for verification and security purposes, which will be used by the Verified by Visa service in order to identify you and your Transactions.
- 7.2 Your one time passcode or personal information will not be shared with online Merchants.
- 7.3 For further information as to how we use your data, please see our current Data Protection Notice and Privacy Policy available on [www.aib.ie](http://www.aib.ie)

## 8. Liability

- 8.1 We will not be liable to you for any loss resulting from your use of the service.
- 8.2 We are not liable to you or any third party for any modification, suspension or discontinuance of the service.
- 8.3 Due to the nature of the service, we are not responsible for any loss or damage to your software, computer, telecommunications or other equipment caused by using this service.

## 9. Your dealings with Merchants

- 9.1 Your correspondence or dealings with online Merchants on or through the service, are solely between you and the Merchant, and we will not be responsible for any loss or damage incurred as a result of such dealings. The Merchant's participation in the service does not indicate that we recommend or endorse any Merchant. For example, the service does not verify the identity of the Merchant or the quality of their goods or services.

## 10. Verified by Visa Proprietary Rights

- 10.1 You will not acquire any ownership rights, title or interest in or to the software made available to you in order to use the service.

## 11. Ending the service

- 11.1 We may temporarily or permanently deactivate your ability to use the service, and/or end your use of the service. We will normally give you 2 months' notice, unless permitted by law to give shorter notice. In exceptional circumstances, we will not give you notice (for example, if we reasonably suspect fraudulent or unauthorised use of your Account).
- 11.2 For your protection, we may automatically deactivate your ability to use the service if it is not used at least once during any 12 month period.

## Additional Security Information

For additional information on how to protect your personal information while using the internet please view the link <http://personal.aib.ie/security-centre>