Visa Secure

bcu uses Visa Secure as an additional layer of security for bcu members who use their bcu Visa Debit or Credit cards to make purchases online with participating Visa Secure merchants. This is a free service.

What is Visa Secure?

Each time you make an online purchase with a participating merchant, the Visa Secure service assesses the risk level of the transaction.

Certain activity may seem out of the ordinary, maybe because it's a high dollar value, or a retailer you've never bought with before online. In these instances you may see an authentication screen and be asked to confirm some simple personal details. This is requested so Visa can be sure the card isn't being used fraudulently. Unless Visa Secure detects a certain degree of risk with your transaction, you won't even notice the program is working behind the scenes and you won't be interrupted on your way to the 'checkout'.

Frequently asked questions

What is the Visa Secure?
Visa Secure is a service designed to ensure you are protected while shopping online with your bcu Visa card.

How does Visa Secure work?
When you make a purchase online with a participating Visa Secure merchant, Visa Secure assesses the risk of the transaction based on a number of factors. In some instances, you may be asked to provide an authentication code that will be sent to your email or mobile phone as an SMS to confirm you are the genuine cardholder.

Will I require a username and password for the Visa Secure service?
Protection by Visa Secure is simple because you don't have to remember usernames and passwords – you will be automatically registered and protected. If your card is new, bcu will register the card before they issue it to you.

Will my account be billed for Visa Secure purchases?
Your Visa Secure purchases will appear as normal purchases on your statement, under the name of the 'merchant' - that is, the company from which you made your purchase.

What browser do I need to use for Visa Secure?
Visa Secure requires Microsoft Internet Explorer version 5.5 and above, Netscape Navigator 7.1, Safari and Fire fox. These are the supported browsers, if you use another browser we cannot guarantee that the Visa Secure authentication screens will display correctly and this could lead to the transaction being rejected.

Can I use Visa Secure from any computer?
Yes, you can use Visa Secure from any computer connected to the internet, with a compatible browser, as outlined above.

Is Visa Secure compulsory for all bcu Visa cardholders?
Yes. All cardholders are automatically enrolled in the Visa Secure program, so they benefit from this extra level of protection from the moment their card is activated.

The Visa Secure service is free so you can be confident you're transacting in a safer, more secure online environment. Even if you never shop online, this service will make it harder for anyone who obtains your card details fraudulently to use your card to buy goods online.

Who is the third party that administers Visa Secure for bcu?

A company called RSA, which is the security division of EMC. It was established in 1982 and is a global provider of security solutions which include authentication and access control, data loss prevention, encryption and key management, compliance and security information management, and fraud prevention. It is more commonly known for its internet security tokens.

RSA is the world's largest supplier of 3DSecure services supporting some of the largest credit and debit card issuers globally, including Bank of America, Chase, the Royal Bank of Scotland and Lloyds TSB. RSA is a new offering to the Australian market predominantly driven by the current Visa mandate of 1 April 2010.

How does the third party get my email address and mobile phone number?

Your email address and mobile phone number will be encrypted in a data file generated on your behalf by bcu and will be transmitted via a secure connection to RSA. In addition to this, your card number is protected as RSA never stores the card data on their server.