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, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a Infinitus 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 www.visa.co.uk.

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, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud. This is one way Infinitus 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 Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

Is my personal information safe and secure?

Yes. Your information is transmitted using a high level of encryption and is stored on a secure server.

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 verify your identity, but this is to ensure you're you and protect you from fraud.

Lastly, if you see the following Visa Secure badge on participating online merchants' websites this also indicates the use of this service.

Can I still use my Infinitus card at online merchants that are not participating in this program?

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

Can I use both credit and debit cards?

Yes! This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

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 verify your identity 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?

Infinitus has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen 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.

Issuer FAQ specifically for Europe

The EU's Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both e- commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU's Payment Services Directive being rolled out in 2019

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