

Verified by Visa – Frequently Asked Questions

FAQs cardholders will see on the Verified by Visa screens

1. What is Verified by Visa?

Verified by Visa is an innovative service provided by FNBT.COM BANK and certified by Visa International, offering secure Internet shopping, using your Visa debit card. Verified by Visa lets you add a personal password to your existing FNBT.COM BANK debit card, getting added security and the reassurance that only you can use your FNBT.COM BANK debit card online. This product is for FNBT.COM BANK's Online Debit Card product only.

2. How does Verified by Visa work?

When you purchase online, Verified by Visa issues a receipt at the end of the checkout process. The receipt includes details of your current purchase, such as site name, purchase amount and date. You sign the receipt using your personal password and click 'Submit' to proceed with the purchase. Without your password, the purchase cannot take place.

3. How does Verified by Visa protect me?

Once you've registered and created a password, each time you make an online purchase, a window will pop up asking for your password like using your PIN at the ATM. When you correctly enter your password, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your financial institution cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

4. Will I need to apply for a new card to use Verified by Visa?

No. You will be able to use any of your existing FNBT.COM BANK Online debit cards.

5. When will my account be billed for Verified by Visa purchases?

Your account will be billed on the same date it is billed today.

6. Where can I buy with Verified by Visa?

Many merchants are already a part of Verified by Visa, and more merchants are signing up! Refer to the Home page of Verified by Visa to see a list of participating online merchant sites.

7. Do I have to pay for Verified by Visa?

No. Currently FNBT.COM BANK is offering Verified by Visa free of charge!

8. What are the system requirements for Verified by Visa?

Verified by Visa requires the use of Microsoft Internet Explorer version 5.5, 6.0 and 7.0, Netscape Navigator 7.1nad 7.2, Windows AOL 9, Windows Firefox 1.0 and Macintosh Safari.

9. What happens when my FNBT.COM BANK debit card expires?

When you are re-issued a new FNBT.COM BANK debit card, the Verified by Visa service is automatically updated with the new card information. You do not need to re-register in order to continue using the Verified by Visa service.

10. What happens if I cancel my FNBT.COM BANK debit card and then get a new one with a different account number?

You will need to register the new card for the Verified by Visa service.

11. What cards can I register with Verified by Visa?

You can register any of your existing FNBT.COM BANK online debit cards.

12. Can two people with a joint account use the same password or should they register for Verified by Visa separately?

The **primary user** of the account should register, and then all other cardholders can register using their own information.

13. Why do I have to supply personal information during registration?

The personal information you are supplying is used as a security measure to make sure you are the true cardholder. The information you supply is verified against the data stored in the FNBT.COM BANK database.

14. Why am I required to supply my email during registration?

Your email will only be used for important notifications from FNBT.COM BANK, and in full accordance with the privacy agreement and the terms of use.

15. Can I use the same password for all of my FNBT.COM BANK cards?

Yes. When you register to Verified by Visa you will select a login and a password. These will be valid for any of the cards you have registered. You must select a password between 8-15 characters, which includes at least one digit and one letter. We recommend that you select a password that will be easy for you to remember and difficult for others to guess.

16. What is a Personal Message?

The Personal Message is a text (6-30 characters long) that you select during registration. This text should be personal, however not secret. Each time a Verified by Visa receipt will be presented to you by FNBT.COM BANK you should look for the Personal Message – it proves it is a genuine FNBT.COM BANK receipt. Please note – you cannot select a Personal Message that will be identical to the password. Your password must be kept secret, while the Personal Message is openly displayed on the receipt.

17. What do I do if I have problems during the registration process?

FNBT.COM BANK customer service is available 8:00 AM TO 5:00 PM CST. We will be happy to assist you with any problems and answer any questions you may have.

18. How do I buy with Verified by Visa?

When you purchase online, Verified by Visa issues a receipt at the end of the checkout process. The receipt includes details of your current purchase, such as site name, purchase amount and date. You sign the receipt and click 'Submit' to proceed with the purchase. When you shop online with your FNBT.COM BANK debit card, the Verified by Visa service will automatically be active at participating online stores. For more information on shopping with Verified by Visa, view our demo on the Home page of Verified by Visa.

19. What should I do if I purchase online but the Verified by Visa receipt does not appear?

First, check to make sure that the card you used for the purchase is one that you have registered with the Verified by Visa service. Second, determine whether the

merchant is a participating Verified by Visa merchant. If the merchant is participating and you are using the right card, contact their merchant customer service.

20. Can I purchase at merchants that do not participate in the Verified by Visa service?

Yes. However you will not be able to use Verified by Visa. To complete the purchase at such merchants, simply follow the regular checkout process.

21. I forgot my password. What should I do?

If you forgot your password, select the **Forgot your password, click here** link that appears on the receipt. In the following page, you will be asked for the same personal information you provided when enrolling. Once that information is validated, you will then be able to select a new password.

22. I don't see my Personal Message on the receipt. What should I do?

Always look for your personal message before signing the receipt. If your personal message does not appear on the receipt, please *do not* sign it and contact our customer service personnel at 850.796.2000 ext 2408 & 2409.

23. The Personal Message on the receipt is not mine. What should I do?

Always look for your personal message before signing the receipt. If a personal message other than yours appears on the receipt, please *do not* sign it and contact our customer service personnel at 850.796.2000 ext 2408 & 2409.

24. What is the Personal Account Manager?

The Personal Account Manager is a special service offered by FNBT.COM BANK, which helps you trace the receipts of your Verified by Visa purchases. In addition, it enables you to change your account settings: change your email address, password, and personal message, and deactivate/reactivate the Verified by Visa service.

25. Do I need to write down the details of my online purchases?

No. You do not need to write down details of your online purchases. When using Verified by Visa you do not need to record or even type the purchase details anywhere. Reviewing your previous receipts online is a convenient option through the Personal Account Manager feature.

26. How do I access the Personal Account Manager?

You can access the Personal Account Manager through the issuer's welcome page at www.fnbt.com. We also recommend that you add it to your favorites or bookmarks.

27. I am trying to login to the Personal Account Manager but I forgot my password. What should I do?

If you forgot your password, select the "Forgot your password, click here" link that appears on the Personal Account Manager login. In the following page, you will be asked for the same personal information you provided when enrolling. Once that information is validated, you will then be able to select a new password.

28. How do I change my password?

In the Personal Account Manager, access "Manage Your Profile", and select "Change your password". You will be required to enter the old password, select a new password and retype it for verification. You must select a password between 6-15 characters, which includes at least one digit and one letter. We recommend that you

select a password that will be easy for you to remember and difficult for others to guess. You may also contact the customer service to change your password.

29. How do I change my Personal Message?

In the Personal Account Manager, access "Manage Your Profile", and select "Change your Personal Message". Your old personal message will be presented, and you will be able to select a new personal message (8-30 characters long). Please note that your personal message must not resemble your password. You may also contact the customer service to change your personal message.

30. Where can I view the history of my Verified by Visa purchases?

You can view your receipt history by logging in to the Personal Account Manager

31. How do I update the email address?

Your email address is used for important notifications from FNBT.COM BANK. It is therefore important that you keep the email address in the Verified by Visa service updated. In the Personal Account Manager, access "Manage Your Profile", and select "Update your email". Your old email will be presented, and you will be able to enter a new one. You may also contact the customer service to update your email.

32. How can I deactivate Verified by Visa?

In the Personal Account Manager, access "Manage Your Profile", and select "Deactivate the service". In the following page, check the cards you wish to deactivate and confirm. Please note – deactivation means that your card is no longer protected by the Verified by Visa password, and it affects all users of the card. You may also contact the customer service to deactivate Verified by Visa.

33. How can I reactivate Verified by Visa?

In the Personal Account Manager, access "Manage Your Profile", and select "Reactivate the service". In the following page, check the cards you wish to reactivate and confirm. Please note – reactivation means that your card is protected by the Verified by Visa password, and it affects all users of the card. You may also contact the customer service to reactivate Verified by Visa.

**For Customer Support Contact:
850-796-2000 ext 2409 or 2408**

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