



Q: What is Visa Secure?

A: Visa Secure (formerly Verified by Visa) is a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your card. There's no need to download anything, install software, or register.

Q: Why am I being asked to perform authentication?

A: During an online purchase you may be guided through an extra check to verify your identity. If you encounter this extra step, simply follow the instructions on your screen. This helps us ensure you're you and better protect you from fraud.

Q: Who do I contact for assistance?

A: For further assistance please contact First Capital at 717.767.5551 or 800.893.2328

Q: What is One-Time Passcode?

A: One time passcode is a secure six digit code that is used to verify your identity online. This helps secure your account and prevent unauthorized use of your card.

Q: Are OTPs required for every online transaction?

A: OTPs are not required for all online transactions, however, occasionally you will be asked to carry out the OTP authentication. Simply enter the OTP when prompted to authenticate your transaction.

Q: Do I need to register for OTP Service?

A: No, if an OTP is required you will see a screen requesting you to choose how you'd like to receive the OTP. You can choose email, SMS or voice if you have provided those contact details to your CU.

Q: Are there any service charges for using the OTP Service?

A: Typical message and data rates may apply as per your cell carrier plan.

Q: Does an OTP expire?

A: Yes, to prevent unauthorized access to your account, OTP requests expire after 10 minutes if not entered into the site.

Q: Can I receive an OTP when I am overseas?

A: If you're overseas and using overseas mobile service providers, the service provider may not support the receipt of international texts. Remember to activate your roaming service to ensure you can receive the OTP. Ask your telecommunication service provider for details.

Q: What if I don't want to use the OTP service?

A: You are not required to complete the OTP challenge, but your transaction may not be approved. You may need to reach out to the merchant to make alternative payment arrangements.