

Online Shoppers' Confidence Boosted

(NAPSA)—Responding to consumer interest in additional online security, one credit card company has launched a service that validates cardmembers' identities through the use of a personal password.

"According to a recent survey, 70 percent of consumers said they would feel safer making purchases on the Web if they had a password verifying their identity," said Hugh Bleemer, executive vice president eBusiness for First USA, Bank One's credit card company. "The Verified by Visa service offers our cardmembers that added level of security for online purchases, conveniently."

Cardmembers who have a Bank One or First USA branded card can register their Visa® card for the service simply by logging onto www.cardmemberservices.com/verified or www.visa.com/verified. No special software is required. Cardmembers only need to register their Visa card account once and the Verified by Visa service is available immediately upon registration.

Once registered, cardmembers can shop online at participating retailers using password protection. At the end of the "check out" process, consumers will be prompted for their password to confirm their identity. Once the consumer's identity has been verified, the "check out" is complete. This process takes just a few seconds and is as simple as signing a sales receipt at the cash register.

Verified by Visa protects cardmembers, whether they shop on the Web from work or at home. This new password protection reduces the potential for unautho-



A credit card that requires password verification for online purchases may help consumers feel protected—and more confident—when shopping on the Internet.

rized card use on the Internet.

First USA's Verified by Visa is powered by Cyota, a leading provider of secure payment solutions, ultimately reducing consumers' exposure to fraud.

For a complete list of participating Verified by Visa retailers and for information about the service, customers can log onto www.cardmemberservices.com/verified or www.visa.com/verified.

First USA, a subsidiary of Bank One Corporation (NYSE: ONE), is the largest issuer of Visa® credit cards in the world. First USA offers credit cards for consumers and businesses under the First USA and Bank One names and on behalf of its 1,900 marketing partners. These partners include some of the leading corporations, universities and affinity organizations in the United States. Bank One Corporation is the nation's sixth-largest bank holding company, with assets of more than \$265 billion. For more information, visit www.firstusa.com http://www.firstusa.com.