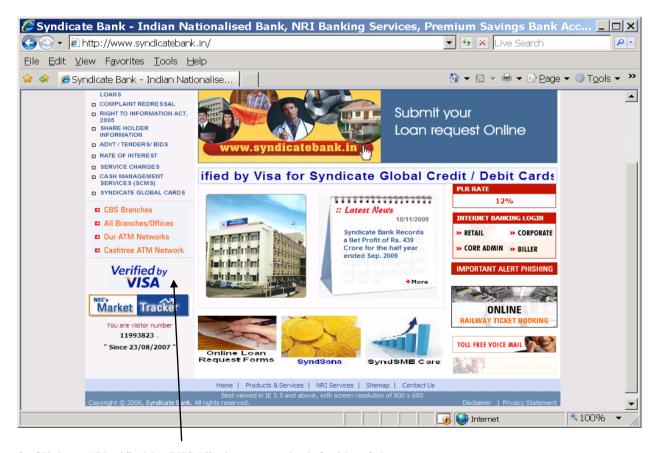
SYNDICATEBANK GLOBAL DEBIT CARDS

Steps for VbV (Verified by VISA) password creation for securing Internet transactions:

Syndicatebank Global Debit card is enabled for Internet Transactions from 04.11.2009 with security feature Verified by VISA where the cardholder creates his own password which is required for authorizing a transaction made through Debit card on Internet. The CVV2 number (3 Digit number) on the back of the card, next to the signature panel is required for doing a internet transaction like booking railway ticket, payment of utility bills, payment of fees to foreign universities, etc., through internet. The CVV2 number, Password has to be entered at the time of payment through debit card in internet. The Debit cards issued earlier do not have the 3 digit CVV value and such cardholders will have to obtain duplicate debit card from the Branches.

Simple Steps for Registration of Verified by VISA.

1. Log in to our website by typing http://www.syndicatebank.in/ in the internet browser.

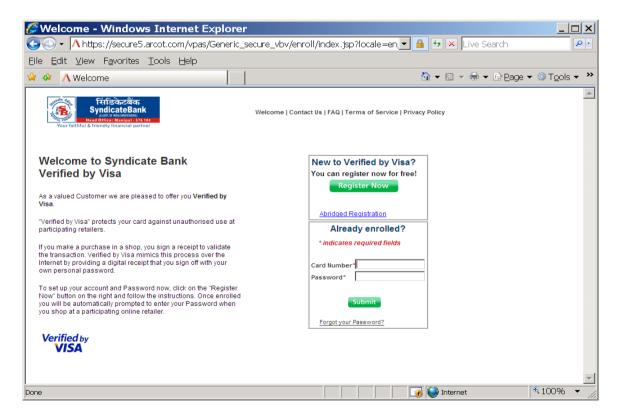


2. Click on "Verified by VISA" picture on the left side of the screen.

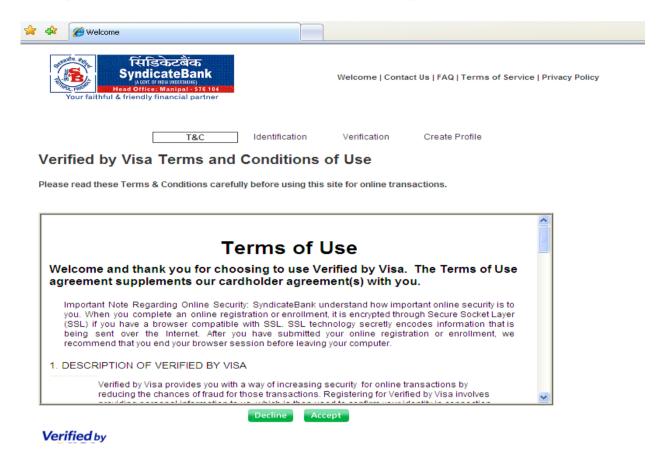
Next you get the screen shown below:



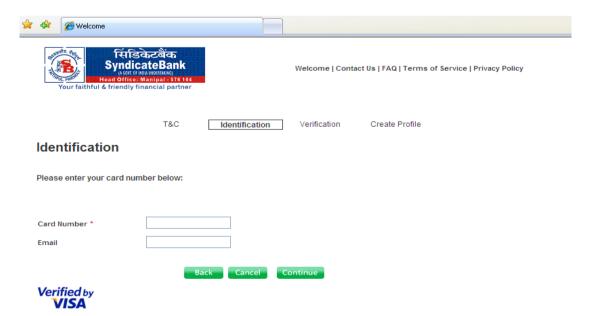
3. Click Syndicate Global Debit cards for creating password for Debit cards. You will get the welcome screen shown below:



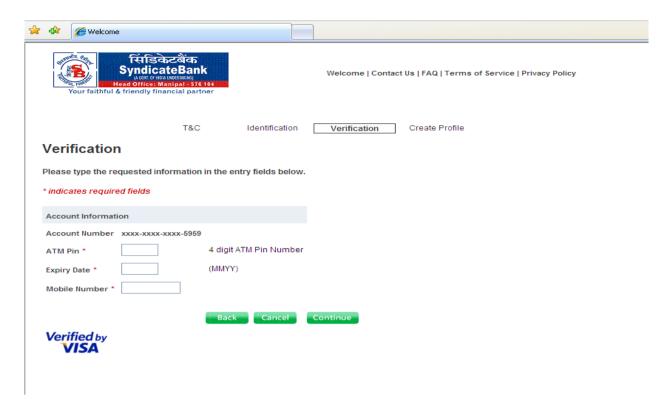
5. Accept the Terms and Conditions by clicking the Tab "Accept":



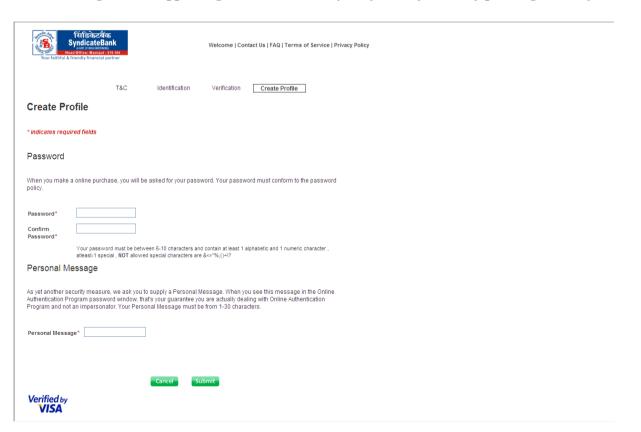
4. Enter the card number and email-id and click continue.



7. Enter the 4 digit ATM PIN, Expiry date and phone number and click continue.



8. Create password and Personal message screen will appear, enter the password which should be between 6 to 10 characters (both inclusive) and should contain atleast one alphabet, one special character. (Eg:*, @,! Appearing on the number keys in your keyboard by pressing shift key).



After you enter the above details and click submit you will get a message "Thank you for registering, congratulations".

9. Contact Us Page:



Welcome | Contact Us | FAQ | Terms of Service | Privacy Policy



Questions or Concerns?

If you haven't found the answers to all of your questions or concerns on this Web site, please call us.

On the Web: http://www.syndicatebank.in/



10. Privacy Policy and Terms and conditions.



Welcome | Contact Us | FAQ | Terms of Service | Privacy Policy



Terms of Use

Welcome and thank you for choosing to use Verified by Visa. The Terms of Use agreement supplements our cardholder agreement(s) with you.

Important Note Regarding Online Security: SyndicateBank understand how important online security is to you. When you complete an online registration or enrollment, it is encrypted through Secure Socket Layer (SSL) if you have a browser compatible with SSL. SSL technology secretly encodes information that is being sent over the Internet. After you have submitted your online registration or enrollment, we recommend that you end your browser session before leaving your computer.

1. DESCRIPTION OF VERIFIED BY VISA

Verified by Visa provides you with a way of increasing security for online transactions by reducing the chances of fraud for those transactions. Registering for Verified by Visa involves providing personal information to us, which is then used to confirm your identity in connection with future online transactions for which Verified by Visa is used. Verified by Visa also may be used for record keeping and reporting purposes, as well as to help resolve transaction disputes. Your registration data and other personal information is not shared with the merchant.

2. ACCEPTANCE OF TERMS

11. Frequently Asked Questions:



Welcome | Contact Us | FAQ | Terms of Service | Privacy Policy



Some Frequently Asked Questions & Some Helpful Answers

There's a good chance you'll find the answer to most questions you may have about Verified by Visa below. If you don't find the answer to your question, simply click here to <u>contact us.</u> We'll do our best to make things clear in a timely manner.

Click on the general category below to go to the frequently asked questions and answers on that subject.

Questions About the Service Questions About Shopping with Verified by Visa Questions About Registration

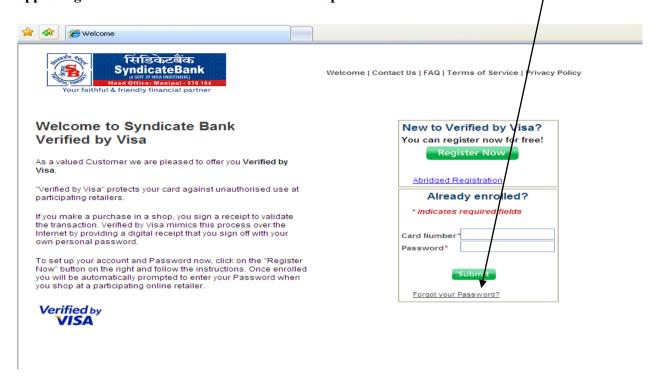
Questions About the Service

Q: What is Verified by Visa?

A: Verified by Visa is a service developed by SyndicateBank and Visa to help ensure that only you use your visa card to shop online.

Q: Who can register for Verified by Visa?

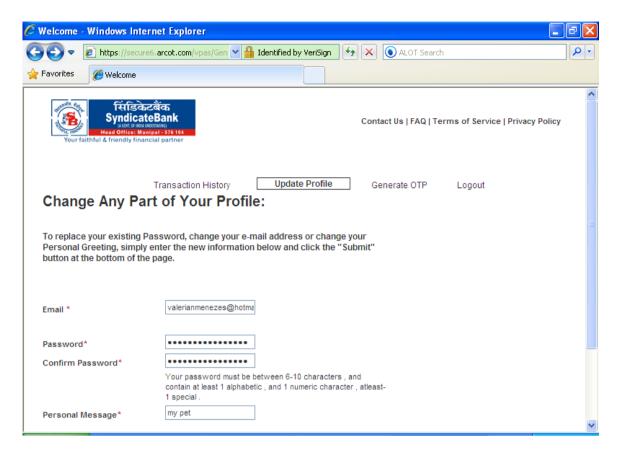
12. If the cardholder forgets the Password or the password entered by him at the time of transaction is not correct, he can create a new password by following the steps 1 to 3 and the welcome screen will be displayed. The cardholder has to click the line "Forgot your password" appearing the second box below and follow the steps.



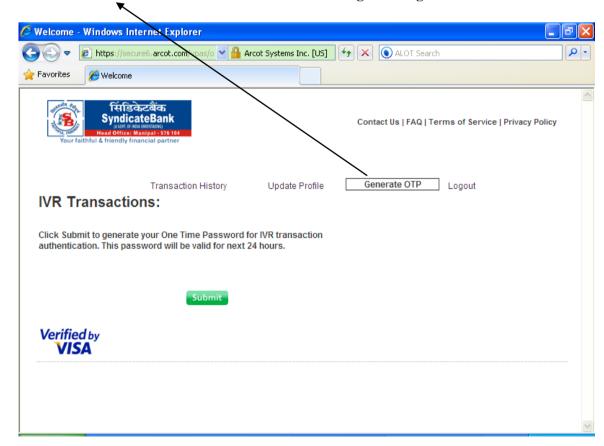
13. If the cardholder wants to change the password or any other information entered at the time of registration, he has to enter the card number and password under "Already enrolled?" in the same Box above and will be taken to the profile screen where he can change the details and save.

Steps for generating OTP (One Time Password) for IVR (Interactive Voice Response) system transactions:

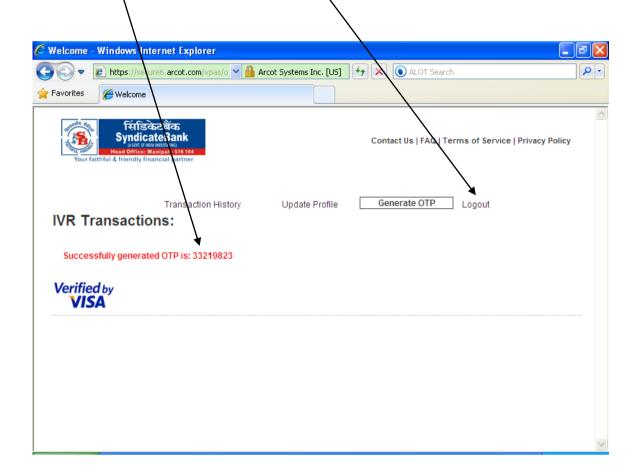
- 1. Register for VbV (Verified by VISA) by following the steps mentioned in Sl number 1 to Sl.No.8.
- 3. Go to the box already enrolled and enter the Card number and VbV password and you will get the screen shown below



4. Click Generate OTP as shown in the screen below for generating OTP.



5. OTP consisting of 8 digits will be displayed on the screen as shown below. Please note down the Password and logout from the system. Enter the OTP password in the IVR based telephone/mobile for payment transaction through Syndicate Bank Global Debit card. Please



Important:

The OTP Password is valid for 6 hours from the time of generating and the latest password only will be valid and it will be valid for only one transaction. A new OTP password has to be generated for each transaction or on expiry of 6 hours from the time of generation.

IMPORTANT NOTE: The cardholder will be solely liable for any online or IVR or CNP (Card Not Present) transactions authenticated by the Password created; maintaining the confidentiality of the password and other information entered by him and cannot deny the transaction by breach of this condition.