



Online Shopping Security

Frequently Asked Questions

Q. What is online shopping security?

A. This feature is designed to prevent fraud and provide you with an extra layer of security for online transactions. You may be required to provide a one-time passcode at the time of checkout.

Q. Which Farm Bureau Bank accounts will have the feature?

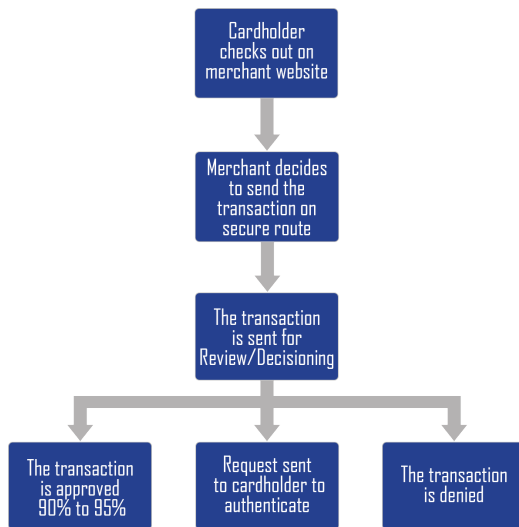
A. All Visa Debit cards.

Q. Will I have to enroll to receive this feature?

A. No. All Visa Debit cardholders are automatically enrolled.

Q. How does this new feature work?

A. During checkout with a participating online merchant, you may be prompted to enter a one-time passcode that you will receive via SMS text message, if suspicious activity is detected.



Q. Will I have to enter a one-time passcode for all my online transactions?

A. No. The majority of your online transactions will go through with no interruption. You will only be declined or asked to provide a one-time passcode when the activity is suspicious.

Q. What is the short code for the text message?

A. Messages will come from short code 732-873.

Q. How will the message read?

A. 123456 is the One-time Passcode (OTP) for your card ending in 1234.



Q. Will all of my online transactions process with this security feature?

A.No. In order for an online transaction to process in this manner, the merchant must participate in Visa's 3D Secure service and send the transaction through as a 3D Secure transaction.

Q. What is 3D Secure?

A. 3D Secure is designed to make online shopping transactions safer by authenticating your identity at the time of purchase.

Q. What if I do not have a mobile phone number on file with Farm Bureau Bank?

A.If there is no mobile phone number on file then you will be presented with Knowledge Based Questions, at the time of check out. We recommend updating the contact information you have on file to include at least one mobile phone number.

Q. Will Farm Bureau Bank still offer Verified by Visa?

No. This online shopping security feature is an enhanced solution that will replace Verified by Visa.

To update your contact information, log into Online Banking then navigate to Services>Address Change. You may also email us at services@farmbureaubank.com or call a Customer Care Representative at 1-800-492-3276.

**Text messages to your mobile device are free, but all other fees on calls and texts are subject to the terms of your voice/data plan with our mobile carrier.*