

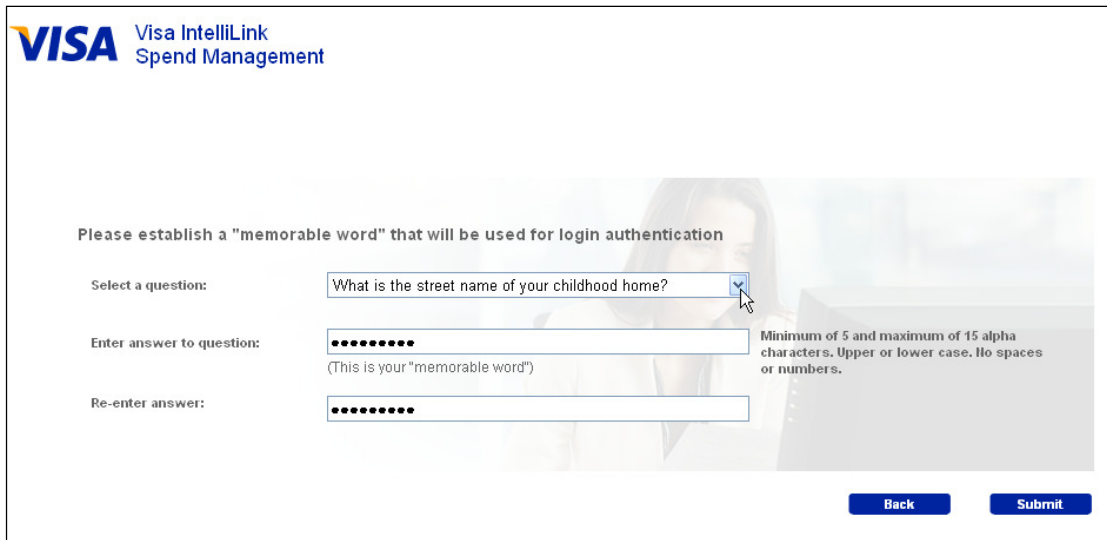


COMMERCIAL CARD SERVICES CARDHOLDER GUIDE

Creating a Memorable Word

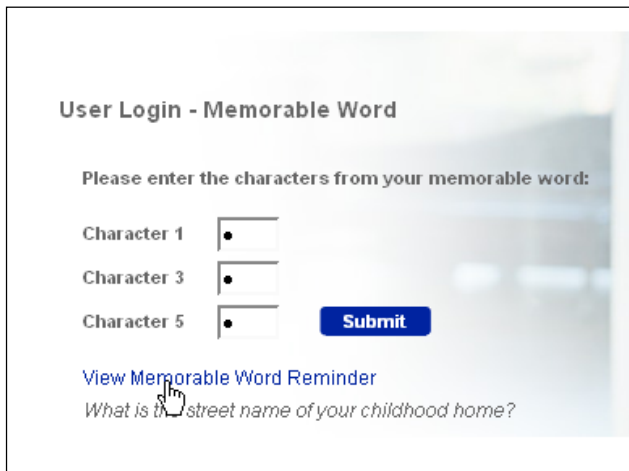


1. The first time that you log into IntelliLink, you will be prompted to set up a “memorable word”. This is a security question and answer that you will create. You will use this “memorable word” during all future logins.



The screenshot shows the 'Please establish a "memorable word" that will be used for login authentication' screen. It features the Visa IntelliLink logo and a background image of a woman. The form includes a dropdown menu for 'Select a question:' with the selected option 'What is the street name of your childhood home?'. Below it are two text input fields for 'Enter answer to question:' and 'Re-enter answer:', both containing masked characters. A 'Submit' button is visible at the bottom right. A note on the right side of the form states: 'Minimum of 5 and maximum of 15 alpha characters. Upper or lower case. No spaces or numbers.'

2. The next time that you log in, after entering your username and password, you will be asked for a random three of the first five characters of the word. For instance, in the example shown below, the memorable word is “clearview”. Characters 1, 3, and 5 in the word are c, e, and r. (Note: The memorable word entry is not case-sensitive; in other words, upper- and lower-case do not matter when setting up the word, or when entering it in the future.)



The screenshot shows the 'User Login - Memorable Word' screen. It prompts the user to 'Please enter the characters from your memorable word:'. There are three input fields labeled 'Character 1', 'Character 3', and 'Character 5', each containing a single masked character. A 'Submit' button is located to the right of the input fields. Below the input fields, there is a link for 'View Memorable Word Reminder' and the question 'What is the street name of your childhood home?'.

3. The memorable word character entry only uses the first five characters of your word.