

Greg Lehey
47 Kleins Road
Dereel VIC 3352
Australia
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ANZ Bank
Customer Response Centre
Locked Bag 4050
South Melbourne VIC 3205

Credit card XXXX XXXX XXXX XXXX
“Verified by VISA” scheme

Dear Sir or Madam,

I am writing to protest in the strongest terms about the “Verified by VISA” scheme in which you participate. It is insecure, unreliable, obstructive and inconvenient. Please ensure and confirm in writing that I am no longer confronted with this scheme when I attempt an online payment. If you do not, I shall change my bank.

In detail:

This product is insecure because it requires only easily available information: the credit card details (available to anybody who has ever had physical access to the card) and the date of birth (available to many people, or by access to the driver license, or in many cases, such as mine, from the web). Re-registration requires no additional information, so third parties can change the password.

It is unreliable in that it has *never* allowed me to log in a second time, claiming either that I am not registered, or that my password is incorrect (giving rise to concerns about abuse of the above-mentioned lack of security). On many occasions I am unable to sign up, getting only the message “an error was encountered”. Your help desk personnel seem to have no means of determining what this error was.

This previous problem makes it obstructive: every time I have used or attempted to use VbV, it has taken me at least 30 minutes to work around the breakage.

Your staff have repeatedly informed me that VbV is an external service, but it is my understanding that it is voluntary—see <http://tinyurl.com/vbvbully>. Your interface to it is compulsory. I am not prepared to put up with this kind of problem any more. Please remove me from any contact with this scheme.

You can read more detail in my published page at <http://tinyurl.com/vbvvisa>.

Sincerely
Greg Lehey