



3D Secure OTP Frequently Asked Questions

What is 3D Secure OTP (One-time password)?

3D Secure OTP is a security feature that provides greater security for online purchases at participating merchants. It allows cardholders to confirm online purchases made with their cards.

How do I make purchases with OTP?

OTP requires entering one-time password (OTP) for each online purchase at participating merchants. OTP is sent to your mobile phone or email, which is registered in the bank's systems. If you haven't registered the above information, you should contact your bank. When you make a purchase at a participating merchant, after entering your card details (eg. number, expiration date, cvc2/cvv2), the service's screen is automatically displayed. After confirming the transaction details (such as purchase amount, date, e-shop name), you should select to receive the OTP either by sms on your mobile phone or via email. Then, by clicking 'Submit', OTP will be sent and at the same time the screen where you need to enter it, is displayed.

Do I need to register to enable me to enjoy this service?

Registration for OTP is not required. In order to enjoy the highest level of security in your online purchases, the Bank provides the service automatically for your international card without requiring you to sign up.

Can I complete my purchase if I don't receive the OTP?

No. An OTP is needed to complete a transaction every time.

What if I don't have a mobile number readily available?

You will not be able to receive the OTP sent to complete your purchase.

Do I have to use the same One Time Pin every time I use my card?

No. Every transaction comes with its unique OTP.

How do I know which merchants participate in the service?

Participating merchants display the Verified by Visa or MasterCard Identity Check logo on their websites.



What happens if an online merchant does not participate in the service?

The additional 3D Secure authentication is not applicable on online merchant sites that do not support MasterCard Identity Check / Verified by Visa authentication. Transactions performed at these merchant sites will be processed as normal online transactions without OTP authentication.

To which mobile phone number or email OTP will be sent?

During card issuance you should have stated your mobile phone number and email. OTP will be sent to your mobile phone or email (whichever you choose) registered with the Bank. If no mobile phone or email is registered at all in the Bank's systems, you should contact the Bank to update your records.

Do I need to confirm my mobile phone or my email for each transaction?

On the Verified by Visa/Mastercard Identity Check service screen, where you have to enter the OTP, a part of your mobile phone number or email (whichever you chose) registered in the Bank's systems in which OTP has already been sent is displayed. Please check the mobile phone number or email and if it is incorrect, you should contact your Bank to update your records.

What should I do if my mobile phone is incorrect?

If your mobile phone is incorrect, you may select to receive OTP via your email. At the same time, you should contact your Bank to register your new mobile phone number.

What should I do if my email is incorrect?

If your email is incorrect, you may select to receive OTP via your mobile phone. At the same time, you should contact your Bank to register your new email.

Can I delete my international card from participating in the 3D Secure OTP Service?

You cannot delete your international card from participating in the 3D Secure OTP Service. The 3D Secure OTP Service, which is provided to you completely free of charge, offers you even greater security to enjoy online transactions with your international card.

I previously registered for 3D Secure, will I stop using it?

The way you make your online purchases with your international card at participating merchants has changed. Effective 10th February 2020, you will enter a One Time Password (OTP) that you will receive via SMS on your mobile phone or email. This means that you will not need to enter the password you created when you previously registered your card for 3D Secure.

Will I be able to receive the OTP on my mobile phone when transacting abroad?

Yes, once your phone has been switched to roaming mode.

What should I do if I receive an OTP alert when I haven't initiated any purchase?

Report the issue immediately to your Bank or call centre.

My code is not working, what should I do to complete my purchase?

You have entered the wrong code or the code has expired. Please check and re-enter the correct code or request a new code if code has expired.

How long is the code valid after receipt?

11 minutes.

What happens if I enter the OTP incorrectly?

If the OTP is entered incorrectly, you will be prompted to enter the correct OTP. If you enter the OTP incorrectly 3 times, then the transaction cannot be completed. In such case, you will be required to re-start the purchase transaction at the merchant site.

What is the difference between the old and the new service? Is it more secure?

3D Secure using OTP an enhancement of the previous service. Prior to 10th February 2020, you were required to register your international card for Verified by Visa/ MasterCard Identity Check and set a static password that you would then enter for every online transaction on the 3D Secure page for authentication. Effective 10th February 2020, you will now receive a 6-digit numeric "One Time Password" (OTP) to your registered mobile number or email, each time that you initiate an online transaction. You will need to enter this OTP on the 3D Secure page to authenticate your transaction.

A summary of their differences is provided below:

3D Secure with OTP (Effective 10th February 2020)	3D Secure without OTP (Service prior to 10th February 2020)
The purchase is completed after entering OTP	The purchase completed after entering password you created.
Your international card is automatically registered	Registration is completed by you
OTP is not created by you. It is sent by the Bank to your mobile number or email.	The password is created by you