



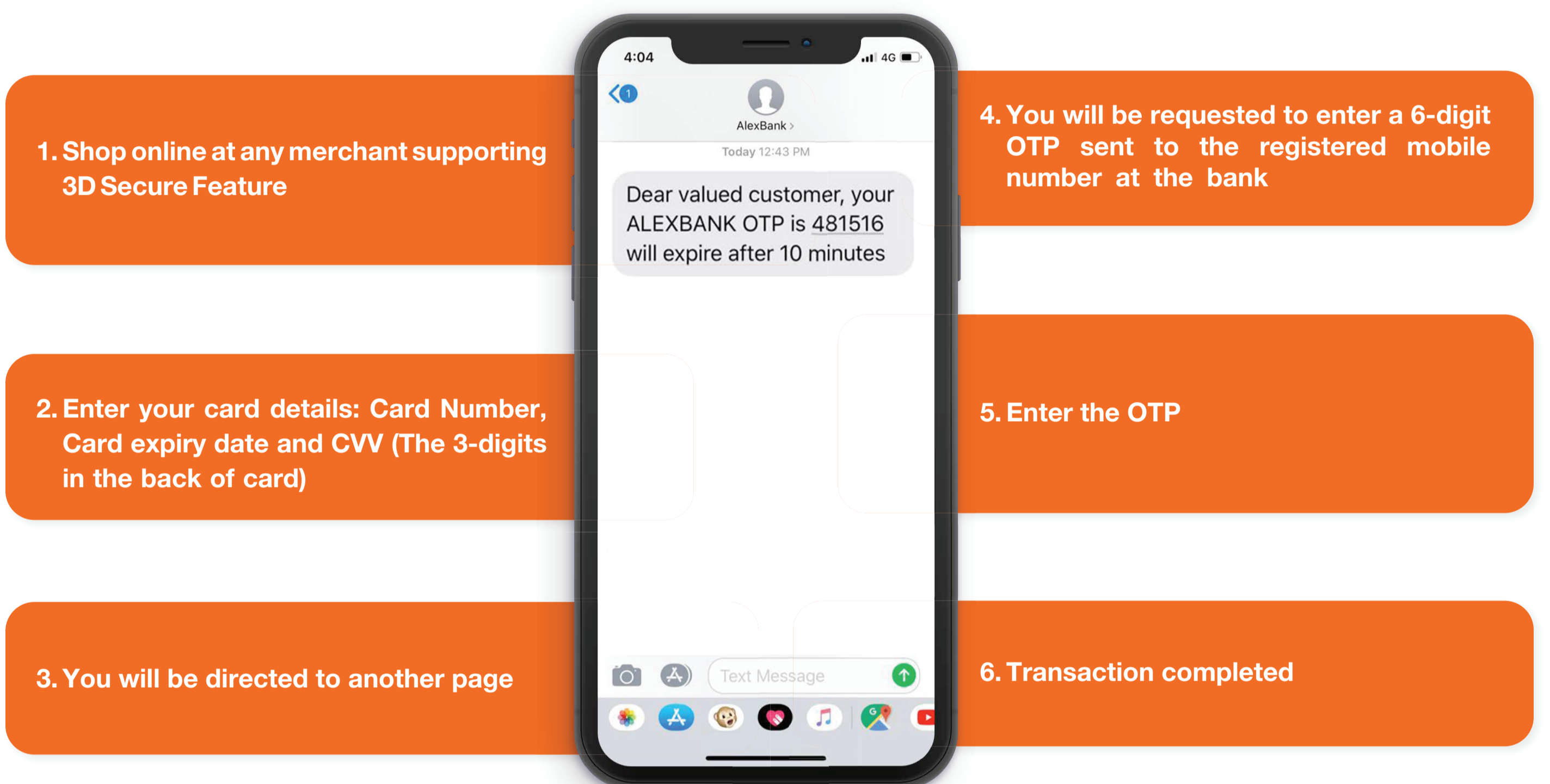
## 3D Secure Service

**3D Secure** Service is designed to make your internet shopping more secured through sending One Time Password (OTP) to your registered mobile number for each transaction.

This service protects cardholders from suspicious or fraudulent activities by adding third level of security to any online transaction.

OTP will be requested to complete the transaction in case the merchant supports **3D Secure** feature otherwise no OTP will be needed. **Customer can identify the participating merchants by checking the following logos**  **mastercard ID Check** or  **VISA SECURE** on the website.

## How the service works?



## How to subscribe in 3D Secure service?

All cardholders are automatically enrolled without extra administration fees, all you have to do is to ensure that your **mobile number is updated on the bank's system**.

## What will happen in case of OTP wrong entry?

In case the customer entered the OTP incorrectly for **3 times consecutively** without pressing on "Click here to receive another code" the transaction will be declined, and card will be blocked on merchants websites using **3D Secure**. Customer should contact the Call Center to unblock the card.

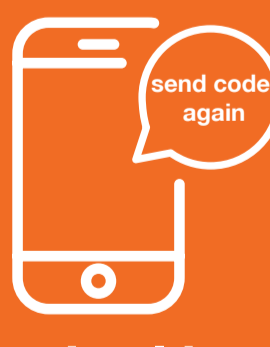
## What is the validity of OTP?

The OTP expires after **10 minutes**, if customer entered the OTP after **10 minutes** it will be considered as wrong entry and customer should request another code.


## Can a permanent password be built for online transactions?

No, this feature protects cardholders from electronic fraud, thus one time password will be sent for every transaction.


## What will happen in case OTP was not sent to customer's mobile number?



Customer should wait for 2-3 minutes then press on "Click here to receive another code". The maximum number to request another code after first trial is 3 times



In case OTP was not sent after requesting new code, then customer should contact the call center to ensure the mobile number is registered correctly.



In case of reaching the maximum trials to receive OTP (overall 4 times) then customer should start the shopping transaction from the beginning

For more information about **3D Secure**, please contact our call center.