

## FAQ's on 3D Secure OTP

### What is 3D Secure?

3D Secure is a service facilitated from VISA and MasterCard that lets you transact online securely using your Debit/Credit card. This service is available only on 3D Secure compliant merchant sites.

- Verified by Visa (VBV) / MasterCard SecureCode (MSC), introduces One Time Password (OTP) protection during an Internet purchase to authenticate the customer.
- The goal of Verified by Visa/ MasterCard SecureCode is to create the same trust and confidence amongst merchants and customers that exist in a face to face shopping environment.

### What are the benefits of 3D Secure OTP?

VBV / MSC provide added assurance by authenticating you while using your Standard Chartered Bank Visa/MasterCard credit/debit card to make payments online. You can be comfortable that any online merchant giving VBV / MSC service is a legitimate commercial entity. A One Time Password (OTP) means added protection against unauthorized use of your debit/credit card when you make payments online.

### Will I be charged for 3D Secure OTP?

No. This service is free of charge.

### Is the 3D secure authentication process applicable for all online transactions?

No, this additional authentication process is applicable only to websites that have enabled the security feature. You will be able to identify if the website is enabled for 3D Secure if the "Verified by Visa" or "MasterCard SecureCode" sign is displayed on the website.

### How would I know if the merchant is VBV/MSC compliant?

If a merchant is VBV/MSC compliant you will be able to see the Verified by Visa or MasterCard SecureCode logo on the site.

### What is One-Time Password (OTP)?

The One-Time Password (OTP) is an added online authentication service provided by Standard Chartered Bank to give you added security feature and peace of mind when conducting online transaction at the 3D Secure participating merchant's website using your Standard Chartered Bank credit/debit card.

One-Time Password (OTP) is a numeric code that is valid only for one transaction when you purchase online. The OTP will be sent to your mobile number and email ID as registered with Standard Chartered Bank. It will expire in 7 minutes.

### How does online transaction with One-Time Password (OTP) security feature work?

It simplifies online shopping because you no longer have to memorise an online PIN. Instead, the OTP will be sent to your registered mobile number and email ID.

**Step 1:** Please ensure that your latest mobile number and email ID are registered with the Bank. Otherwise, kindly call our Phone Banking team or visit our nearest branch to update them.

**Step 2:** When shopping online, enter your card's particulars at the merchant's website.

**Step 3:** You will be automatically redirected to Standard Chartered Bank's authentication page. An OTP will be sent to you.

**Step 4:** Enter the OTP at Standard Chartered Bank's authentication page. Click "Submit" to complete the authentication process.

### Do I need to register or request for OTP?

You do not need to register or request for OTP. OTP will be sent automatically to your registered mobile number and email ID after you have filled in all your credit/debit card details and proceed with the purchase online. You will be asked to enter the OTP at Standard Chartered Bank's authentication page. Then, click "Submit" to complete the authentication process.

### How about the PIN (static PIN) which was created for 3D Secure online transaction prior to this? Is it still applicable?

OTP will replace the PIN which you created for 3D Secure online transaction. An OTP will be sent instead to your registered mobile number and email ID to complete the online transaction.

### If I do not receive an OTP within 1 minute, what should I do?

If you do not receive your OTP, you can request for another OTP by clicking the "Resend OTP" button. If you do not receive the OTP after multiple attempts, please call our Phone Banking team to ensure your mobile number and email ID are registered with us.

### What happens if I have entered invalid OTP up to 3 times?

A web message will pop up to inform that you have exhausted the maximum number of tries. You can then return to the merchant website & re-submit the transaction.

### Can the OTP be used for multiple online transactions?

OTP can be used only for a single online transaction. Every transaction has a unique OTP.

### How will OTP function for replacement card issued in case of lost /stolen/Upgrade or renewed cards?

If there is no change in your mobile number and email ID, you can start using the OTP authentication for online transactions even after the card has been lost /stolen/Upgrade or renewed.

### What if the OTP is not requested by me?

If you have received an OTP and neither you nor your Add-on cardholder has initiated the online transaction at the merchant and for the amount as specified in the OTP message, please call our Phone Banking team immediately.