

# FAQs

- **What is One-time Password (OTP)?**

OTP is a security feature for online payment transactions. When engaging in an online transaction whereby the Service is required, an OTP will be sent to your mobile phone number via SMS. You must input the OTP in order to complete the applicable online payment transaction. This Service is only applicable to the Principal Cardholder with a valid Sri Lankan mobile phone number registered with the credit card system of the issuing Bank.

- **What are the benefits of OTP?**

OTP provides added security by authenticating you while using your Standard Chartered Visa Card / MasterCard® when making payments at Verified by Visa or MasterCard® SecureCode™ online stores.

- **Do I need to register my Standard Chartered Credit Card to enjoy this service?**

Registration for the OTP is not required. However, the Service is only applicable to the Principal Cardholder with a valid Sri Lankan mobile phone number registered with the credit card system of the Issuing Bank.

- **Is OTP required for all online purchase transactions?**

No, only online stores participating in Verified by Visa or MasterCard® SecureCode™ will require you to input an OTP in order to complete the transaction.

- **How will I know if I need an OTP to complete the online purchase transaction?**

Look for the Verified by Visa or MasterCard® SecureCode™ mark on participating online stores.

- **Can I enjoy the benefit of this service at online stores that are not participating in the service?**

No, but the service is made available at most of the online stores

- **Is OTP sent to any mobile phone number?**

Only a local mobile phone number that begins with 0 or 7 is applicable. At present, Cardholders with mobile phone numbers starting with any other digits are not able to make transactions at designated online merchants which require an OTP to complete the online transaction.

- **If I do not have a mobile phone number registered with the Bank, can I still complete an online purchase transaction?**

No, you cannot complete an online purchase transaction at participating online stores if you do not have a

mobile number registered with the Bank. Please submit the Change of Customer Information Request Form to the Bank, if you want to update your mobile phone number in the credit card system of the Bank,

- **How can I update my mobile phone number in the credit card system of the Bank?**

There are 2 ways to submit the Change of Customer Information Request Form:

1. Visit any of our branches to submit the Change of Customer Information Request Form
2. Call our Customer Service Hotline at 011 2480480 (Standard Chartered Credit Card)

- **Does my supplementary cardholder enjoy this service?**

If the online transaction is made with a supplementary card which shares the same card number with the principal card, the OTP will only be sent to the principal cardholder's registered mobile phone number. If the online transaction is made with a supplementary card which has its own unique card number, the OTP will be sent to the supplementary cardholder's registered mobile phone number instead.

- **What should I do if I do not receive the OTP?**

OTP is only applicable to the Principal Cardholder with a valid Sri Lankan mobile phone number registered with the credit card system of the Bank. If you do not receive your OTP within 20 seconds after submitting your request, you may click "Resend OTP" to request for another unique number. You should also check if your mobile phone number registered with the credit card system of the Bank is updated.

- **What happens if I key in a wrong OTP many times?**

You will not be allowed to click "Resend OTP" to request for another one if you have input a wrong OTP many times. Please restart the entire online transaction.

- **When does the OTP expire? What should I do if I am not able to confirm the transaction before the OTP expires?**

The OTP will only be valid for a certain period after it is issued. You can click "Resend OTP" to request for a fresh OTP if the OTP has expired.

- **Can I receive an OTP when I am overseas?**

We will send the OTP as per your mobile phone number in our records. If you are overseas or using an overseas mobile service provider, the service provider may not support international SMS. Please consult your service provider and / or hardware supplier for additional details.