

3D Secure

FAQs

Q. What is the 3D Secure Service?

The 3D Secure Service is a security layer for internet transactions. This service is used to confirm the authenticity of internet transactions by requiring cardholders to enter an OTP before their transaction is processed.

Q. What is the benefit of 3D Secure?

3D Secure protects you against unauthorised transactions when shopping online. The use of an OTP gives you the added assurance that only you can use your card to make purchases over the internet.

Q. How does 3D Secure work?

When shopping online, usually you will be asked to enter your basic credit card details (cardholder name, card number, card expiry date, CVV/CVC code, & mailing address). Then, you will have to submit these details.

After submission, a pop up window will appear requesting you to enter your OTP.

Once you submit the OTP, the transaction will be sent for authorisation and the merchant website will display a response to you.

Q. What is an OTP?

An OTP is a 'One Time Password' consisting of randomly generated digits. The OTP is sent to your registered mobile number and / or email address within 2 minutes of submitting your transaction request. To complete your internet transaction, you will need to enter this OTP in the space provided.

Q. Do I need to register my card for this service?

There is no need for separate registration of your card. All you need to do is register a valid mobile number and valid email address with SCBPL, so you can receive the OTP required to perform the transaction.

Q. Is the 3D Secure password the same as the one I am using with my Standard Chartered Card?

No, 3D Secure password is an OTP that is generated every time you transact online. This is not the code that you use with your Standard Chartered Card when performing an ATM cash withdrawal and is not the password you enter when logging in to Standard Chartered Online Banking.

Q. What is my registered mobile number and email address?

The registered mobile number is the mobile number which is linked to your Standard Chartered Card. Similarly, the registered email address is the email address linked to your Standard Chartered Card. If you have not registered your mobile number or email address with Standard Chartered Bank Pakistan Limited (SCBPL), please contact us at your earliest convenience.

Q. I was shown a screen which displayed: "We are unable to send your One Time Password (OTP)". What does this mean?

This message is most commonly displayed when:

- Both your mobile number and email address are not available in our records
- You have not activated your card by calling our Client Centre
- Your card is not current, or is blocked from making transactions

We recommend that you call our 24-hour Client Centre if none of the above apply to your card, or if you need assistance in rectifying any of the above.

Q. How do I register or change my mobile number and email address?

Please call our 24 hour Client Centre at 111-002-002 for assistance with updating your contact information.

Q. How much does it cost to use the 3D Secure Service?

The service is free for Standard Chartered Credit Cardholders.

Q. Can the supplementary cardholder benefit from this service?

Yes, supplementary credit cardholders can benefit from this service if their contact details have been updated in our systems.

Q. When can I start using this service?

The service is available for your Standard Chartered Credit Card now, and it will work with all 3D Secure online merchants.

Q. Are all shopping websites providing the 3D Secure service?

No, but a large number of big shopping websites are providing this service and the number is increasing every day.

Q. How do I identify a 3D Secure merchant & MasterCard Secure Code / Verified by Visa service?

The logos given below will be displayed on the merchant's website:



Q. What kind of information do I have to provide to complete the transaction?

You will be asked to read and accept the terms & conditions for using the service. Once you accept the terms, you will be able to submit the purchase request by entering the OTP. This is a mandatory step for every card when using it to perform a 3D Secure transaction.

Q. Can my transaction be declined after I enter the OTP?

Your transaction can be declined in some scenarios; for example, if you enter the incorrect OTP three times.

We recommend that you call our 24-hour help line in case you encounter any difficulties when completing a transaction.

Q. Can I shop with online merchants which are not 3D Secure compliant?

Yes you can. When shopping with online merchants which are not 3D Secure compliant, we recommend the following:

- Shop with retailers which are reputable and reliable
- Keep a record of your online transactions e.g. bill receipt, order number, etc.
- Read the merchant's terms carefully before submitting the purchase request
- Make sure that the website is secured

- Use the latest version of your internet browser and make sure that your computer's operating system is up to date

Q. If I need more information, who should I contact?

If you need any help, please call our 24-hour help line on 92-21-111-002-002 or 92-21-111-722-723 when outside Pakistan.

You can also visit sc.com/pk for information about 3D Secure and all our other services.