



### **What is an OTP?**

OTP is a "One-Time Password" which is randomly generated and sent to your registered mobile number and registered email address for validation of your transaction. This is to provide an enhanced level of security on card transactions. The OTP will be sent to your registered mobile number and registered email address within 2 minutes.

### **What is the registered mobile number and email address?**

The registered mobile number is a local mobile number which is linked to your Standard Chartered Bank Zimbabwe account. The last 4 digits of your registered mobile number will be shown to you on the authentication page when the OTP is sent. If you have not registered your mobile number and/or your email address with Standard Chartered Bank Zimbabwe, please contact Standard Chartered Bank Zimbabwe on +263 4 758078/9. The call centre is open from 8:00am – 4.30pm CAT on weekdays, Saturdays 8:00am – 12.00pm CAT and Closed on Sundays.

### **How do I change my mobile number and/or my email address?**

Please contact Standard Chartered Bank Zimbabwe or visit the nearest Standard Chartered Bank Zimbabwe branch.

### **What is Verified By Visa/3D Secure Service?**

It is an additional security layer adding one more step to your online purchasing process when paying using your Standard Chartered Card for verifying your identity as the cardholder.

### **What is the benefit of Verified By Visa/3D Secure Service?**

It protects you against unauthorized transactions when shopping online since the transaction will be authorized only when you key in your "One Time Password" (OTP).

### **Who is providing this service?**

Verified by VISA: This is a service provided by VISA to protect you when performing online purchases using your Standard Chartered Visa Card.

### **How do I identify a Verified By Visa/3D Secure merchant & "Verified by VISA" service?**

You will be able to see the below logo on the merchant website:



### **How much does it cost to use the Verified By Visa/3D Secure Service?**

The service is free for Standard Chartered Visa Cardholders.

### **Do I need to apply for a new Standard Chartered Card to use this service?**

No, Verified By Visa/3D Secure Service will protect the card which you are currently using.

### **Do I need to register my card for this service?**

No, there is no need for any registration. All that you need to do is make sure that you have a valid registered mobile number and/or a valid email address registered with Standard Chartered Bank Zimbabwe so that you can get the "One Time Password" (OTP) required to perform the transaction.

### **Can the supplementary cardholder benefit from this service?**

Yes, supplementary cardholders can benefit from this service. The "One Time Password" (OTP) will be sent to the Primary Cardholder's registered mobile number and email address.

### **When can I start using this service?**

The service is available for your Standard Chartered Visa Card now and it will work with all Verified By Visa/3D Secure online merchants.

### **Are all shopping websites providing the Verified By Visa/3D Secure service?**

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

### **How does Verified By Visa/3D Secure work?**

1. When you want to buy something 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) and submit these details.
2. Thereafter a pop up window will appear requesting you to enter your "One Time Password" (OTP). The "One Time Password" (OTP) will be sent to your registered mobile number and email address prior to any online purchase.
3. Once you submit the "One Time Password" (OTP), the transaction will be sent for authorization and the merchant website will display a response to you.

### **What kind of information do I have to provide to the online merchant?**

In addition to the required information listed above you will be asked to read and accept the terms & conditions for using this service. Once you accept the terms, you will be able to submit the purchase request. This is a mandatory step for every card when using it to perform a Verified By Visa/3D Secure transaction.

### **Is the Verified By Visa/3D Secure password the same as the one that I'm using with my Standard Chartered Card?**

No, Verified By Visa/3D Secure password is a "One Time Password" (OTP) that is generated every time you transact online and is not the same password that you use with your Standard Chartered Card when performing a point-of-sale (POS) based transaction or cash withdrawal from an ATM.

### **What is Resend OTP?**

In case you have not received the OTP, you may choose to resend the OTP to continue using this functionality. However, please wait for 2-3 minutes before using this option. The Resend option is only available once.

### **Can I shop with online merchants which are not Verified By Visa/3D Secure yet?**

Yes, you can but when shopping with online merchants which are not Verified By Visa/3D Secure yet, we recommend the following:

1. Shop with retailers which are reputable and reliable
2. Keep a record of your online transactions e.g. bill receipt, order number, etc...
3. Read the merchant's terms carefully before submitting the purchase request
4. Read carefully the delivery arrangements, cost, tax, and other information related to the product you intend to buy
5. Make sure that the website is secured.
6. Use the latest version of your internet browser and make sure that your computer's operating system is up to date

### **If I need more information, who should I contact?**

If you need any help, please contact Standard Chartered Bank Zimbabwe on +263 4 758078/9. The call centre is open from 8:00am – 4.30pm CAT on weekdays, Saturdays 8:00am – 12.00pm CAT and Closed on Sundays.

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