



3D SECURE SERVICES

FAQ

Frequently Asked Questions

GENERAL

1. What is 3D Secure?

3D Secure is a security protocol used by banks worldwide to authenticate online card transactions. It is a FREE service facilitated by Visa and Mastercard® that lets you transact online securely using your Visa Debit Card and/ or your Mastercard.

2. How does 3D Secure work?

When you make a purchase from an online merchant that is 3D Secure, you will be prompted to enter a One Time Password (OTP) to verify the transaction. Once the OTP is verified the transaction will either be approved or decline.

3. Do I need to enrol for 3D Secure?

Yes.

4. How do I enrol for 3D Secure?

You can enrol for 3D Secure through your BSP Personal Internet Banking by selecting the 3D Secure tab once you are logged in. Mastercard Cardholders can also enrol through Personal Internet Banking.

5. Will I be charged for 3D Secure?

No. This service is free.

6. How would I know if a merchant is 3D Secure compliant?

If a merchant is 3D Secure compliant, you will be able to see the Verified by Visa (VBV) or Mastercard SecureCode (MSC) logo on the online merchant's website.



7. What happens if the merchant is not 3D Secure compliant?

You will still be able to perform online transactions at the merchant, however you will not be prompted to enter your OTP.

8. If I am not enrolled for 3D Secure, what happens if I use a 3D Secure merchant?

You will be allowed three (3) transactions, on the fourth (4th) attempt your transaction will be declined and you will be prompted to enrol for the service.

9. What are the benefits of 3D Secure?

3D Secure helps to prevent fraud in online debit card transactions.

10. How does 3D Secure protect me?

3D Secure provides an added layer of security by prompting you for an OTP when you make an online purchase. This helps to protect against online fraud by verifying that the customer making the online purchase is the rightful owner of the Visa Debit Card and /or Mastercard.

11. What is One Time Password (OTP)?

One Time Password (OTP) is a six digit long security code that is used to verify online transactions made on a 3D Secure merchant. The OTP is used to authenticate a single transaction and is valid for 30 seconds.

12. How do I receive my OTP?

The OTP is automatically generated and sent via SMS to the mobile number that you registered for 3D Secure.

13. What happens if my OTP times out?

You will be prompted with three (3) questions which you must answer all of them correctly. These are the questions and answers that were provided by you when you first enrolled for 3D Secure via Personal Internet Banking.

14. If I do not enrol for 3D Secure, am I still able to transact online?

Yes you will still be able to transact online, however refer to Q.8.

For a non 3D Secure merchant site, you will still be able to transact but will not be prompted for an OTP. However, we recommend that you enrol for 3D Secure and always use a 3D Secure merchant site for security and protection of your card details.

15. Do all online transactions require me to key in an OTP?

No. The OTP is only required for online merchants that support the 3D Secure authentication protocol.

16. What happens if I entered the 3D Secure One Time Password incorrectly?

The transaction will fail after three (3) attempts of incorrect password and your card will be blocked disallowing you to perform further internet purchases.

17. What happens if I get blocked from the OTP site?

Please call our 24/7 Customer Service Centre number on (+675) 7030 1212 or (+675) 320 1212 to have your card unblocked. Please note that any uplifting of blocked card status is subject to the Bank's verification of your identity.

18. Will I need to get a new card to use 3D Secure?

No. 3D Secure works with your existing Visa Debit Card and Mastercard.

19. Can I use 3D Secure on any computer?

Yes, you can. You do not need to install any special software. You can always pay online and always rely on extra protection. If you have any difficulty, please contact our Customer Service Centre on (+675) 7030 1212 or (+675) 320 1212.

20. What happens when my card expires?

You will be issued a new card with the same card number and PIN therefore you are not required to re-enrol for 3D Secure service. However the expiry date will be renewed for another three (3) years as well as the Card Verification Value (CVV) digit.

21. What happens if I report or lose my card and get a new Visa Debit Card or Mastercard?

You will be required to re-enrol your new card number for 3D Secure service.

22. Don't have access to Personal Internet Banking, how do I register for this service?

You will need to complete and lodge a BSP Personal Internet Banking form at the nearest BSP Branch. Applications can be obtained online or in Branch.

23. What happens if I lose the mobile with the phone number that I used to enrol for the service?

You will need to contact your mobile company provider and stop the SIM.

24. What happens if I change my mobile number that I used to enrol for the service?

You will need to update your information via Personal Internet Banking.

25. I was not asked for a password when I made an online card transaction. Why is this so?

If the merchant is not 3D Secure compliant, you will not be asked for your password. Only 3D Secure merchant sites will ask for a password for authentication purpose.

26. Can I opt out of the OTP service for online purchases?

An OTP is required for all online purchases made through all 3D Secure enabled merchants. You may still make online purchases from online merchants that do not support 3D Secure.

27. How will the online merchant know that my card is protected by 3D Secure?

When you use a card you enrolled for 3D Secure service at participating online merchants, your Visa card and Mastercard card number is automatically recognized via a Visa and Mastercard directory.

28. Is my personal information safe and secure?

Yes. Your card details are encrypted and stored on a secure server.

29. How long is the password valid for once I receive it?

The password will expire in 30 seconds upon proceeding to the 3D Secure One Time Password page.

30. Can the bank resend me the OTP to me due to non-receipt?

No, it may be delayed due to circumstances beyond the Bank's control as it is dependent on your mobile service provider. Please also ensure that your mobile number is updated in order to receive your OTP.

31. Can I use one OTP for more than one transaction?

No. Every 6 digit OTP is valid only for that particular transaction and cannot be used for any other transaction.

32. What happens if I do not receive the OTP?

If you do not receive the OTP, please check if your mobile number enrolled with 3D Secure service is correct or not. If the registered details are correct, you can request for the OTP to be re-sent to you.

33. Can I receive an OTP when I am overseas?

Yes, an OTP will be sent to the mobile number that is enrolled with 3D Secure service. Ensure to update your mobile number if you are overseas or using overseas mobile service providers. Note that the service provider may not support international SMS. Please consult your service provider and / or hardware supplier for details.