FAQ
Frequently Asked Questions

GENERAL

1. **What is 3D Secure?**
   3D Secure is a security protocol used by banks worldwide to ensure enhanced security and authentication for online buyers and online merchants (i.e. sellers). As a BSP VISA debit card holder, you have the ability to shop online, so this is your protection as an online buyer.

   The 3D Secure service is facilitated by international payment schemes like Visa and MasterCard and is called various names, depending on the card you hold. For VISA card holders this is known as 'Verified by VISA'. Other cardholders e.g. American Express know 3D Secure Service as "Safekey" while MasterCard holders know this service as "MasterCard Secure Code".

   Verified by VISA

2. **How does 3D Secure work?**
   3D-Secure authentication is the interaction between your card issuing bank (BSP) and you, where you may be requested to enter a special security code to verify you are the legitimate owner of the BSP VISA debit card you are either linking to your online payment account or using to make a transaction.

   This authentication is usually carried out by prompting the cardholder to input a One Time Password (OTP). Once correct information is provided, the system verifies that information from the user's bank, thus finishing a secure cycle where any unauthorized person should not be able to use the VISA card.

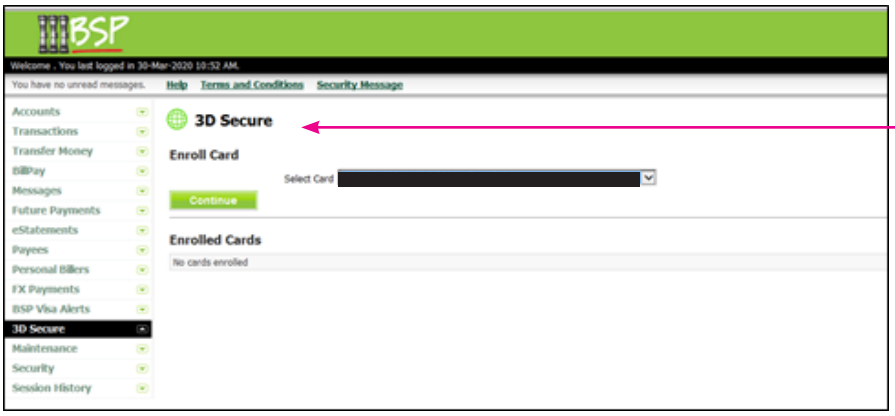
3. **Why have this added security layer? Is my account safe?**
   BSP offers this service to our BSP VISA debit card holders as an additional security check where it is necessary to help keep your transactions safe and secure. Online merchants will not necessarily ask for this additional code every time but there will be instances where you will be asked for your 3D-Secure code.

4. **Do I need to register for 3D Secure?**
   Yes. BSP highly recommends that you register for 3D secure as this service provides you with an added layer of security protecting your online transactions and purchases.

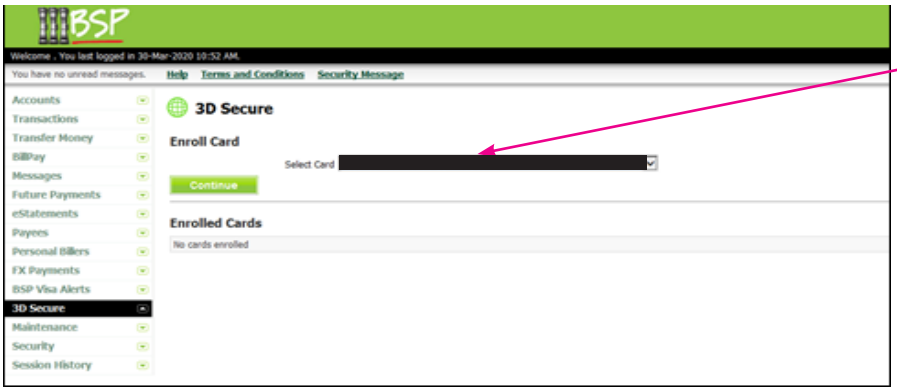
   This services has a feature where a 'One Time Password (OTP)' is sent to your registered number. The OTP helps you to approve your online transactions/purchases. If your card details are being used to make an online purchase without your knowledge or authorization, the transaction will be declined without the OTP code.

5. **How do I access the 3D Secure service?**
   You can enrol for 3D Secure through Personal Internet Banking (PIB) . If you have not registered for PIB, we recommend that you opt in for this service. This is a self-serve process, so once you log into your BSP Personal Internet Banking service, select the 3D Secure tab and you will be led through a set of screens to register your card(s) and answers to a set of security questions.

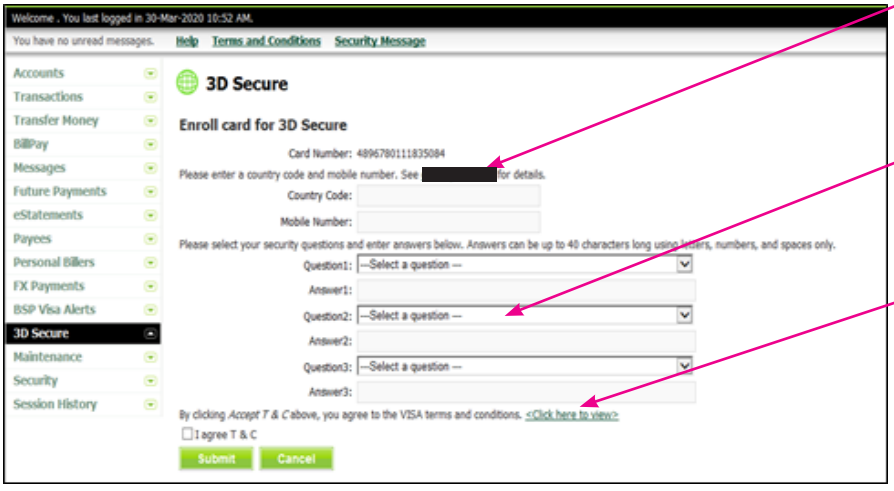
Steps to enroll for 3D Secure



Step 1: Select 3D Secure tab



Step 2: Select the card to enroll



Step 3: State the country code and your mobile number

Step 4: Answer your selected security questions

Step 5: Read the T&C and tick the check box if you agree and press submit.

Your VISA card is now registered for 3D Secure

6. **Will I be charged for 3D Secure?**
   No, this is a FEE FREE service.

7. **What is a One Time Password (OTP) or code?**
   The OTP is a six digit password/code generated and sent to your mobile number selected at 3D Secure registration (Refer Step 3 on Steps to enrol for 3D Secure). This code allows you to authenticate a single transaction and is valid for 30 seconds only.

8. **Can I use the same OTP for online purchases on other online merchant who are 3D Secure?**
   No. The OTP or code is valid for use once only and will expire if not used within the valid period.

9. When will I enter this code or OTP? Do I need to do it every time?

Online merchants will not necessarily ask for this additional code every time but there will be instances where you will be asked for your 3D-Secure code.

10. How do I receive my OTP?

The OTP will be sent to the registered mobile phone number that you provide during 3D Secure registration, so it is important to ensure the mobile number you provide, when registering for this service, is current and exclusively used by you (the BSP VISA debit card holder).

11. What happens if my OTP times out or I am unable to provide?

If you are unable to provide your One Time Password that is sent by us via SMS to your registered mobile phone, you will be asked security questions, which you must answer correctly. These security questions are the same questions asked to you during 3D Secure registration and the answers you logged when you first register for 3D Secure via PIB.

12. How can I recognize a 3D Secure merchant?

You can recognize a 3D Secure merchant by the Verified by VISA Verified by VISA on the online merchant's website.

13. What happens if the merchant is not a 3D Secure merchant?

There will be no impact to you as you will still be able to perform online transactions at a merchant that is not 3D Secure. However, when performing online transactions at merchants that are not 3D Secure you will not be prompted to enter your OTP.

14. What happens if I use a 3D Secure Merchant and I have not registered for 3D Secure?

You will be allowed a limited number of online transactions, after which you will be prompted to register for the 3D Secure service. Failure to register for the service after these prompts will result in your online transactions being declined.

15. If I do not register for 3D Secure, am I still able to transact?

Yes, provided that the transaction amount is less than the Limit that is set by BSP. Threshold Limit is an amount set for unregistered or un-enrolled cardholders without being prompted to enter the OTP.

16. 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.

17. What happens if I were to key in OTP incorrectly 3 times in a row?

Your card may be blocked disallowing you to perform any further internet purchases. To have your card unblocked call us on 300 9699/300 9640.

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

No, there is no need to get a new card. 3D Secure works with your existing VISA Card. However, when you get a replacement after it is lost, stolen or expired, you will have to register the New VISA Debit card on 3D secure once again.

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

Yes. There is no special software to install, so you can shop from any computer and still receive the added protection provided by 3D Secure.

20. What happens when my VISA Debit Card expires or is lost/stolen and I get a replacement?

BSP will issue you with a new VISA Debit Card. It is your responsibility to register this new card for the 3D Secure service.

21. What happens if I report my existing card as lost or stolen?

Your existing card will be stopped and you will be asked to apply for a new card. Fees will apply.

22. What happens if I cancel or lose my existing card and get a new VISA with a different number?

If you have previously registered for the service you have to update your registration with your new card number.

23. What happens if I lose the phone that I used to register for the service?

You will need to contact your phone company and stop the SIM. If you get a new SIM with the same number your service should not be affected. If you get a new SIM with a new number, then you are required to modify your 3D Secure service registration details and update your mobile number.

24. What happens if I change my phone number that I registered for the service?

You will need to update your registered mobile number with your new number by logging in to your PIB account through the 3D Secure tab.

25. Why am I prompted to register for 3D Secure when I haven't signed up for it?

3D Secure is a new service from VISA that provides added security when you shop online and helps protect against unauthorized use of your enrolled card.

26. Do I have to return to the 3D registration site to login before shopping?

No. 3D Secure works automatically at participating merchants. There is no special login required. Simply shop online as you normally do, enter the enrolled card payment information, and when you are at the final step of your purchase on a participating merchant's site, the password request screen will appear automatically.

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

When you use a card you have enrolled in the 3D Secure service at participating online merchants, your VISA card number is automatically recognized via a VISA directory.

28. Who do I contact if I have issues or questions about 3D Secure service?

Our Customer Service Centre is available 24 hours, 7 days a week and can be contacted on 3201212/7030 1212 or when overseas +675 305 7842, email servicebsp@bsp.com.pg or visit your nearest BSP branch.

29. If I have a complaint about the 3D Secure service, who do I contact?

You can place a verbal or written complaint at your nearest BSP Branch or via our Customer Service Centre on 3201212/7030 1212 or when overseas +675 305 7842, email servicebsp@bsp.com.pg or visit your nearest BSP branch.

We will response to your complaint within 5 working days, where the complaint cannot be resolved; we will provide a progressive update until resolution within 30 days.