

### GENERAL

#### 1. What is 3D Secure?

3D Secure is a security protocol used by banks worldwide to authenticate online card transactions. It is a service facilitated by Visa that allows you to transact online securely using your Visa Debit Card.

Protection is provided when you shop online at participating 3D Secured merchants. You can still shop online with nonparticipating merchants using your BSP Visa Debit Card. However, your purchase will proceed without the extra security offered by 3D Secure.

#### 2. How can I recognise a 3D Secure merchant?

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

#### 3. 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 One Time Password.

#### 4. 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 transactions and after each one of these transaction you will be prompted to register for the service, your failure to register for the service may result in your Online transactions being declined.

#### 5. What are the benefits of 3D Secure and why do I need a One Time Password (OTP)?

3D Secure provides an added layer of security by prompting you for a One Time Password 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.

#### 6. Do I need to register for 3D Secure?

Yes.

#### 7. How do I register for 3D Secure?

You can register for 3D Secure through your BSP Internet Banking by selecting the 3D Secure tab once logged into BSP Internet Banking.

#### 8. Will I be charged for 3D Secure?

No, there is no fee.

#### 9. How does 3D Secure work?

Whenever you make a purchase from a merchant that is 3D Secure enabled, the payment system automatically prompts the cardholder to verify the transaction. This authentication is usually carried out by prompting the cardholder to input a One Time Password. Once correct information is provided, the system verifies that information from the user's bank, thus finishing a secure cycle where any unauthorised person should not be able to use the Visa.

**10. How does this service help me?**

3D Secure' system will provide additional security while performing the online transactions, as the cardholder will be able to get the OTP on his/her registered mobile number and use the same for purchases.

**11. What is an OTP?**

OTP is a six digit One Time Password that is used to authenticate a single transaction and is valid for 30 seconds.

**12. How do I receive my OTP?**

The OTP will be sent to the mobile phone number that you register for 3D Secure.

**13. What happens if my OTP times out?**

You will be asked three (3) questions which you must answer all 3 questions correctly. These questions and their answers will be provided by you when you first register for 3D Secure via the Internet Banking.

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

Yes, however 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.

**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 were to key in OTP incorrectly 3 times in a row?**

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

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

No, there is no need to get a new card. 3D Secure works with your existing Visa Card.

**18. Can I use 3D Secure from any computer?**

Yes. There's no special software to install, so you can shop from any computer and still receive the added protection provided by 3D Secure. If you have any difficulty, please contact BSP Customer Contact Centre 320 1212/ 7030 1212 (local) or +675 305 7900 (international).

**19. What happens when my card expires?**

BSP will issue you with a renewal card. Your renewal card will have the same card number and PIN however the Expiry date will be renewed for another 3 years and the CVV digit will also be renewed.

**20. What happens if I report or lose my card and get a new Visa?**

Your new card will be issued with a new card number and a new PIN. You will also be required to reenroll your new card number for 3D Secure service.

**21. I 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.

**22. What happens if I lose the mobile that I used to register for the service?**

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

**23. What happens if I change the number of my mobile phone that I had previously registered for the service?**

You will need to update your registered mobile number with your new number by logging in to your personal online banking and going to the 3D panel.

**24. 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 unauthorised use of your enrolled card.

**25. 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.

You can also uncheck the transaction alert types and visa debit card you selected on personal internet banking.

**26. 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.