



**Protected by 3D Secure**  
**Frequently Asked Questions (FAQs)**

MCB Bank Limited



## **PROTECTING YOU IS OUR PRIORITY**

Now shop online with confidence using MCB Visa Chip & PIN Debit, Credit & Lite Cards, protected with the world's best security – 3D Secure. This added layer of protection secures E-commerce transactions against cyber theft by allowing transactional authentication via a special messaging protocol.

### **An extra layer of security for online transactions**

### **Increased confidence in the safety of your online purchases**

### **A simple and easy-to-use interface**

Your MCB Visa Chip & PIN Debit, Credit & Lite Cards are protected by Verified by Visa (VBV) using 3D Secure platform for internet-based transactions.

3D Secure is a latest technology supported by Visa, designed to ensure safe internet-based transactions through authentication of each transaction by the cardholder so that you use your Card with more confidence. With this service, when you use your MCB Visa Chip & PIN Debit, Credit and Lite Cards on websites that have incorporated the "Verified by Visa" sign, you will receive a One-Time Password (OTP) either by SMS or email to complete your transaction.

To avail the benefits of 3D Secure, you must be enrolled for SMS alerts and/or e-alert facilities with updated contact information i.e. mobile number and email address.

Simply call MCB Phone Banking at 0092-42-111-000-622 to:

- Enroll for SMS alerts and/or e-alerts
- Verify, update or register contact information for primary and/or supplementary cardholder(s)

## **ADVANTAGES OF 3D SECURE**

### **PROTECTION FROM CYBER FRAUD**

Cards powered by 3D Secure reduce the likelihood of fraud, making it much safer to shop online by giving customer complete control over their online transactions.

### **CONVENIENCE AT YOUR FINGERTIPS**

Authorizing a transaction is as simple as receiving an OTP on your registered phone number or e-mail address and submitting it on the website where you are completing your transaction. No lengthy forms to fill or cumbersome verification is required.

### **GLOBAL ACCEPTABILITY**

3D Secure technology has been adopted and made available by Visa, allowing Cards with this technology to be used at international outlets, vendors and merchants.

### **HOW DOES 3D SECURE WORK?**

Customers can use their 3D Secure Cards at international websites where they are accepted by following these steps:

#### **STEP 1**

Visit any E-commerce website that accepts 3D Secure payments and make your online purchases

#### **STEP 2**

Once you have proceeded to the checkout stage, enter your card information in the payment form

#### **STEP 3**

A 6 digit One Time Password (OTP) will be generated and sent to you via SMS or E-mail on your registered contact number or your email address.

#### **STEP 4**

Enter this OTP in the payment form to authorize your transaction and complete the payment

## FREQUENTLY ASKED QUESTIONS

### 1. GENERAL INFORMATION

**Q: What Is 3D Secure?**

A: 3D Secure service, powered by Verified by Visa (VBV), adds an additional layer of security when using your MCB Visa Chip & PIN Debit, Credit and Lite Cards for internet-based transactions. It provides you with added protection from unauthorised internet-based transactions as you will be required to provide a One-Time Password (OTP) that is sent to your registered mobile number or email address or both when you make any transaction on 3D Secure enabled websites.

**Q: What is meant by One Time Password (OTP)?**

A: One Time Password (OTP) is a 6-digit online verification code sent to your mobile number or email address or both, to complete an internet-based transaction.

**Q: Which MCB Visa Debit, Credit & Lite Cards are 3D secure enabled?**

A: All MCB Visa Chip & PIN Debit, Credit and Lite Cards are 3D Secure enabled.

**Q: How much will I be charged for the 3D Secure service?**

A: There is no charge for the 3D Secure service provided by MCB Bank.

**Q: How do I register for 3D Secure?**

A: Registration is not required for 3D Secure. All MCB Visa Chip & PIN Debit, Credit & Lite Card holders with an email and/or mobile number registered with MCB Bank can avail this facility. However, primary MCB Debit or Credit Card holders need to be enrolled for either of the following services in order to conduct a 3D Secure enabled internet-based transaction:

- E-Alert
- SMS Alert

**Q: Do I need to call MCB Phone Banking to activate the E-commerce facility on my MCB Debit or Credit Card?**

A: No, with 3D Secure you will be able to conduct internet-based transactions without the need to call MCB Phone Banking for session based e-commerce activation.

### 2. OTP GENERATION & AUTHENTICATION

**Q: How long is an OTP valid for?**

A: An OTP will be valid for 10 minutes only after which the transaction needs to be reinitiated.

**Q: Will I receive an OTP for all my internet-based transactions?**

A: You will only receive an OTP for internet-based transactions on 3D Secure enabled websites. For non-3D Secure enabled websites, you will not go through the OTP authentication process.

**Q: What should I do if I do not receive my OTP?**

A: If you do not receive your OTP, you may click the "Resend OTP" button on the authentication screen to request a resend.

**Q: What happens if I have entered an invalid OTP?**

A: You have three attempts to enter the correct OTP. After three incorrect attempts, your transaction will be cancelled and you will need to reinitiate the transaction with a new OTP. After 3 wrong attempts, card will be blocked on authentication system. Therefore cardholder need to contact MCB call center for conducting 3DS transaction.

**Q: What should I do if I receive an OTP for a transaction not performed by me?**

A: Please call MCB Phone Banking immediately at 0092-42-111-000-622 to block your MCB Visa Chip & PIN Debit, Credit or Lite Cards.

**Q If my mobile phone is on roaming while I am abroad, will I receive an OTP for internet-based transactions?**

A: Yes, you will receive an OTP via SMS. However, you may incur roaming charges (if any) from your mobile service provider.

**Q: Can I provide a temporary phone number to receive my OTP if my MCB Bank registered phone number is not available?**

A: An OTP via SMS will only be sent to your mobile number registered with MCB Bank. Alternatively, you can opt to receive the OTP on your email address registered with MCB Bank.

**Q: Will my supplementary cardholder receive an OTP on their mobile number for internet-based transactions made using their MCB Debit or Credit Card?**

A: Yes, your supplementary cardholder will receive an OTP on their mobile number or email address registered with MCB Bank. To update or register your supplementary cardholder's mobile number and/or email address, please call MCB Phone Banking at 0092-42-111-000-622.

### 3. PURCHASING ONLINE

**Q: Which browser do I need to use for 3D Secure?**

A: You may use any compatible browser such as Internet Explorer, Microsoft Edge, Apple Safari, Google Chrome, Opera and Mozilla Firefox. Please ensure that you have enabled the pop-up windows in your browser in order to complete your payment with 3D Secure authentication.

**Q: How will I know if the website is safe to use?**

A: Look for secure transaction symbols when shopping online to ensure your account information is protected. These include a lock symbol usually found on the right or left side of your browser's address bar and a web address that begins with "https". Always sign-out of any website after you make a purchase. If you can't sign-out, close the browser window and clear your browser's cache and history to prevent unauthorized access to your account information.

**Q: How can I differentiate normal internet-based transactions from those made on a 3D Secure enabled website?**

A: Verified by Visa (VBV) logo will be displayed if you are performing an internet-based transaction on 3D Secure enabled website.

**Q: Will I be notified once the transaction is processed?**

A: If you have subscribed for SMS alerts, you will be notified via SMS, once the transaction is processed.

**Q: What should I do if I suspect that information on my MCB Debit or Credit Card is compromised or has been used to make fraudulent purchases?**

A: Please call MCB Phone Banking at 0092-42-111-000-622 immediately and report the same.

### 4. UPDATING YOUR CONTACT INFORMATION

**Q: How can I have my email address and/or mobile number changed or updated?**

A: You can call MCB Phone Banking at 0092-42-111-000-622 (from your MCB registered phone number) to update your email address and/or mobile number or visit your parent branch.

**Q: How can I enroll for SMS alerts and/or E-statement facility on MCB Visa Debit, Credit & Lite Cards?**

A: Primary MCB Visa Chip & PIN Debit, Credit & Lite Card holders can request to enroll for SMS alerts and/or e-alert facility at any time, by simply calling MCB Phone Banking at 0092-42-111-000-622 from their phone number registered with MCB Bank.

To update or register your supplementary cardholder's mobile number and/or email address, please call MCB Phone Banking.

For further information please contact MCB Phone Banking at 0092-42-111-000-622 or visit [www.mcb.com.pk](http://www.mcb.com.pk)