

Date: 21 September 2020

3D Secure Service’s Update

3D Secure is a service facilitated by VISA and Mastercard to ensure you transact online securely using your Credit Card and Debit/Debit-i Card.

In order to provide an enhanced experience, we will be upgrading the 3D Secure Service on 28 September 2020.

There is no change to the process of 3D Secure Transaction after the upgrade except for the 3D Secure Page.

The following 3D Secure pages will be shown while you transact online.

1. Last 4 digits of “Registered Mobile”
2. “Merchant” name
3. “Amount” of Transaction
4. Last 4 digits of “Card Number”
5. *Space to enter “One-time password (OTP)”
6. **“Submit” button

You are required to enter OTP sent to your registered mobile and click “Submit” to authorize the online transaction.

VISA

The screenshot shows the 'Verified by VISA' page from Standard Chartered. It features the bank's logo and the VISA logo. The main heading is 'Protecting your online payments'. A message states: 'One-Time Password (OTP) required for this online transaction has been sent to your registered mobile *****6901.' Below this, transaction details are listed: Merchant, Amount, Date, and Card Number. A text input field is labeled 'Enter One-Time Password' with a hint 'BWX - Enter One-Time Password'. At the bottom, there are three buttons: 'Cancel', 'Resend OTP', and 'Submit OTP'. A note at the bottom states: 'Note: Your OTP will expire after 4 minutes. Roaming services on your mobile is required if you are making this transaction while overseas. Please call 1300 88 8888 if you did not receive your OTP.' Links for 'Terms & Conditions | FAQs | Contact Us' are at the very bottom.

This screenshot shows a slightly different version of the 3D Secure VISA page. It also features the Standard Chartered and VISA logos. The heading is 'Standard Chartered VISA'. The message reads: 'One-Time Password (OTP) required for this online transaction has been sent to your registered mobile (###)-###-0373. Your OTP will expire after 4 minutes. Roaming services on your mobile is required if you are making this transaction while overseas. Please call 1300 88 8888 if you did not receive your OTP.' Under 'Transaction Details', it lists Merchant, Amount, Card Number, and One-Time Password. The One-Time Password field contains 'IBS-'. A 'Submit' button is prominently displayed at the bottom, along with a 'Cancel' link.



Mastercard

For more information about 3D Secure Service, please refer to <https://www.sc.com/my/credit-cards/3d-secure/faq/>. Please note that Credit Card is not available under Standard Chartered Saadiq Berhad.