

VERIFIED BY VISA FAQs



What is OTP?

OTP is a "One-Time Password" which is randomly generated and sent to your registered mobile number and email for validation of online payment transactions. This is to provide an enhanced level of security on card transactions. The OTP will be sent to your registered mobile number and email within 2 minutes.

What is registered mobile number?

The registered mobile number is a local mobile number which is linked to your Standard Chartered Bank Nigeria account. The last 4 digits of the registered mobile number will be shown to you on the Authentication page when the OTP is sent. If you have not registered your mobile number with Standard Chartered Bank Nigeria, please contact Standard Chartered Bank Nigeria at the earliest.

How do I change my mobile number?

Please call Standard Chartered Bank Nigeria's 24-hour Contact Centre on 01 2704611-4 or visit the nearest Standard Chartered Branch in the Nigeria.

What is Verified By Visa/3D Secure Service?

It is an additional security step to verify the identity of the cardholder and safeguard your online purchasing process when paying with your Standard Chartered Card.

What is the benefit of Verified By Visa/3D Secure Service?

It protects you against unauthorized transactions when shopping online, since the transaction will be authorized only when you enter your "One Time Password" (OTP).

Do I need to apply for a new Standard Chartered Card to use this service?

No, Verified By Visa/3D Secure Service will protect the card you currently use.

When can I start using this service?

The service is already available for your Standard Chartered Visa Card and will work with all Verified By Visa/3D Secure online merchants.

How do I enroll for the service?

There is no need for any pre-registration. Simply ensure you have a valid registered mobile number and/or valid email address registered with Standard Chartered Bank Nigeria, so you can get the "One Time Password" (OTP) required to perform the transaction. In addition, you will be required to read and accept the terms of using the service each time you perform a Verified By Visa/3D Secure online transaction.

Is the Verified By Visa/3D Secure password the same as the one I use with my Standard Chartered Card?

No, Verified By Visa/3D Secure password is a "One Time Password" (OTP) that is generated every time you transact online. It is not the same password you use with your Standard Chartered Card when performing a point-of-sale (POS) based transaction or cash withdrawal from an ATM.

Can I shop with online merchants which are not Verified By Visa/3D Secure yet?

When shopping with online merchants who do yet provide Verified By Visa/3D Secure authentication, we recommend the following:

1. Shop with retailers which are reputable and reliable
2. Keep a record of your online transactions, for example, bill receipt, order number, etc.
3. Carefully read the merchant's Terms before submitting the purchase request
4. Carefully read the delivery arrangements, cost, tax, and other information related to the product you intend to buy
5. Make sure the website is secure.
6. Use the latest version of your internet browser and make sure that your computer's operating system is up to date

If I need more information, who should I contact?

If you need any help, please call Standard Chartered Bank Nigeria's 24-hour Call Centre +234 1 270 4611-4.