

## **AAIB 3D secure service**

### **1/ What is MasterCard SecureCode / Visa VBV service (also known as 3D Secure service)?**

MasterCard Secure Code/ Visa VBV is a service offered by AAIB. This service provides a way to PIN-protect your card usage on the Internet.

### **2/ How much does SecureCode/VBV cost?**

The service is free for AAIB MasterCard Credit cardholders

### **3/ Is MasterCard SecureCode /Visa VBV easy to use?**

MasterCard SecureCode / Visa VBV is quick and easy to use. When you are shopping online at 3D participating merchants, you will be asked to enter your PIN. Which will be sent to you through SMS on your registered mobile

### **4/ do I have to enroll in 3D secure service?**

No, all cardholders are automatically enrolled.

### **5/ What is a One-Time Password?**

A One-Time Password (OTP) is a unique 6-character code AAIB sends to your mobile phone via SMS upon your request to make a transaction at a website which deems it a pre-requisite for completing such transaction. It is valid for only one transaction and may not be used more than once. A new OTP is given for each transaction.

### **6/ What is the benefit of OTP?**

An OTP is a security action which keeps your online transactions safer. AAIB sends an OTP via SMS to your mobile phone for one-time use only.

### **7/ For how long does an OTP stay valid?**

An OTP is valid for 10 minutes as of sending it, after which it expires. If the OTP expires, you have to cancel the transaction and request a new OTP.

### **8/ Can an actually sent OTP be re-sent before the end of the specified login period (10 minutes) (in case the first SMS was not received due to technical failure)?**

OTP may be re-sent, but only once before it becomes invalid

### **9/ What happens if the OTP was mistakenly entered more than once?**

The maximum permitted number of wrong attempts for entering an OTP is 3 times, after which the 3D Secure service is suspended to protect your card. For reactivation, you should call AAIB Contact Center (19555).

**10/ Can an OTP be saved to login next time for another transaction?**

No, an OTP is valid for only one transaction. A new OTP is generated for each new transaction to be made. If multiple transactions are made, multiple OTPs are assigned on a transaction-by-transaction basis.

**11/ Should an OTP be deleted from the inbox?**

We recommend deleting the OTP from the mobile phone SMS inbox after using the OTP and completing the transaction.

**12/ What should I do if I change my mobile phone number registered with the Bank?**

You should promptly contact AAIB to report the new mobile phone number so that the OTP SMS can reach you and you can complete the transaction successfully online.