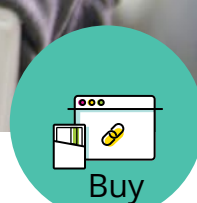# PayU

your trusted
payments provider

# 3D Secure for online shoppers

## What is 3D Secure?

3D Secure provides an extra step during the online payment process to ensure that only you, the cardholder, use your card. Also known as Verified by Visa, MasterCard SecureCode or Amex Safekey, it allows you to enter your previously selected PIN/Password or a One Time Pin - helping your bank to know it is you shopping online.

With an additional focus on the safety of e-commerce transactions, your bank may have already registered you for the service, or you may be required to register during your next online purchase.

## Why do we have 3D Secure?

South African banks and e-commerce merchants are implementing 3D Secure to help protect you, the cardholder, against unauthorised use of your card when shopping online at 3D Secure merchants.

3D Secure allows you to authenticate yourself while making an online payment, therefore minimising the risk of someone else using your card fraudulently.

## The Benefits of 3D Secure

Online shopping is already very secure with high levels of security and encryption whenever you use your credit card. 3D Secure is the next layer up of security whereby your credit card is further protected from any unauthorised use and fraud. So you can shop in total confidence safe in the knowledge that your card is protected at all times.

## How do you sign up?

ABSA, Nedbank, Standard Bank, First National Bank and Investec have pre-enrolled all Visa and MasterCard credit card clients for 3D Secure.

All you need to do is activate your card once. You can do so now by clicking on the link to your bank in the below section and logging in to your banking profile, or you will be invited to do it at a later stage when conducting an online purchase.

*Please note: If you are an Investec cardholder, please use your credit card pin when prompted to submit the one-time password (OTP).*

## How does it work?

If you have already registered or have been registered by your bank, you will be prompted with an additional screen requesting a One Time PIN (OTP) or a PIN/Password. OTPs are sent to the cellphone number your bank has on record for you, whilst a PIN or Password is a secret code you have chosen when you registered for 3D Secure or was provided to you by your bank at the time of issuing your card. Simply enter the OTP, PIN or password and proceed. If you have never registered or been registered for 3D Secure, you will be asked to register for 3D Secure when you make an online purchase. Simply follow the prompts on screen to register.
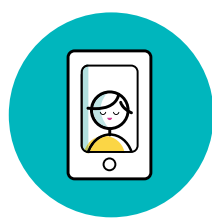
The first time you use your 3D Secure enabled credit card for shopping online, the bank that issued your credit card will request that you verify that you are in fact the correct cardholder by entering your pin or OTP.

## How much does it cost?
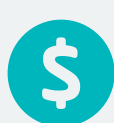
There is no cost to you, the cardholder. Visa, MasterCard and the banks fund all SMS and other costs.

## What if I don't want to activate my credit card for 3D Secure?

If you do not activate your credit card for 3D Secure before it becomes mandatory, you will be required to pay for your goods or services via alternative online payment methods supported by the merchant website (e.g. EFT).

## My Card is Blocked – How do I reactivate my credit card for 3D Secure?

This depends on your bank. However, in most cases your bank will lock your card after three unsuccessful attempts as a safety mechanism against fraud. If this occurs, please contact your bank's helpdesk using the toll-free number on the back of your card.

## What if I suspect Fraud on my card?
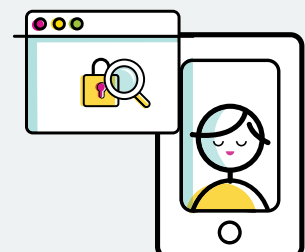
Please block your card as quickly as possible by contacting your Bank Client Services or Card Fraud division, both of which are available 24/7. Once the card is blocked, you will no longer be able to make purchases or use it to withdraw cash.

## Does every South African Online Retailer Use 3D Secure?

The Payment Association of South Africa (PASA) made it compulsory for all merchants to be 3D Secure enabled by 28 February 2014. This is a good thing as, while it may take a few seconds longer for each transaction, it will certainly strengthen the security of online shopping via credit card.

## Tips for a good 3D Secure Experience
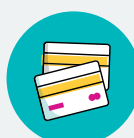
- Ensure you have the card you intend to use to pay for the transaction ready.
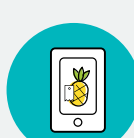
- Ensure you have your cellphone with you to receive the One Time PIN (OTP) or you know what your PIN or Password is.

- After entering your PIN/Password, the system may take a couple of seconds to authenticate your PIN/Password. This is normal – do not close the browser.
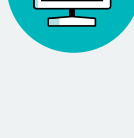
- If you receive an error message, read the message on the screen. If you have entered your PIN/Password incorrectly, you will be allowed to retry. Although infrequent, there may also be other reasons why the transaction failed, in which case we recommend that you follow the instructions on the screen or contact your bank for further assistance.

## Have more questions?

If you have questions related to 3D Secure or need to change your mobile number, please contact your bank for assistance.