

3D Secure Frequently Asked Questions

3D Secure

Q1. What is 3D Secure?

A1. 3D Secure (Verified by Visa and Mastercard SecureCode) is a password-protected authentication system designed to confirm the identity of the cardholder when a Visa or Mastercard is used for online transactions.

Q2. How do I register for 3D Secure?

A2. Your Samba Credit Card is already registered for the 3D Secure feature. You will receive a One Time Password via an SMS to your mobile number registered with Samba when you shop online at a 3D Secure enabled web site to authenticate your transaction.

Q3. Are my Supplementary Credit Cards registered for 3D Secure?

A3. Yes. Your Supplementary Credit Cards are also registered for the 3D Secure feature.

Q4. Where will the OTP be sent to for my Supplementary Credit Cards?

A4. The One Time Password will be sent to the Primary Cardholder's mobile number registered with Samba.

Q5. How do I know if I am on a 3D Secure enabled web site ?

A5. All 3D Secure enabled web sites will display the Verified by Visa or Mastercard SecureCode logo.

Q6. Can I opt out of using the authentication service for online purchases?

A6. No. One Time Password is mandatory for authentication of transactions at all web sites that accept Visa or Mastercard credit cards and support Visa or Mastercard SecureCode protocol.

Q7. Can I use the same One Time Password for multiple online transactions?

A7. No. You will require a new One Time Password for every transaction.

Q8. What will happen if the One Time Password expires before I complete my transaction?

A8. Just re-start the transaction and a new One Time Password will be automatically sent to you.

Q9. What will happen if I enter the wrong One Time Password multiple times?

A9. When a wrong One Time Password is entered successively the session will be blocked and you will have to contact SambaPhone to unblock your card for further online transactions. However you can continue to use your Samba Credit Card at shops and ATMs.