



# 3D Secure FAQ One Time Passcode (OTP)

## 1. What is 3D Secure?

3D Secure is a **FREE** service enabled by Mastercard and Visa and which allows you to securely transact online using your Debit or Credit Card.

This service is available only at 3D Secure participating merchants (*Mastercard SecureCode* or *Mastercard Identity Check* for Mastercard branded cards and *Verified by Visa* for Visa branded cards). This service protects you against possible fraudulent attempts by providing you with an OTP (one-time passcode) for each online transaction.

## 2. What is the One Time Passcode (OTP)?

The OTP is an **added online authentication feature** provided by Credit Libanais to give you an extra layer of security when conducting an online transaction at any 3D Secure participating merchants using your Credit Libanais card.

OTP is a numeric six (6) digits code generated and sent within one (1) minute via SMS to your mobile number registered at the bank and used for the SMS alert service.

It is valid for ten (10) minutes only.

Each OTP is valid for one (1) single online transaction and therefore the same OTP cannot be used more than once.

## 3. What are the benefits of the OTP?

The OTP will replace your old static passcode which was subject to a higher probability of unauthorized usage due to the fact that it is reusable for all transactions. With OTP, you will receive one passcode for each transaction.

In addition, OTP is more convenient and easy to use as it doesn't require any registration to create a passcode.

Moreover, you do not have to remember your passcode each time you transact online in order to verify your identity.

Now with OTP, all you need to have is your mobile next to you and make sure it is reachable.

## 4. Do I need to register for the OTP?

**No registration is required.** This feature will be automatically enabled on your card(s).

However, in order to benefit from this enhanced service, you need to make sure that the mobile number you are currently using is the one registered for the SMS alert service at the bank.

## 5. How can I change my mobile phone number for OTP?

You can contact Credit Libanais 24/7 Card Help Desk on +961 1 60 82 82 to update your mobile number.

## 6. Do I need to pay for the OTP I receive?

The OTP service is offered to you **free of charge** by Credit Libanais for further convenience and enhanced security.

## 7. How do I know if an online merchant is 3D Secure?

A 3D Secure merchant should display the following logos:



## 8. Is OTP required for all online transactions?

No, OTP is **only required for 3D Secure** participating merchants.

## 9. How does OTP work?

**Step 1:** Ensure that your current mobile number is registered at the Bank. Otherwise, kindly call our Card help Desk to update your mobile number after successful identity verification.

**Step 2:** Enter your card's information at the merchant's website.

**Step 3:** Use the OTP sent to your mobile via SMS.

**Step 4:** Agree on the Terms & Conditions.

**Step 5:** Click on "Submit" to complete the authentication process.

## **10. What should I do if I do not receive the OTP?**

If you do not receive your OTP, you may request another one by clicking on the **“Resend”** button. You may click **“Resend”** up to **three (3) times** for a single transaction. After this, you need to start the purchase process all over again.

## **11. How long is the OTP valid for?**

Your OTP is valid for 10 minutes only and expires after that. In such case you need to request another one.

## **12. What happens if I enter an invalid OTP 3 times?**

You are allowed 3 attempts using the same OTP. After that you will be returned to the merchant's page and will be asked to try again.

## **13. How many online transactions can I perform during one day using an OTP?**

There is **no limit** on the number of transactions you can perform online, i.e. you can purchase as many times as you want as long as your card balance allows you to do so.

## **14. What should I do if I receive an OTP for a transaction not performed by me?**

In such case, you are required to immediately contact the Credit Libanais 24/7 Card Help Desk on +961 1 60 82 82 to report this transaction and block your card.

## **15. Is the OTP security feature available for all Credit Libanais Cards?**

**Yes.** You only need to provide us with a reachable mobile number to send you the OTP.

## **16. If I do not have my mobile phone registered at the Bank, can I still make an online purchase?**

You may still be able to purchase online from websites that do not support 3D Secure without the need to use any OTP. However, for 3D Secure participating merchants, you **have to register** your current mobile number to receive the OTP by SMS, otherwise you won't be able to complete your online purchase(s).

## **17. Will I be able to shop online immediately after I have updated my mobile phone number?**

Yes, your mobile number will be immediately updated once you have informed our Card Help Desk and after successful verification of identity.

## **18. Will a supplementary card receive an OTP on his/her mobile phone number for online transactions made using his/her card?**

A supplementary card **will receive the OTP** on the mobile number registered for that specific card.

## **19. Will I receive an SMS when I'm abroad?**

**Yes,** we will send you the OTP via SMS even when you are abroad as long as your mobile number is **reachable**.

## **20. What if I want to cancel the 3D Secure OTP service?**

OTP is required for all online purchases performed at 3D Secure participating merchants. You may still be able to perform online purchases at any merchants that do not support 3D Secure.

Should you decide not to benefit from the 3D Secure authentication OTP service, you will be held liable for any future fraud and unauthorized usage of your card.

A cancellation form request must be filled in at your branch.

## **21. What if I want to re-activate my 3D Secure OTP service after a written cancellation request?**

You can always reactivate this service by visiting one of our branches and filling in the necessary form.