



FAQ's on 3D Secure

What is 3D Secure?

3D Secure is a service facilitated from VISA and Mastercard that lets you transact online securely using your Credit card. This service is available only on 3D Secure merchant sites.

- Verified by Visa/ Mastercard Secure Code, introduces password protection during an Internet purchase to authenticate the customer.
- The goal of Verified by Visa/ Mastercard Secure Code is to create the same trust and confidence amongst merchants and customers that exist in a face to face shopping environment.

What are the benefits of 3D Secure?

VBV / MS Securecode provides added assurance by authenticating you while using your Standard Chartered Bank Visa/MasterCard to make payments online. You can be comfortable that any online merchant giving VBV / MSC service is a legitimate commercial entity. A private code means added protection against unauthorized use of your credit card when you make payments online.

VBV / MS Securecode protects your existing Visa / Master card with a password you create, giving you assurance that you and only you can use your Visa / Master card for electronic payments. The added protection of Verified by Visa/ MasterCard SecureCode is available as soon as your Bank confirms that your registration is successful.

How do I register for 3D Secure?

3D Secure can be registered using the following methods

- 1) Online Banking or through the public site using <http://www.standardchartered.co.in>.
- 2) The customer can also directly register from a 3D Secure merchant website while doing a transaction online.

Will I be charged for 3D Secure?

No. This service is free of charge.

After I register, how long does it take for Verified By Visa/Mastercard SecureCode to become active for my card?

The functionality of VBV/Mastercard SecureCode is made available as soon as your registration is successful. You can use your password to login to any 3D Secure online site to make transactions.

Do I have to register for all my cards separately?

Registration needs to be done for all cards individually. For eg; if you have 2 credit cards you would need to register separately for each card. You can choose to have the same password or different passwords for all your cards as per your convenience.

If I am issued a new card is there a need for 3D Secure registration?

Yes. You will need to register for your new card separately .

Can I register all types of cards?

Yes, you can register all types of credit cards. Cards which are in blocked status alone cannot be registered. For supplementary cards, pls note that the Date of Birth that needs to be entered is that of the primary cardholder.

While registering what are the details that I need to enter?

For Credit Cards following details to be entered:

- 1) Expiry Date
- 2) Date Of Birth and
- 3) CVV (the 3 digit number mentioned on the back of your card)

Post entering the above details you would be asked to enter the following

- 1) Password
- 2) Confirm password and
- 3) Personal Message

Where can I find the CVV?

The CVV is printed at the back of the card on the signature panel.

Is my personal information safe and secure?

Yes. Your card details are encrypted and stored on a secure server.

I have just received a renewed card, do I have to re-register?

You do not need to re-register as the card number remains the same. Only if the card number changes, will you need to register to 3D secure again.

How do I unlock the account?

In case your account gets locked please contact our Phone Banking unit.

Can I do a credit card transaction without registering for VBV?

Yes, you will be allowed to transact once on your credit card without registering for 3D secure. From the second transaction onwards, it is mandatory to register for 3D Secure before proceeding with the transaction.

What is the Password or SecureCode?

When you register for either Verified by VISA or MasterCard® SecureCode™, you will be asked to create a password or SecureCode respectively. You are requested to enter your password / SecureCode each time you make an online purchase. For security reason, please do not use your names, birthdays, ATM/Phonebanking/Personal Internet Banking PIN and/or User ID as your password/SecureCode. Memorise your password. Never write it down or reveal it to anyone.

Will I need to register each time I do an Online Internet based transaction?

No, registration is a one time activity for a particular card. Once a card is registered, for all subsequent transactions only the password needs to be provided to authenticate the transaction.

How long is the password valid?

There is no time frame for password expiry.

How do I change the password?

You can go to "Account Assistant" tab on "Register Now for VBV/Mastercard Secure Code" link on www.standardchartered.co.in and change the password.

What if I forget the password that I used while registering?

Enter the card number and Click on "Forget your Password" tab on "Register Now for VBV/Mastercard Secure Code" link on www.standardchartered.co.in and reset the same by entering the Expiry Date, DOB and CVV for credit cards.

While registering what could be wrong if I am getting a message stating "Registration failed, please contact Standard Chartered Phone Banking"

You need to check if the data updated (eg: Expiry Date, DOB and CVV) is correct. If the correct data has been updated and still the same message is displayed then please contact our Phone Banking unit.

During the registration process what could be wrong if I am getting a message stating "the password does not satisfy password policy"?

Check if the password entered matches the password policy. Password should be minimum 6 characters with at least 1 numeric character. eg. Flowers1

Though I am registered for VBV/Mastercard Secure Code when I did a credit card internet transaction it didn't ask me for my password.

If the merchant is not 3D Secure compliant, you will not be asked for your password, only 3D Secure merchant sites will ask for the 3D Secure password.

How would I know if the merchant is VBV/Mastercard Securecode compliant?

If a merchant is VBV/Mastercard Securecode compliant you will be able to see the Verified by Visa or MasterCard Secure code logo on the site.

What is the use of PAM (Personal Assurance Message)

When you register for Verified By Visa/MasterCard Secure Code on www.standardchartered.co.in, you will be asked to create a Personal Assurance message (PAM). This Personal Assurance message will be displayed everytime you transact on a 3D Secure merchant site. The merchant site is an authentic site only if the same Personal Assurance message is displayed.

Please note that if you register for 3D Secure during online Shopping, a Personal Assurance message will be automatically created for you. We recommend that you change your PAM by visiting www.standardchartered.co.in.

How do I get the generic PAM changed to a personalized one?

You can go to "Account Assistant" tab on "Register Now for VBV/Mastercard Secure Code" link on www.standardchartered.co.in and change the PAM.

If you have more questions or issues with VBV/Mastercard SecureCode, please call us at our Phone banking number in your city or drop us a line at customer.care@in.standardchartered.com.

Visit Us : www.standardchartered.co.in

Write to Us : customer.care@standardchartered.com

You can write to us for any further queries at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai – 600 001

Phone Banking Numbers:

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna , Rajkot, Surat, Vadodara	3940444 / 6601444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Gurgaon, Noida	011 - 39404444 / 011 - 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam	1800 345 1000
Siliguri:	1800 345 5000

SMS us : SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours.

The bank assures to pay INR.100, on failure of establishing contact within 24 hours*. (* Terms and Conditions apply)

We will be happy to resolve any doubts that you have. Thank you for your support and patronage to Standard Chartered Bank.