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. A site known as Verified by Visa, MasterCard SecureCode or Amex SafeKey will allow you to enter your previously-selected PIN/Password or a One Time Pin (OTP) - helping your bank to know it is you shopping online.

With 3D Secure, you are required to enter your pin or OTP during the online payment process to confirm that it is you, and not someone else, who is initiating the transaction. This provides an additional layer of security for your online shopping, protecting your card against any unauthorised use.

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 when making an online payment, therefore maintaining the role of responsibility when using your card fraudulently.

The Benefits of 3D Secure

Online shopping is already very secure with several 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, Standard Bank, First National Bank and Investec have pre-enrolled all Visa and MasterCard credit card clients for 3D Secure. You will receive your PIN/Password or One Time Pin (OTP) via email or SMS, and the system will attempt to authenticate you for 3D Secure at your first online purchase. If you receive a verification error message, please contact your bank for assistance.

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.

The Payment Association of South Africa (PASA) made it compulsory for all merchants to be 3D Secure enabled by 28 February 2014. Do you want to activate my credit card for 3D Secure?

If you already have 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 (PIN). If you are to the on-line verification number your bank has on record for you, whilst a OTP or a PIN/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 registering your card, you will be asked to register for 3D Secure when you make an online purchase. Simply follow the prompts on the screen to register.

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

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.

How much does it cost?

There is no cost to you, the cardholder. Visa, MasterCard and the banks fund 3D Secure.

Tips for a good 3D Secure Experience

• Ensure you have the card you intend to use ready for the transaction ready.
• Ensure you have your cellphone with you to receive the One Time PIN (OTP) or a PIN/Password (PIN). If you are to the on-line verification number your bank has on record for you, whilst a OTP or a PIN/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 registering your card, you will be asked to register for 3D Secure when you make an online purchase. Simply follow the prompts on the screen to register.

What if I want to unregister 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 do so before it becomes mandatory. Failure to do so could result in financial penalties being imposed on the merchant.