

Frequently Asked Questions

- 1. What is the Authentication Code for?**

An Authentication code is a password sent to customer via sms for their online transaction before the transaction can be approved. All cardmembers will need to register their mobile number* with the Bank before they can make any online purchases.
- 2. How does the Authentication Code benefits me?**

Authentication Code helps to protect against online fraud by verifying that the rightful owner of the credit card being used.
- 3. When is Authentication Code used?**

Authentication Code is required only for merchant websites that support "3-D Secure" authentication protocols such as "Verified by VISA" (VBV) and "SecureCode" (Mastercard)
- 4. How do I know if an online merchant is a 3DS enabled merchant?**

The merchant website will display the logo of 3-DS card schemes such as "Verified by VISA" (VBV) and "SecureCode" (Mastercard)
- 5. How do I enroll for this service?**

You are automatically enrolled in this service however you need to have a valid mobile number* registered with us in order to receive Authentication Code.
- 6. When do I key in the Authentication Code and how do I receive the Authentication Code from CIMB Bank?**

When your credit card is used for any online purchase via a 3-DS enabled merchant, a pop-up message will appear asking you to enter the Authentication Code. This Authentication Code will be sent to your mobile phone via SMS.

Should there be any change of your mobile number*, kindly complete this www.cimbbank.com.sg/repository/0019authentication_form.pdf and mail it back to us for processing. Please allow 5 working days for your new number to be effective.
- 7. Will I still be able to proceed with online purchase if I do not have my mobile phone registered with the Bank?**

You will be able to transact online with merchant websites that do not support 3-DS. For 3-DS enabled websites, without an Authentication Code, you will not be able to complete the transaction.

If you have a valid mobile number* and wish to update us, kindly complete this www.cimbbank.com.sg/repository/0019authentication_form.pdf and mail it back for processing. Please allow 5 working days for your new number to be effective.
- 8. What is the validity period of each Authentication Code?**

Authentication Code received via SMS is valid for 3 minutes and only the latest SMS Authentication Code will be valid.
- 9. Can the Bank resend the Authentication Code to me due to non-receipt?**

If you do not receive the Authentication Code within the next few minutes, please click on "Resend Authentication Code" button for a new Authentication Code.

Authentication Code SMS may be delayed due to circumstances beyond the Bank's control as it is mobile phone service provider dependent. Please also ensure that your mobile number* is updated in the Bank's records in order to receive your Authentication Code from the Bank.
- 10. Do I have to pay for this SMS?**

This Authentication Code service is provided to you free by CIMB Bank for your banking convenience and enhanced security. However, it will be subjected to the relevant terms and charges of your mobile phone service provider.
- 11. Can I opt out of the Authentication Code service for online purchases?**

An Authentication Code is required for all online purchases made through 3-DS merchant websites. You may still make online purchases without the Authentication Code from merchant websites that do not support 3-DS.
- 12. What happens if I exceeded the number of resent requests/ number of attempts to authenticate this payment?**

You may call our 24hour Customer Service Hotline to request for a reset of the blocked status. Kindly note that any uplifting of blocked status is subject to the Bank's verification of your identity.
- 13. How can I register for this Authentication Code Service?**

No registration is required.

*denotes Principal Cardmember mobile number