

Frequently Asked Questions

- 1. What is 3D Secure Authentication Code?**

This is an additional layer of authentication during online transactions. During this authentication process, you will receive an OTP (One-Time-Password) on your registered mobile phone via an SMS. This OTP would need to be entered on the authentication website before your transaction can be processed.
- 2. When is the Authentication Code required?**

Authentication Code is only required for merchant websites that support “3-D Secure” authentication Protocols such as “Verified by VISA” (VBV) and “SecureCode” (Mastercard)
- 3. How do I enroll for this service?**

No enrolment is required; you are automatically enrolled for this service. However you need to have a valid mobile number registered with the bank in order to receive the Authentication Code.
- 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 does the additional Authentication Code benefits me?**

Authentication Code helps to protect customers against online fraud as the OTP is only send to customer’s registered mobile number with the bank, therefore mitigating the risk of unauthorized transactions.
- 6. How will i know when the authentication code is required?**

Whenever your credit card is used for any online purchase at a 3-DS enabled merchant, a pop-up message will appear requesting you to enter the Authentication Code. This Authentication Code will be sent to your registered mobile phone via SMS.
- 7. Will I still be able to proceed with online purchase if I do not have my mobile phone registered with the Bank?**

Yes, you can still proceed with online purchase at merchants that do not support 3-DS. But for 3DS compliant merchants you will not be able to transact without the authentication code.
- 8. Can I opt out of the Authentication Code service for online purchases?**

This is an additional layer of authentication and there is no opt out. Without this authentication this will limit your options when shopping online as a considerable number of merchants are 3DS compliant.
- 9. What is the validity period of each Authentication Code?**

Authentication Code received via SMS is valid for 3 minutes only.
- 10. What can i do if i do not receive the authentication code?**

If you do not receive the Authentication Code within a few minutes, you may click on the “Resend Authentication Code” button for a new Authentication Code.
Authentication Code SMS may be delayed due to technical issues which are beyond the Bank's control as it is dependent on the Mobile service provider.

You should also ensure that your mobile number is updated in the Bank's records in order to receive your Authentication Code from the Bank.
- 11. 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.
- 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 for assistance or request for a reset of the status. Kindly note that any uplifting of blocked status is subject to the Bank’s verification of your identity.