Frequently Asked Questions

3D Secure Implementation for Republic Visa Debit Cards

Q: What is 3D Secure?

A: 3D Secure is a service provided by Visa and Mastercard which acts as a method of authentication. This enhances the security of online transactions for all debit card owners by permitting only the cardholder to use the card when shopping online.

NB: This service is available only on 3D Secure merchant sites.

Q: Is this Republic Bank's first implementation of 3D Secure?

A: No. Republic Bank successfully implemented 3D Secure to credit cards during January 2023.

Q: How will 3D Secure impact the online shopping experience?

A: 3D Secure will have minimal impact while making an online payment. The security feature takes less than 2 minutes to complete. The card holder will be asked to select their preferred method of receiving a One-Time Password (OTP) or verification code. The options will be via SMS or email. The OTP will be sent to the mobile phone number or email address the Bank has on record for the cardholder. Upon receipt of the OTP or verification code, simply enter it into the indicated space and proceed.

Q: **What is a One-Time Password (OTP)?**

A: A One-Time password (OTP) is a word, phrase or series of number and/ letters that is used as a security method for online transactions. The password is valid for only one login session or transaction, on a digital device.

Q: How long is the password valid for once I receive it?

A: The password will be valid for eleven (11) minutes once received. Upon expiration, a second OTP can be requested by clicking the 'Resend' link. A maximum of three (3) OTP's can be requested before the cardholder is advised that the authentication has failed, and he/she should contact the Customer Support department at 627-3348.

Q: Would the Bank facilitate the processing of an online transaction in the event the customer's contact information is not updated?

A: No. This is to facilitate enhanced security of online transactions.

Q: **What happens if I enter the 3D Secure One-Time Password incorrectly?**

A: The transaction will fail after three (3) attempts of an incorrect OTP. Upon the third failed attempt, you will be prompted to contact our Customer Support department at 627-3348.

Frequently Asked Questions

Q: **How do I register for 3D Secure?**

A: No registration is required. This feature will be automatically enabled on your card. Please ensure that the Bank has your updated mobile phone number and e-mail address as the OTP will be sent to the mobile number or e-mail address on our records.

Q: What are the benefits of 3D Secure?

A: 3D Secure provides an additional layer of protection to you, the cardholder, while using your Visa debit card to make online payments. The use of the One Time Password (OTP) protects against unauthorized use of your card after making an online payment.

Q: **Is there a cost attached to 3D Secure?**

A: There is no cost associated with the activation and use of this service.

Q: **How would I know if a merchant uses 3D Secure?**

A: If a merchant uses the 3D Secure, their website will have an image of the 'Verified by Visa' logo.

Q: How do I update my contact information if I change my mobile number or email address?

A: Members of staff can update their mobile number and/or email address at any branch or via Human Resources. Customers can update their contact information, at any branch.

Q: Can I continue to use my Visa Debit Card beginning with '4230 5200' for local online transactions?

A: No. All Visa Debit Cards beginning with **'4230 5200'** must be replaced with our new issue beginning with **'4230 5201'**.