AmBank/AmIslamic Bank 3D Secure
FAQs

1.   **What is AmBank/AmIslamic Bank 3D Secure?**

3D Secure is a new and enhanced online payment service provided by AmBank/ AmIslamic Bank using *VERIFIED by VISA or MasterCard SecureCode™.* It offers added protection against unauthorized usage of your AmBank/ AmIslamic Bank MasterCard or Visa Credit Card/ AmBank PrePaid MasterCard whenever you make online transactions.

2.   **What are the benefits of using AmBank/ AmIslamic Bank 3D Secure?**

Before your online purchase is approved, the transaction will be authenticated by you via a Transaction Authorisation Code (TAC) delivered to your mobile phone for a one-time use. This is to prevent unauthorized use of your AmBank / AmIslamic Bank Card for online transaction.

3.   **How does the AmBank/AmIslamic Bank 3D Secure work?**

AmBank**/AmIslamic Bank** 3D Secure is a safe and easy-to-use service with no software downloads. Just follow the 4 quick steps below to start using AmBank**/AmIslamic** 3D Secure:

1.   Update your current mobile phone number with AmBank / AmIslamic Bank. If you have not done so, kindly call our Contact Centre at 1300 80 8888 or visit our nearest branch.
2.   Start purchasing online with your AmBank / AmIslamic Bank MasterCard or Visa Credit Card/ AmBank PrePaid MasterCard at your favourite online retailer such as buying airline tickets, cinema tickets or even paying bills, etc.
3.   When making online payment, you will be directed to the Bank's authentication page and required to key in a TAC. Click 'Request TAC' button to receive TAC on your mobile phone.
4.   Key in your TAC to complete the transaction.

4.   **What is the TAC for?**

TAC is a one-time-password for secured online shopping to validate if the person initiating the online purchase is the rightful owner of the Credit / PrePaid Card used for the intended purchase because the message containing TAC cannot be stored/forwarded, thus you rest assured that no one but you will know the password.

You are automatically enrolled for this service. You are required to use the TAC every time you do an online purchase at participating merchants.

5. **How do I enrol my AmBank / AmIslamic Bank MasterCard or Visa Credit Card / AmBank PrePaid MasterCard?**

   You do not need to register your card. You only need to ensure your current mobile phone number is registered with AmBank/ AmIslamic Bank. We will send you the TAC based on our record of your contact details once you request for a TAC.

6. **I am a PrePaid Cardmember. Do I need to register/update my contact details?**

   Yes. The service is available to all AmBank/ AmIslamic Bank Cards, you are required to update your mobile number in order to perform online transactions.

7. **How can I register/update my contact details?**

   You can contact our Contact Centre at 1300 80 8888(Domestic)/ +603 2178 8888(Overseas) or visit any of AmBank/ AmIslamic Bank branches to update your contact details.

8. **What if I don't provide or update my mobile phone number with AmBank / AmIslamic Bank, will I still be able to make online purchases/payment?**

   You will not be able to make online purchases/payment from participating 3D-Secure Merchants. AmBank / AmIslamic Bank will send the TAC to the Cardmember's mobile phone number based on the Bank's records. However, upon calling our Contact Centre to update your mobile phone number, you will be given a TAC by the Customer Service Officer to proceed with your purchase.

9. **After I have updated my contact details, how long do I need to wait to perform an online purchase/payment?**

   You may proceed to perform your online purchases immediately by calling our Contact Centre as TAC may also be requested via Contact Centre.

10. **How do I check whether my mobile phone number has been correctly registered or updated?**

    You can contact our Contact Centre at 1300 80 8888(Domestic)/+6 03 2178 8888(Overseas) to check.

11. **I am already using my AmBank / AmIslamic Credit Card/ AmBank PrePaid MasterCard (3D Secure Password) to shop online. How will TAC impact me as an online shopper?**

    Your current password will no longer be applicable effective **2 March 2012** as it will be replaced with TAC. You just need to request for TAC whenever you are making any online purchases.

12. **How do I know whether an online retailer is participating in this 3D Secure program?**

    You can identify 3D Secure participating retailers by looking out for the *VERIFIED by VISA and MasterCard SecureCode* logo at the merchant's website.

13. **What if the merchant's website doesn't have *VERIFIED by VISA / MasterCard SecureCode*? Can I still use my AmBank / AmIslamic Bank Card?**

Yes you may still use your AmBank / AmIslamic Bank Card, but the transaction performed will not be secured and may be exposed to unnecessary fraud elements especially those emanating from unauthorized or suspicious websites.

14. **How do I request for a TAC at a merchant website?**

You do not need to request for a TAC at the first instance. When you reach the page for payment request, click on the 'Request TAC' button and a TAC will be sent to your mobile phone.

15. **How long will it take me to receive the TAC?**

You will receive the requested TAC within 15 seconds. However, if you do not receive the TAC after 1 minute, please call our Contact Centre for assistance.

16. **How long before a TAC expires?**

The TAC is valid for 0.5 hour, after which it will expire. If you did not use your TAC within 0.5 hour, request for a new TAC.

17. **What if I do not receive the TAC? Can I request for a new one to be sent?**

Yes. You may click on the 'Request TAC' button to receive a new TAC.

18. **Can one (1) TAC be used for multiple online transactions within 0.5 hours?**

Yes, the same TAC can be used if you are doing multiple transactions using the same card no in the same session.

19. **How many transactions can I perform in a day using TAC?**

There is no limit for the number of transactions you can perform, i.e. you can purchase online as many times as you wish provided that your card is in good standing.

20. **Is there a daily limit for TAC Requests?**

No. There is no daily maximum request limit.

21. **Are there any additional charges for this service?**

AmBank/ AmIslamic Bank 3D Secure is provided free of charge.

22. **What about Supplementary Cards?**

Similar to Principal Cards, Supplementary Cardmembers will need to update their mobile phone number with the Bank.

23. **Do I need to update my mobile phone number again if my Credit / PrePaid Card is renewed or replaced?**

    No. You do not need to update us again if your Credit / PrePaid Card is renewed or replaced. However, if you changed your mobile number, please contact our Contact Centre to update your latest mobile number with the Bank.

24. **I am trying to make a payment on the merchant website but there is no pop-up window for me to enter TAC. What shall I do?**

    Any PC software which prevents pop-up windows may interfere with your use of TAC for Secured Online Shopping. To avoid interruption to your payment process, please remember to turn off your pop-up blocker.

25. **I am trying to make a payment on the merchant website but a window popped up with an error message and my computer hanged. What shall I do?**

    You will not be able to enter the TAC to complete the payment process if your computer hangs. In this case, the transaction is not authenticated and your payment will not be successful. However, if you are unsure of what to do or would like to check the status of your transaction, please contact our Contact Centre at 1300 80 8888.

26. **What happens if my computer crashed or got disconnected from the Internet after I have entered the TAC and submitted the payment request? How will I know whether the payment is successful? Will I be able to cancel a pending transaction?**

    It is best that you contact our Contact Centre at 1300 80 8888 to verify if the payment has been successful or not.

27. **What if I receive a TAC which I did not request for?**

    For security reasons, contact our Contact Centre at 1300 80 8888 (Domestic) / +603 2178 8888 (Overseas) immediately.