

One-Time-Password (OTP) Service

Frequently Asked Questions (FAQ)

1. Why is there a need for a OTP to complete an online purchase?

A OTP helps to protect against online fraud. It is a secure way to authenticate whether a CardMember who is making an online purchase is the rightful owner of the credit card being used.

2. Is an OTP required for all online purchases?

No. OTP is required only for merchant websites that support the 3D Secure (3DS) authentication protocols.

3. How do I know if an online merchant is a 3DS enabled merchant?

The merchant website will display the logo of 3DS card schemes such as VISA's Verified by VISA (VbV) and MasterCard SecureCode.

4. Do I need to enrol for 3DS with MBF Cards?

No. However, you will need to have a valid mobile number updated with MBF Cards for this service.

5. How do I perform an online transaction with OTP?

When you make an online purchase using your credit card via a 3DS enabled merchant, a pop-up message (OTP screen) will appear on your screen asking you to enter the OTP. At the same time, a OTP will be sent to your mobile number which is registered with MBF Cards via SMS. You need to keyin the OTP as per the SMS into the OTP screen and click the "Submit" button.

6. Do I have to pay for this OTP SMS notification?

No. This OTP service is provided to you free by MBF Cards for your enhanced security.

7. If I do not have my mobile phone registered with MBF Cards, can I still make an online purchase?

You will be able to purchase online from merchant websites that do not support 3DS. For 3DS enabled websites, you will not be able to complete a transaction without an OTP. If there is a change in your mobile number or you have not registered your mobile phone with MBF Cards, please update your contact details or you may contact MBF Cards Customer Service Hotline at 03-2167 7600 for assistance.

8. Would I be able to perform online purchases without using OTP services?

A OTP is required for all online purchases made through all 3DS enabled merchants. You may still make online purchases from online merchants that do not support 3DS.

9. What happens if I get an invalid response after entering the OTP?

You will need to contact MBF Cards Customer Service Hotline at 03-2167 7600 for further assistance. Please note that any uplifting of blocked status is subject to MBF Cards verification of your identity.

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

Please contact MBF Cards Customer Service Hotline at 03-2167 7600 to verify if the payment has been successful or not.

11. What should I do if I did not receive the OTP during my online purchase?

You may request for a OTP more than once from the same online screen. However, the sending of OTP may be delayed due to circumstances beyond MBF Cards control as it is telco-dependent.