

1. What is 3DS?

3DS (also known as 'Mastercard SecureCode', 'Identity Check' and 'Verified by Visa') is a standard which helps to reduce fraud and provide extra security to your online payments. Authentication is the process by which you identify yourself by sharing secure information that is available only to you. 3DS 2.0 is the latest version and provides a much smoother and safer process for you to authenticate your payments.

2. What is the use of Authentication?

Authentication provides an additional layer of security for online transactions, making it harder for fraudsters to gain access to your payment details.

3. Is 3DS active on my card?

Yes, your card has been enrolled in Mastercard SecureCode (3DS) so that wherever you see the Mastercard SecureCode logo online, your card number will automatically be recognised during checkout. Your card provider is contacted during checkout to confirm your identity as the genuine cardholder.

4. What is the process for Authentication?

You will receive a 6-digit One Time Password (OTP) for each online purchase you make at participating merchants. The OTP will be sent by SMS or by email to the mobile phone or email address which you have registered with your card provider. Simply key in the OTP on the authentication page displayed and press the 'Submit' button. The OTP will then be verified by your card provider and the transaction will be approved or declined.

5. How will I know whether the registered mobile number or email address is the right one?

The partially masked mobile number and email address will be displayed on the authentication page so that you can check that those details are correct. If the mobile number and email address are incorrect, cancel the transaction and either update your information on the portal or contact Customer Services by calling +44 (0) 191 303 4545.

6. What if I suspect that fraud has occurred on my card?

If you ever suspect that a fraudulent purchase has been made using your card, contact Customer Services by calling +44 (0) 191 303 4545 immediately.