CIB Online Secure Service Help

What is Online Secure Service authentication?

Online Secure Service authentication is an online security feature and is designed to make online shopping transactions safer by authenticating a cardholder's identity at the time of purchase. It is powered through MasterCard SecureCode and Verified by Visa.

How does Online Secure Service authentication work?

All online transactions with your card at participating merchant websites will require you to enter 6 digit One Time Password (OTP) in order to complete the transaction. The OTP will be delivered to your registered mobile number in the bank system. By entering the correct OTP you will be able to complete the transaction. The steps for completing the transactions are given below:

1) Shop online at any participating online merchant site and check out
2) Enter your card details during checkout
3) Enter the OTP that was sent to your registered mobile number in the authentication screen
4) Transaction completed

After you have entered the OTP correctly, Bank will authenticate all details and if everything is valid, the transaction will be authorized.

What if I don't receive the One Time Password (OTP) at checkout?

If you have not received the OTP you could request to resend the OTP by clicking the 'Resend OTP' button on the screen. Maximum times of resend are 5. If still not received, please contact CIB Call Center 19666 to ensure that your mobile number is updated on the bank system.

How does Online Secure Service protect against unauthorized online transactions?

When using your card which have a feature of Secure authentication enabled for online transactions, a 6 digit One Time Password (OTP) will be sent to your mobile number registered with the bank, you will be required to enter this OTP to complete this transaction. This is to ensure that the transaction on your card is performed only by you and protects you against any unauthorized use of your card online.

Do I need to register for Online Secure Service?

If your card have Online Secure authentication feature, you do not need to register. Your card is automatically enrolled in the service and when using your card online at participating merchant website, a 6 digit OTP (One Time Password) will be sent automatically to your registered mobile number. You will be required to enter this OTP to complete the transaction.

What happens if I enter the One Time Password (OTP) incorrectly?

If the OTP is entered incorrectly, it will request you to enter the correct OTP. If you enter the OTP 5 times incorrectly then the transaction will be cancelled and the card will be blocked for further online transactions for your card's security. In such case, you will have to contact CIB Call Center 19666 in person to unlock the card after having your identity verified. You will be required to re-do the entire transaction afterwards.

If you have not received the OTP you could request to resend the OTP by clicking the 'Resend OTP' button on the screen.

How long is the validity of the One Time Password (OTP)?

The OTP is valid for 10 minutes, if entered correctly, the transaction is completed. In case you enter expired OTP, you will be shown a screen notifying you of the OTP expiration and you will have to re-do the transaction.

Will the One Time Password (OTP) be shared with the merchant?

The OTP entered by you will not be shared with the merchant. This will be validated by Bank to confirm the authenticity of the transaction.

Is the Online Secure authentication process applicable for all online transactions?

No, this additional authentication process is applicable when you shop at participating online merchants that have enabled this feature.

How Can I identify participating merchants?
Participating online merchants will display the MasterCard SecureCode or Verified by Visa logos on the payment pages.

Do I need to apply for a new card to enable the Online Secure feature?
No, you do not need to apply for a new card to use this security feature. The Online Secure authentication feature is available on your existing card.

How can I update my mobile number in order to receive the One Time Password (OTP)?
Please contact CIB Call Center operating 24/7 on 19666 or visit the nearest CIB branch to have your mobile number updated on the banking system. After your data is updated on the banking system, you will be able to receive the OTP on the updated mobile number after 2 business days.

Can I avail Online Secure Authentication functionality on any computer?
Yes, you can. You do not need to install any special software to avail this additional authentication feature while doing online transactions. When you transact on a participating merchant website with your card, your transaction will be automatically authenticated as you will be required to enter the 6 Digit OTP to complete the transaction.

What if the online merchant does not support 3D Secure Authentication?
The additional authentication is not applicable on online merchant sites that do not support 3D Secure authentication. Transactions performed at these sites will be processed without OTP authentication.