



3D Secure

Frequently Asked Questions



1. What is 3D Secure (3DS)?

3DS is an authentication feature for e-commerce transactions. It helps confirm that the owner of the card is the person making the purchase.

2. **What is an OTP?** An OTP is a One-Time-Password sent to your phone or email to confirm or approve a transaction.

3. Why was my transaction approved without an OTP?

The transaction was approved without extra verification because it was considered secure.

4. Why should I keep my email and phone number up to date?

Keeping your contact information updated ensures you receive OTPs on time and can complete transactions smoothly. To update your details, visit your nearest Atlantic Bank Branch.

5. How long is my One-Time Password valid?

Your OTP is valid for 10 minutes.

6. What happens if I enter the OTP incorrectly?

You have up to three attempts to enter the OTP correctly before the transaction is declined. Each wrong entry triggers a new OTP.

7. Are all transactions required to enter an OTP?

No. An OTP is only required for transactions that require extra verification.

8. What should I do if I do not receive my OTP?

Please confirm that your registered mobile number and email address are correct. Also, check your spam or junk folder. If you still do not receive the OTP, contact the bank for assistance.

9. Can I request a new OTP?

Yes. If your OTP expires or you do not receive it, you may request a new OTP during the transaction process. You may request up to three OTPs per transaction.

10. Why was my transaction declined even after entering the correct OTP?

A transaction may be declined if there are not sufficient funds, if the merchant does not accept the payment, due to technical issues, or for security reasons.

11. Is 3DS applicable to all online merchants?

No. 3DS is only available with businesses that support the 3D Secure authentication service.

12. What should I do if my card is lost or stolen?

If your card is lost or stolen, contact Atlantic Bank Contact Center at 223-1212 immediately to block it.

13. What devices can be used for 3DS authentication?

You can complete 3DS on any device that can receive your OTP by SMS or email, such as a phone, tablet, laptop, or desktop computer.

14. What happens if I exceed the maximum OTP requests?

If you exceed the maximum number of OTP requests, the transaction will be cancelled, and you will need to restart the purchase process.

15. What should I do if my contact information has changed?

Please visit your nearest Atlantic Bank branch to update your mobile number and email address to avoid interruptions during online transactions.

16. Can I cancel a transaction during the authentication process?

Yes. You may cancel the transaction before completing the OTP authentication process.

17. What should I do if the OTP page does not load properly?

Please refresh the page or try again using a stable internet connection. If the

issue persists, contact Atlantic Bank for assistance.

18. Can I use the same OTP for multiple transactions?

No. Each OTP is unique and can only be used for a single transaction.

19. Who should I contact if I continue experiencing issues with 3DS transactions?

Please contact Atlantic Bank Contact Center at 223-1212 or visit your nearest branch for further assistance.

20. Can I use 3DS if I am traveling abroad?

Yes. You can complete 3DS transactions while abroad if you can receive your OTP by SMS or email.

21. Can I opt out of 3D Secure verification?

No. 3DS is a security feature designed to protect you and cannot be disabled.

22. What should I do if I receive an OTP but didn't try to make a purchase?

You should contact the Bank immediately and monitor your account for unauthorized transactions.

23. Should I share my OTP with anyone?

No. Never share your OTP with anyone, including bank staff. OTPs are confidential.

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