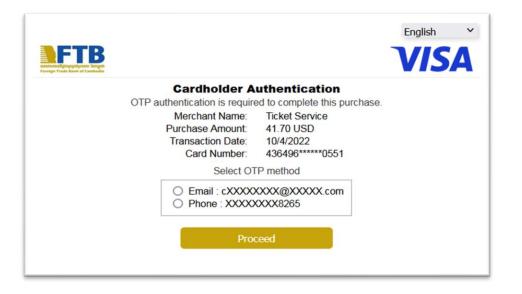# TOPIC: 3D Secure Service

TOPIC: 3D secure Service

❖ <u>Channel of receiving OTP</u>

Step 2: System will notify cardholders to choose channel of receiving OTP by E-mail or SMS to Phone number to continue the payment by click on "Summit" Button.

Step 3: FTB Bank will send one-Time Password "OTP" to Phone number by SMS or Email and prompts to enter the said OTP into authentication box on webpage;

Step 4: cardholder verifies merchant name, transaction amount, and date. If correct, proceed to verify the transaction reference on the form against the reference (Ref: XXXX) the cardholder received in mobile phone or e-mail. If correct then enter the OTP in the one-time password box on the authentication form on webpage AND click "Proceed" to complete the transaction. If OTP is entered later than 3 minutes, cardholder may need to request it again by clicking button "New OTP" and repeat step 3 thru 4.

OTP receiving

OTP send to Phone Number

9:58

FTB Bank   now
Your OTP (Ref: oYCuql) is 538680 with amount of USD 1 at CELLCARD APP COF.

Add new card

English

Cardholder Authentication

OTP authentication is required to complete this transaction. Please enter OTP sent to your mobile: XXXXXXXX0356 below.

Merchant Name: CELLCARD APP COF
Purchase Amount: 1.00 USD
Transaction Date: 10/19/2022
Card Number: 436495******0625

Enter OTP (Ref:oYCuql):

Resend OTP

Proceed

OTP send to Email

English

Cardholder Authentication

Authentication is required to complete this transaction. Please enter OTP sent to your email: fXXXXXXXXXX@XXXX.com below.

Merchant Name: Ticket Service
Purchase Amount: 41.70 USD
Transaction Date: 9/30/2022
Card Number: 476388******5720

Enter OTP (Ref:YwbNhj):

Resend OTP

Cancel   Proceed

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Email:

Dear Customer,

Your OTP (Ref: YwbNhj) with amount of USD 41.7 from Ticket Service is 971865.

For security reasons, do not disclose this OTP with anyone.