



**USAGE INSTRUCTION  
VISA SECURE WITH VISA CARDS**

## WHAT IS VISA SECURE ?

Visa Secure is a global solution designed to make e-commerce transactions more secure by helping to ensure the transaction is initiated by the rightful owner of the Visa account. Implementing Visa Secure can improve profitability through increased sales and reduced operational costs.

OTP (One Time Password) is a 6-digit password that the Cardholder receives via SMS or email to the mobile number or email address registered with IVB. OTP is valid for 240 seconds from the time of receipt and can only be used once.

For websites have the "Visa Secure" logo, cardholders are required to enter OTP password to make transactions. This feature will help limit card fraud transactions on e-commerce websites.

## STEPS TO USE VISA SECURE

**Step 1:** Visit the websites with the 3D Secure 2.0 logo of international card organizations and select the goods and services to purchase, choose the form of payment.



**Step 2:** At the payment step, you enter your card information including:

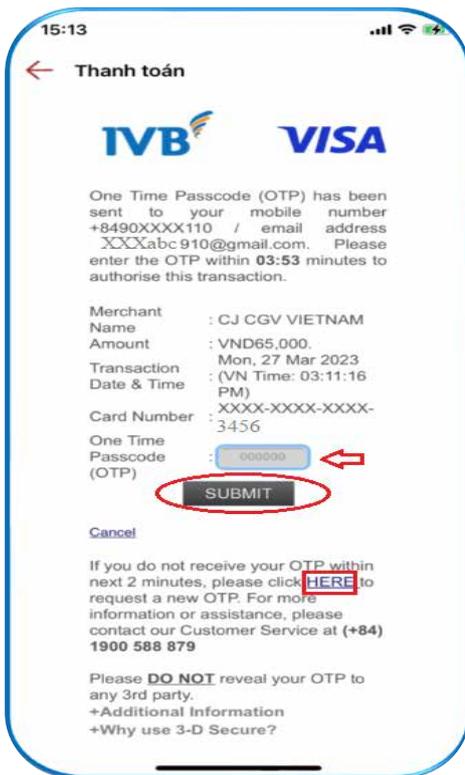
The screenshot shows a payment form with the following fields and options:

- Country flags: UK and Vietnam
- Time: 08:03
- Card type: VISA
- Card number: 4135 3400 0012 3456
- Expiry date: 08/2025
- CSC\*: 123
- Options:
  - Lưu thông tin cho lần thanh toán sau
  - OnePay đảm bảo mọi thông tin thanh toán được bảo mật và mã hóa theo tiêu chuẩn quốc tế.
- Buttons: Hướng dẫn, Thanh toán (circled in red)

- Card number
- Card validity date
- CVV/CVC/CSC Number (the last three digits printed on the signature bar on the back of the card)
- Fill in other information if required

➔ Select "Payment"

### Step 3:

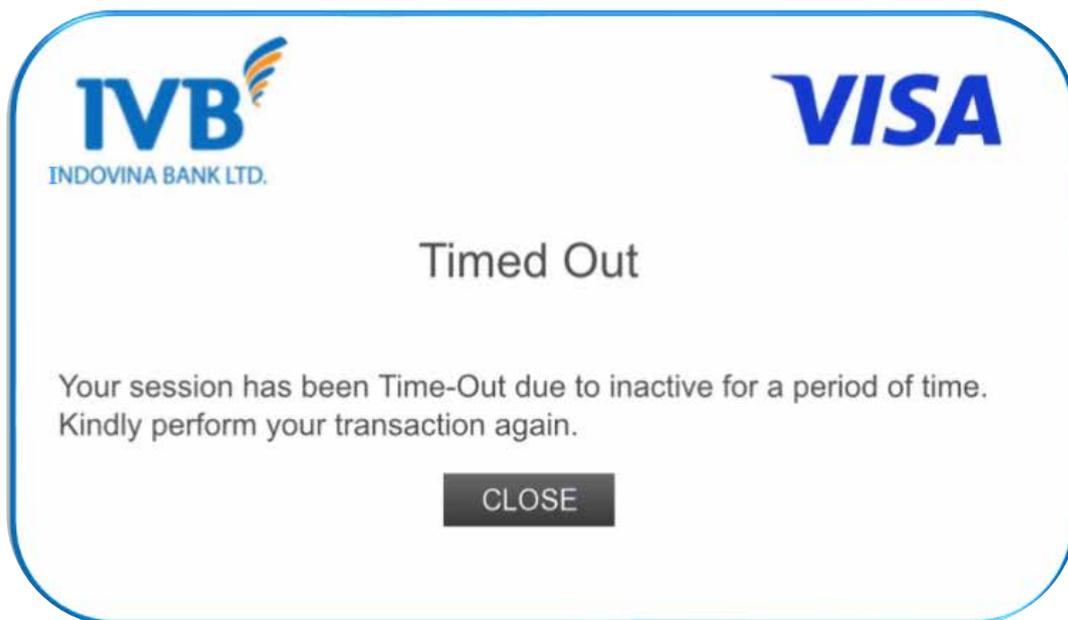


a) Within 20 seconds, the OTP will be automatically sent to the cardholder's registered mobile number and email inbox. If OTP code is not received for more than 120 seconds, please select "**Here**" to receive a new OTP.

b) Check SMS and email inbox, enter OTP then select "**Submit**". The OTP is valid for 240 seconds and can only be used once.

### Note:

- OTP code is valid for 240 seconds, if it exceeds 240 seconds, the system will display "**Time out**"



**Step 4:** After you enter OTP:

\* **You enter the OTP correctly:**

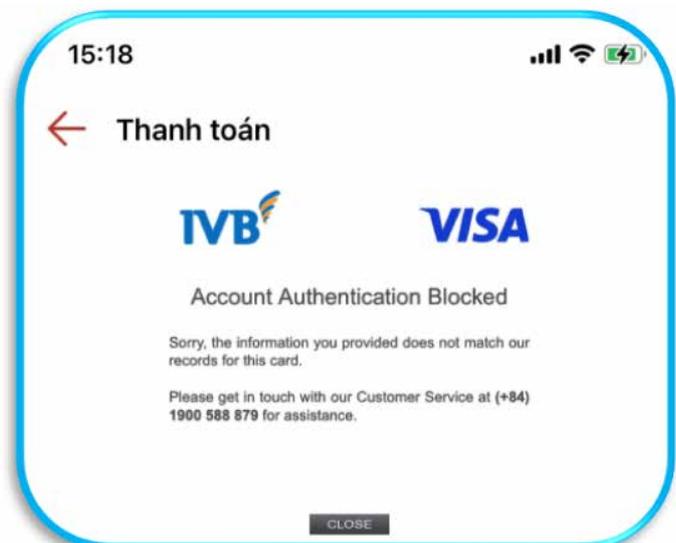
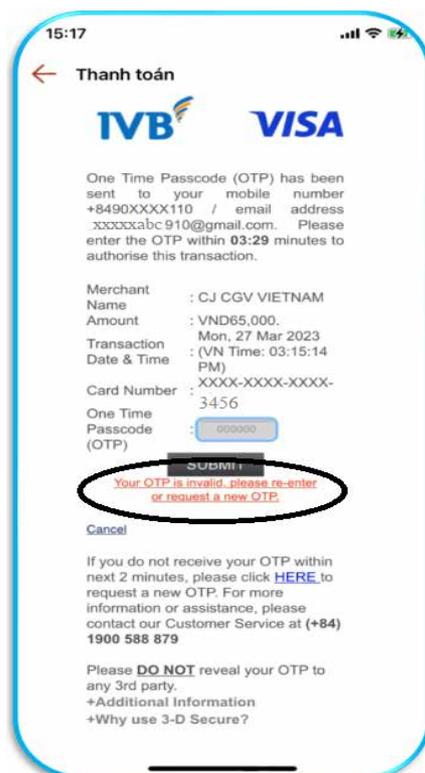
The system displays a screen confirming a successful transaction



\* **You entered the wrong OTP:**

- The system displays the wrong OTP input screen.

- If you enter the wrong OTP consecutively more than the prescribed number of times in each period of IVB (currently prescribed 3 times), the system automatically locks the card account authentication function (3D Secure payment key). You will not be able to make online transactions with 3D Secure authentication.



**Note:**

\* In order to unlock the 3D Secure payment, customers need to actively contact the nearest IVB Branches/ Transaction Offices for support.

Please check if your mobile number/email information that is accurate and updated.

\* Please contact the nearest IVB Branches/ Transaction Offices to update your mobile number/ email address.

\* In order to register mobile number/ email address of supplementary card, primary cardholder can visit any IVB Branches/ Transaction Offices to make such request.

*Thank you for using IVB's services.*

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