Is Your Card 3D-Secure?

While online card transactions are growing at a phenomenal rate, it will be prudent not to ignore the possibility of theft of your card details. There is a need to safeguard yourself from such frauds.

3D Secure, an additional layer of protection for online purchases, is such a safeguard.

When you register for 3D Secure, you will be asked to create a PIN or password. While making a purchase online, you will be asked to enter this PIN/password in addition to your card details. You will not be able to complete the online card transaction successfully unless you enter this additional PIN/password.

Thus, 3D Secure allows you to make online financial card transactions with peace of mind.

Key features of 3D Secure

- Registering for 3D Secure is an easy, one-time activity performed on the card-issuing bank's website.

- This registration can be made from any device with an Internet connection - your personal computer, personal digital assistant (PDA) or mobile. No special application software is needed.

- The 3D Secure authentication process of entering your 3D Secure PIN/password usually adds only a few seconds to the transaction time - a small price to pay for the increased protection!

- 3D Secure effectively reduces the possibility of stolen card data being used for online transactions, since the 3D Secure PIN/password is not present anywhere on the card.

Reserve Bank of India had mandated an additional level of authentication for online shopping through credit cards and debit cards with effect from August 1, 2009. 3D Secure meets this requirement.

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Keep changing your 3D Secure PIN/password at regular intervals for even greater safety.

Verified by VISA **MasterCard. SecureCode.**

Look for these logos while purchasing online.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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