

## FAQ's

### **About UAB 3D Secure**

**Q: What is United Arab Bank 3D Secure?**

A: 3D Secure is an enhanced security feature on your United Arab Bank card, which will protect your card against any unauthorized use while you can shop online on any MasterCard®SecureCode™ or “Verified by VISA” participating merchant’s sites. We have built this capability with our partnership with MasterCard and VISA.

**Q: How does United Arab Bank 3D Secure work?**

A: Once you've registered for UAB 3D Secure, each time you will make any online purchase on MasterCard®SecureCode™ and “Verified by VISA” participating merchants; you will be prompted by UAB to enter your 3D Secure password to authorize the transaction just like using a PIN at the ATM. When you enter the correct 3D Secure password, United Arab Bank confirms that you are the authorized cardholder and your purchase is completed.

**Q: What are the system requirements for UAB 3D Secure?**

A: UAB 3D Secure requires the use of Microsoft Internet Explorer version 5.0 & above, Netscape Navigator 4.0 & above, or America Online 4.0 & above. In addition, you should disable any software that prevents popup windows as this will interfere with your use of UAB 3D Secure.

**Q: Can I use UAB 3D Secure from any computer?**

A: UAB 3D Secure does not require specific software and thus you can use your card from any computer meeting the system requirements outlined above to shop online at MasterCard®SecureCode™ and “Verified by VISA” participating merchants. Your online transaction will be protected by UAB 3D Secure.

**Q: What should I do when I receive a renewed card, do I need to re-register for 3D Secure again?**

A: If you receive your new UAB credit card than your 3D Secure password will remain the same since the card number has not changed.

**Q: What happens if I cancel my existing card then get a new one with a different account number?**

A: You will need to register the new card for UAB 3D Secure again. Go back to the registration site, and complete the registration process with your new card details.

## **Registering for UAB 3D Secure**

### **Q: How can I register for UAB 3D Secure?**

A: You can register through our website for UAB 3D Secure or the next time you are shopping at MasterCard®SecureCode™/Verified by Visa participating merchant with your UAB card, you will be prompted by UAB to register for 3D Secure. It's a simple process, only required to be set up once and completely secure. Just follow the brief steps below to set up 3D Secure for your UAB card.

1. Enter your UAB card number
2. A 6 digit registration code will be sent through SMS to your registered mobile number with UAB.
3. Once you will enter the correct registration code, you will be asked to create a personalized 8 characters alpha numeric 3D Secure password. 3D Secure password cannot contain spaces.
4. Make sure to remember your 3D Secure password as each time you will shop at MasterCard®SecureCode™/Verified by Visa participating merchants, you will be asked to provide your 3D Secure password.
5. You will then need to create a personal assurance message.
6. The process is complete and a successful transaction screen will confirm this. You can go ahead and enjoy the security of online shopping with UAB 3D Secure.

### **Q: What is a Personal Assurance Message?**

A: The Personal Message is a message that you create during registration. Once you've completed your registration, each time you make an online purchase, a window will automatically appear & prompt you for your 3D Secure password. In this window, you'll see your Personal Assurance Message. The Personal Message is your assurance that you are submitting your 3D secure password to United Arab Bank. If the Personal Assurance Message displayed in the popup window is incorrect, you should not enter your 3D secure password, but should contact Customer Service number mentioned on the back of your card.

### **Q: What if the registration code is not accepted or the SMS is deleted?**

A: In case the registration code expires or not accepted or card holder deletes the SMS; customer is advised to cancel this registration process and initiate it again.

### **Q: Can two people with a joint account use the same 3D Secure password or should they register for UAB 3D Secure separately?**

A: Each card is considered as a separate account for UAB 3D Secure and needs to be registered separately. For supplementary card holders the registration code will be sent to the registered mobile number of primary account holder. Once the registered code is provided, please follow the instructions on the enrollment screens to complete the registration process.

### **Q: Can I create the same 3D Secure password for all of my cards?**

A: Yes, however we recommend each card has its own 3D Secure password so it is protected individually. We recommend that you select a 3D Secure password that will be easy for you to remember but difficult for others to guess.

**Q: What is the requirement of UAB 3D Secure password, can I choose any password?**

A: You can choose any password of your liking but there are certain specifications to set up your 3D Secure password that you must adhere to. Your 3D Secure password must be alpha numeric and it should contain 8 characters. It cannot have any space and it should be different than your personal assurance message. Here is an example of valid 3D Secure password, **abcd1234**. You should never share your 3D Secure password with anyone even your family members as this will expose your card to be used online without your authorization.

**Q: What do I do if I have questions during the registration process?**

A: If you have questions, or need assistance during the registration process, you should contact Customer service number mentioned on the back of your card.

## **Shopping with UAB 3D Secure**

**Q: How do I use my UAB 3D Secure password?**

A: When you make a purchase at participating merchants, a window will automatically appear & prompt you for your 3D Secure password. After reviewing the details of your purchase and confirming that your Personal Assurance Message is correct, enter your 3D Secure password to complete your purchase.

**Q: Can I start shopping with my 3D Secure password as soon as I register?**

A: Yes, you can begin using your 3D Secure password immediately after completing your registration.

**Q: What happens if I shop online while I am not registered with UAB 3D Secure?**

A: At the time of payment at an online merchant, you will be requested to register for UAB 3D Secure.

1. Enter your UAB card number
2. A 6 digit registration code will be sent through SMS to your registered mobile number with UAB.
3. Once you will enter the correct registration code, you will be asked to create a personalized 8 characters alpha numeric 3D Secure password. 3D Secure password cannot contain spaces.
4. Make sure to remember your 3D Secure password as each time you will shop at MasterCard®SecureCode™/Verified by Visa participating merchants, you will be asked to provide your 3D Secure password.
5. You will then need to create a personal assurance message.
6. The process is complete and a successful transaction screen will confirm this.

Once this process is completed, you will be redirected back to the online merchant and the transaction will be processed. In case if you choose not to register for UAB 3D Secure, your transaction might not be authorized if we think the transaction is risky. We strongly advise you to register for UAB 3D Secure as it will enhance the security of your UAB card.

**Q: What should I do if I purchase online but no 3D Secure request window appears?**

A: You should do the following:

1. Ensure you are using your enrolled card.
2. Ensure that the merchant is a participating merchant.
3. Ensure you have disabled any pop up stopping software on your system.
4. If you checked all the above, please call the Customer Service number mentioned on the back of your card.

**Q: Can I make purchases at merchants who are not participating in the MasterCard®SecureCode™ and “Verified by VISA” service?**

A: Yes, but you will NOT be asked for your UAB 3D Secure password at these merchants. To complete your purchase, you shall have to follow the usual checkout process.

**Q: How will the online merchant know that my card is protected by UAB 3D Secure?**

A: When you shop at participating online merchants, using a card you have enrolled in UAB 3D Secure, your card number is automatically recognized, resulting in the pop up window that asks for your 3D Secure password.

**Q: If I forgot my UAB 3D Secure password, what should I do?**

A: In case, you have forgotten your password, you can reset at the time of online shopping. Just click on the link “Forgot my password” when you will be asked to enter your password and you will be sent a new 6 digit registration number through SMS on your mobile number which you have registered with UAB. Once the registration number is entered; you can reset your password and proceed with the payment process.