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What is 3D Secure?

3D Secure is a security protocol used by banks worldwide to authenticate online card transactions.

It is a service facilitated by VISA and MasterCard that allows you to transact online securely using your VISA Debit Card.

Protection is provided when you shop online at participating 3D Secured merchants. You can still shop online with non-participating merchants using your BSP VISA Debit Card. However, your purchase will proceed without the extra security offered by 3D Secure.

How does 3D Secure work?

Whenever you make a purchase from a merchant that is 3D Secure enabled, the payment system automatically prompts the cardholder to verify the transaction. This authentication is usually carried out by prompting the cardholder to input a One-Time Password. Once correct information is provided, the system verifies that information from the user's bank, thus finishing a secure cycle where any unauthorised person should not be able to use the VISA Debit Card.

Do I need to register for 3D Secure?

No. When you apply for a BSP VISA Debit Card, it will be automatically registered for 3D Secure.

How can I recognise a 3D Secure merchant?

You can recognise a 3D Secure merchant by the Verified by VISA Secure code logos on the online merchant's website.



What happens if the merchant is not a 3D Secure merchant?

There will be no impact to you as you will still be able to perform Online transactions at a merchant that is not 3D Secure. However, when performing Online transactions at merchants that are not 3D Secure you will not be prompted to enter your One-Time Password.

What are the benefits of 3D Secure and why do I need a One-Time Password (OTP)?

3D Secure provides an added layer of security by prompting you for a One-Time Password when you make an online purchase. This helps to protect against online fraud by verifying that the customer making the online purchase is the rightful owner of the VISA Debit Card.

What happens if I don't enter the One-Time Password into the 3D Secure merchant site?

If you don't enter the One-Time Password or enter it incorrectly, your transaction will not be authenticated and will decline.

What happens if I don't receive the One-Time Password on my mobile phone when it is required to be entered?

This indicates that your mobile number record held with the Bank requires an update as the current one being used is not recognised.

To allow us to update your records, complete a Customer Information Update Form and provide at your nearest BSP branch or email to servicebsp@bsp.com.pg. This will need to be done each time that you change your mobile number.

You could also contact our Customer Contact Centre by calling the telephone number on the back of your card to update your mobile phone number.

Allow for 24hours for the update to become effective prior to performing online transactions.

What happens if I encounter problems while performing transactions on a 3D Secure merchant site?

Please contact us via email tcsfraud@bsp.com.pg or mobile phone number +675 71575912, advising us of the issue and we will assist.

I will be leaving my home country and going overseas for holiday/work. What happens if I need a One-Time Password while outside of my home country?

If your mobile is on roaming, then you will still be able to receive the One-Time Password on your mobile number. However, if your mobile is not on roaming, you will need to advise us the mobile number which you will be using in your destination country.

Complete a Customer Information Update Form and provide at your nearest BSP branch or email to servicebsp@bsp.com.pg to. Please do this prior to leaving and allow for 24hours for the update to be effective prior to performing online transactions.

I left my home country without informing BSP and now can't receive the One-Time Password?

To enable you to receive the One-Time Password, please contact us via email tcsfraud@bsp.com.pg or mobile phone number +675 71575912 and we will update your destination phone number as a matter of urgency.

I am now back in my home country; how do I update my mobile phone number?

Complete a Customer Information Update Form and provide at your nearest BSP branch or email to servicebsp@bsp.com.pg.

You could also contact our Customer Contact Centre by calling the telephone number on the back of your card to update your mobile phone number.

Allow for 24hours for the update to become effective prior to perform online transactions.