

What is ABK-Egypt Online 3D Secure Service?

Since the security for your card is our primary concern, ABK-Egypt introduces the highest level of security to ensure that all your online transactions are secure.

3D Secure service, powered by MasterCard Secure Code, is an additional security check when using ABK-Egypt Credit / Debit Card for online shopping. ABK-Egypt Online 3D Secure service guards your Credit/ Debit Card against unauthorized online usage

Upon making any transactions on ABK-Egypt Online 3D Secure participating merchants, you will be required to provide a One-Time Password (OTP), that you will receive on your registered mobile number. The transaction cannot be processed without entering the said OTP.

How does ABK-Egypt Online 3D Secure Service Work?

ABK-Egypt 3D Secure Service protects you against unauthorized electronic transactions (E-commerce), as each time you perform an online transaction on an 'MasterCard Secure Code' affiliate website, you will need to enter a One-Time Password (OTP) that will be sent to your mobile number that is registered to our system for your specific card.. This extra step ensures that only you, as the legitimate holder of the card, have the right to complete the transaction and no transaction without your approval can be carried out.

What is the One Time Password (OTP)?

One Time Password (OTP) is a 6-digit online verification code sent to your mobile number to complete an internet-based 3D transaction.

Can I use the same OTP to do more than one transaction?

No. The One-Time Password (OTP) can be used only once for the particular transaction for which it is sent. The One-Time Password (OTP) used to make a transaction cannot be used to make another.

Which ABK-Egypt Cards are 3D Secure enabled?

All ABK-Egypt Credit and Debit Cards are automatically enrolled in this service.

How much will I be charged for the ABK-Egypt Online 3D Secure Service?

There is no extra charge for the ABK-Egypt Online 3D secure service.

Do I need to register for ABK-Egypt Online 3D Secure Service?

No. Registration is not required for the service. All ABK-Egypt Cardholders with a correct mobile number registered with ABK-Egypt can use this service.

However, ABK-Egypt Cardholders are advised to enroll for Cards SMS Alert service in order to conduct a 3D Secure enabled internet-based transaction.

For how long does an OTP stay valid?

OTP will be valid for 3 minutes only, after which the password needs to be reinitiated.

Will I receive an OTP for all my online transactions?

No, you will only receive an OTP for online transactions on the ABK-Egypt Online 3D Secure enabled websites. For non – 3D Secure enabled websites, you will not go through the OTP authentication process.

What should I do if I do not receive my OTP?

If you do not receive your OTP, you may click the “Resend OTP” button on the authentication screen to request a resend. If still not received, please contact ABK- EGYPT Call Center on 19322.

What should I do if I receive an OTP for a transaction not performed by me?

Please contact ABK- EGYPT Call Center immediately on 19322 to block your Card.

How will I know if the website is safe or not?

Look for secure transaction symbols when shopping online to ensure your account information is protected. This includes a lock symbol usually found on the right or left side

of your browser's address bar and a web address that begins with "https". Always sign-out of any website after you make a purchase. If you cannot sign-out, close the browser window and clear your browser's cache and history to prevent unauthorized access to your account information.

Will I be notified once the transaction is processed?

Yes, once the transaction is processed, you will be notified via an SMS sent by the Bank to your registered mobile number.