

# **GUIDELINES FOR DOING eCOM TRANSACTIONS USING PREPAID CARDS:**

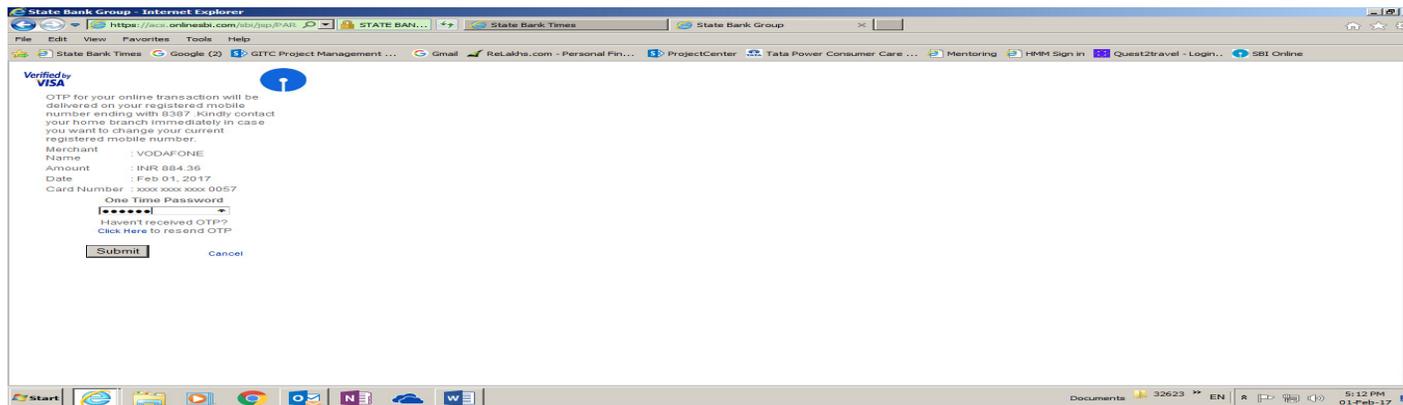
## **FOR INR PREPAID CARDS (GIFT, ACHIEVERS, eZ PAY and SMART PAYOUT CARDS):**

### **Important points to remember:**

1. Use of **CVV** (First Factor Authentication) and Validation through OTP (One Time Password) has been implemented in our system wef 01.02.2017 for performing e-com transactions in order to ensure safety of the money of the cardholder.
2. The OTP will be sent to the registered mobile number of the card holder.

### **Step by Step Process to do eCom transaction using Prepaid cards:**

- In the payment mode select Debit Card, provide the card details- Card number, Expiry Date, CVV and Name on Card and click Submit.
- You will receive OTP (One Time Password) on your registered mobile number.
- In the Next screen input the OTP received in your mobile number(screen shot below):



*In case OTP is not received in the first instance, then click on [Click here](#) to resend OTP for regeneration of the OTP.*

**FOR FOREIGN TRAVEL CARDS (FTC):**

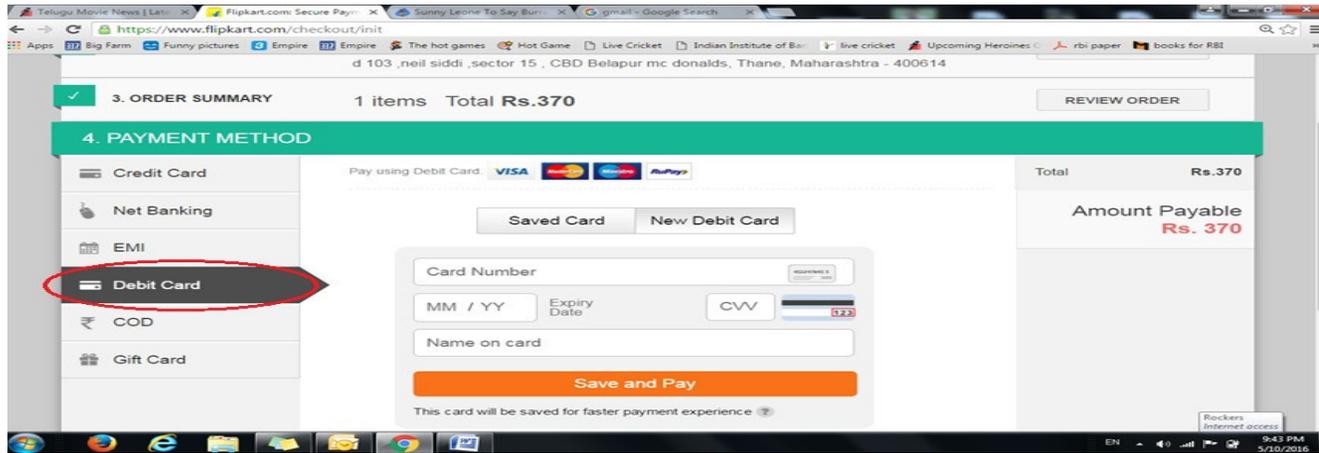
**Important points to remember:**

1. In order to ensure safety of the money of the cardholder, use of CVV (First Factor Authentication) and Validation through VbV (2<sup>nd</sup> Factor authentication) has been made mandatory in our system for performing e-commerce transactions. Ecom sites allowing transactions without validating CVV (First factor authentication) and VbV (2<sup>nd</sup> Factor authentication) will be rejected by the bank. The card will work only in those sites where 2<sup>nd</sup> factor of authentication is valid.[VbV means Verified By VISA]
2. The same mobile number, which has been mapped to Prepaid Card is to be used for setting VbV password.
3. The VbV password is to be set at the time of first eCom transaction performed on the site and the same password is to be used for subsequent eCom transactions.

**Step by Step Process to do eCom transaction using Prepaid cards**

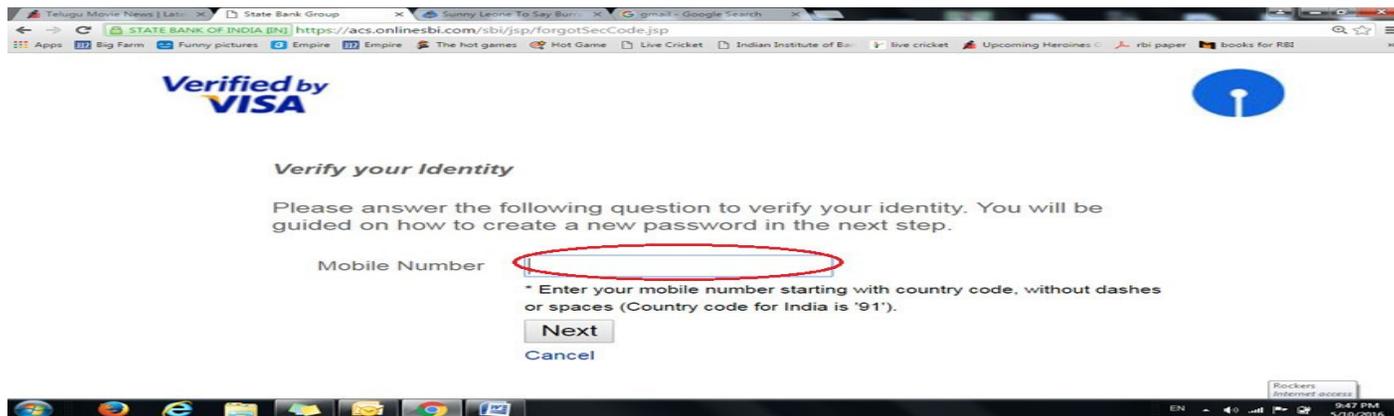
**First Time Transaction:** In the payment mode, select Debit Card, provide the card details- Card number, Expiry Date, CVV and Name on Card and click Submit/Save and Pay .

### Screen 1:



Next screen will appear, in the Mobile Number field, enter the Mobile number which was registered while availing Prepaid Card, along with country code. For eg if your mobile number is say 8888888888, then type 918888888888.

Click on Next **Screen 2**



Next Screen will appear, there Create a new password as per the rules for creating password described in the screen3 and Confirm

Password.[Please remember this password ,it should be used for subsequent e-Com transactions].You will receive one OTP (One Time Password) on your registered Mobile number, kindly type that OTP in the “Auth Code” field. Type your e-mail ID, Date of Birth and Mother’s maiden name and click on Submit.[Customer should remember the Mother’s maiden name given by him/her at the time of Prepaid Card issuance]

### Screen 3

The screenshot shows a web browser window with the URL <https://acs.onlinesbi.com/sbi/jsp/ADSVerify.jsp>. The page features a 'Verified by VISA' logo and a blue circular icon. The main heading is 'Re-Create your Password'. Below this, there is a paragraph of instructions: 'To create your 3D Secure password, enter 8 to 15 alphanumeric characters of password, without spaces. Please use a combination of alphabets, numbers and special characters [period (.), dash (-), underscore (\_), exclamation (!), tilde (~), and number sign (#)]. There must be at least one alphabet, one number and one special character. Please keep your 3D Secure password safe. It will be used to identify you on all future purchases at participating online stores. This information is not shared with the merchant.'

The form contains the following fields:

- Create Password:
- Confirm Password:
- Auth Code:
- Email Address:
- Date of Birth:  (DD/MM/YYYY)
- Mother's maiden name:

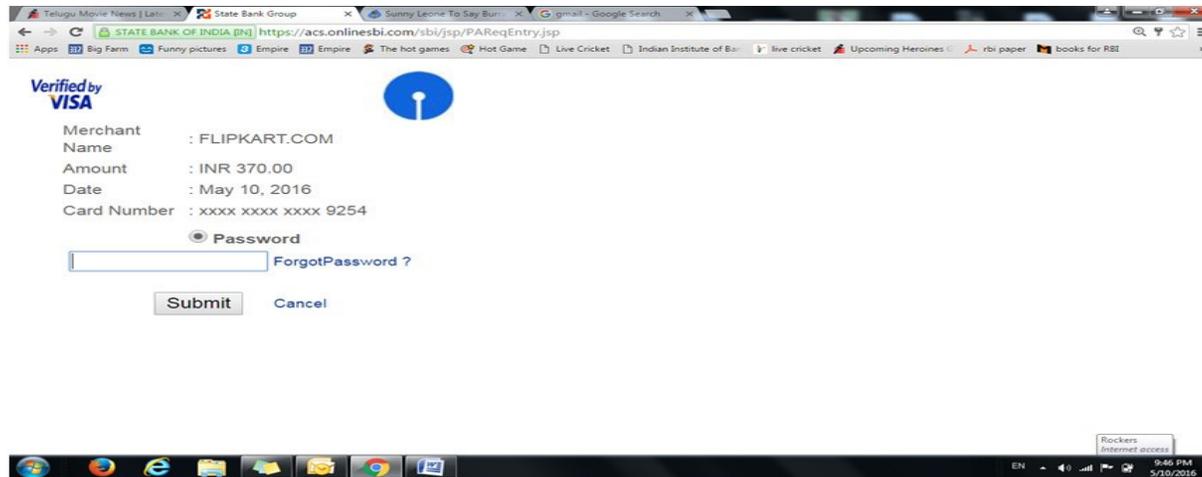
At the bottom of the form, there is a 'Submit' button and a 'Cancel' link. The Windows taskbar at the bottom shows the time as 9:48 PM on 5/10/2016.

This will set the VbV password and also complete the eCom transaction initiated by you.

## FOR SUBSEQUENT ECOM TRANSACTIONS:

After selecting the Payment mode and giving the particulars as per the Screen 1 above, the VbV page will be displayed (Screen 4) . Provide the VbV password set as per Screen 3. The eCom transaction will be completed after clicking on Submit.

### Screen 4



If you have forgotten the VbV password, then click on Forgot password and repeat the process as per Screen 2 and Screen 3 and set a new VbV password for completing the eCom transaction and setting VbV password.