

ONLINE SHOP WITH SAFETY

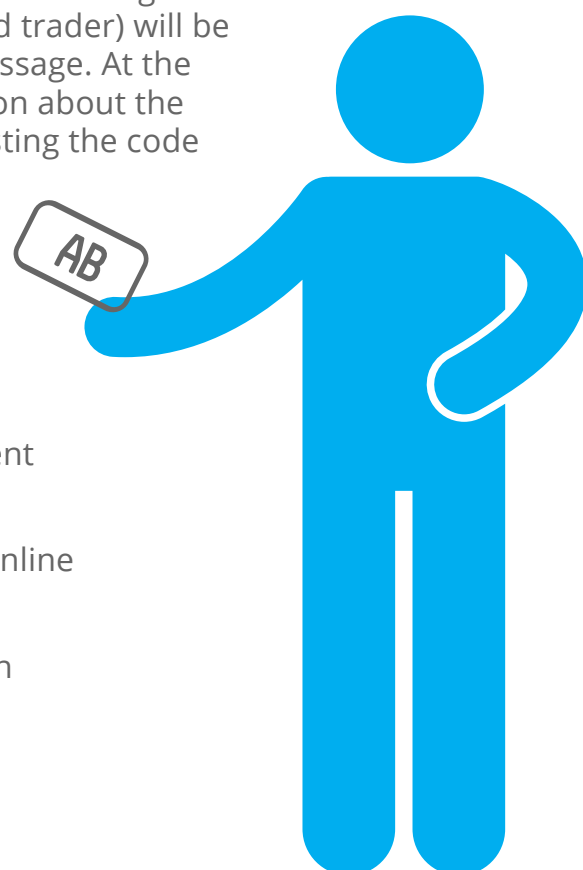


What is 3D Secure?





3D Secure is a protocol that provides higher security levels while online shopping, in websites verified by Visa, allowing the confirmation that the payment is being made by the card's holder. Holders of credit and debit cards can both adhere. To access 3D Secure online shopping, you must adhere to the service in Accounts, More Operations. If you are not a user of our website you must, first, register or get the access code at an ATM.

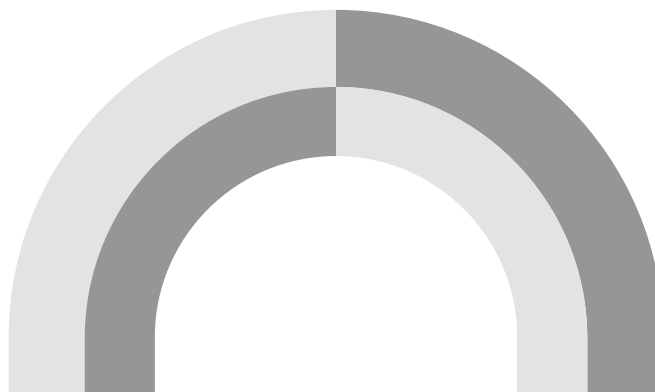
How does it work?

When shopping with a 3D Secure adhering trader, identified through Verified by Visa, a code and transaction data (amount and trader) will be sent to the phone associated with the service, by text message. At the moment of payment, and after all the solicited information about the cards is inputted, an authentication page appears requesting the code received by text.



What are the advantages?

-  Allows to identify the online stores where the payment is made with higher security levels;
-  Presents total security towards purchases made in online stores with implemented protocol;
-  In the adhering online stores, it gives card security in fraud situations;
-  Offers guaranteed security while using the card in an online environment.



How can I adhere to 3D Secure?

You can adhere at any time in the activobank.pt website. In case you don't do it previously to your first purchase in an adhering online store, it will be requested at the time.

Does the adhesion or use of 3D Secure have any costs?

No, both are free.

I didn't receive the password by text message on my phone. What should I do?

Firstly, you must check if your current phone number is updated on the system. The text message should be received within one minute. However, this sending depends on the service level and on the telecommunication services supplier's traffic. It might, occasionally, take a while longer.

How long is my password valid for?

The password is only valid for 5 minutes. If this time is exceeded you must choose the option "generate new password".

How many times can I request a new sending of password for the same transaction?

You can request 3 password repetitions per transaction.

What should I do if the password is blocked?

Once the password is only valid for a single transaction, you must repeat the purchasing process. You will then receive a new password and be able to complete the purchase.



I tried to make an online transaction but the password wasn't requested. What should I do?

The use of your credit card in a 3D Secure environment (with the use of password) is exclusively applied to transactions made in online stores with sellers that are also adherent to 3D Secure. Only in these situations is the higher security level, named 3D Secure, of a transaction reached. If the seller is not 3D Secure adherent there will be no request of password.

I lost my phone. Can I give an alternate phone number while I wait for my new one?

No. The password for 3D Secure will always be sent to the phone number registered as adherent at ActivoBank. You must make sure your phone is with you while online shopping and that the respective number is always updated at ActivoBank.

If I am abroad, with roaming, will I receive the password for online transactions? Will it have an extra charge?

Yes. You will receive the password the same way you would back home. It will have the same cost as a local text message but it won't have any roaming costs.

I received an email requesting the update of my data, namely my phone number. What should I do?

ActivoBank will never request any personal information through email. If you receive one of these emails you must not reply and immediately contact the bank.