



3D Secure Overview



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Citi Commercial Cards is adopting advanced technology to help mitigate fraud in online cardholder transactions

The screenshot shows the Citi Verified by Visa OTP verification interface. At the top, the Citi logo and 'Verified by VISA' logo are displayed. Below them, the text reads 'Verified by Visa - One-time Password (OTP)'. A bold instruction states: 'Important : To proceed with your purchase, please check your mobile or email for a message containing the One-time password.' The form contains the following fields: Merchant Name (Golf Store), Amount (100.00 USD), Card Number (XXXX XXXX XXXX 1234), Date (01/01/2022), Mobile Number (XXX XXX 8114), and Email Address (gXXXXXX@ca.com). There is a text input field for 'Enter your One-time password:'. At the bottom, there are links for 'Help | Terms of Use' and 'Cancel | Privacy Policy', a 'Submit' button with a right arrow, and links for 'Resend OTP Via SMS' and 'Resend OTP Via Email'.

What is it?

- 3D Secure is an eCommerce fraud detection tool which shares data between merchants and issuers to help improve fraud detection
- Helps provide an additional layer of security and utilizes cardholder specific behavior models to evaluate transactions for fraud
- Branded as *MasterCard Secure Code™* or *Verified by Visa™* at merchants

Why act now?

- Online fraud is becoming more prevalent due to merchant compromises and is expected to grow in the U.S. as Chip/PIN rollouts make card present fraud more difficult to perpetrate
- 3D Secure is growing in popularity with eCommerce merchants given favorable chargeback rights they gain
- This move can help ensure cardholders can make online purchases from vendors securely

Which transactions does 3D Secure cover?



- 3D Secure is designed to cover online purchases at participating merchants
- Spend on Virtual Cards, Central Travel Accounts and automated transactions through Travel Management Companies will not be subject to 3D Secure



3D Secure User Experience

Cardholders with email and/or mobile

- Will be prompted with instructions to check their mobile (or email) for a password and enter to proceed with the purchase
- In cases where messages are not received, the user can prompt the system to resend to the location of their choice

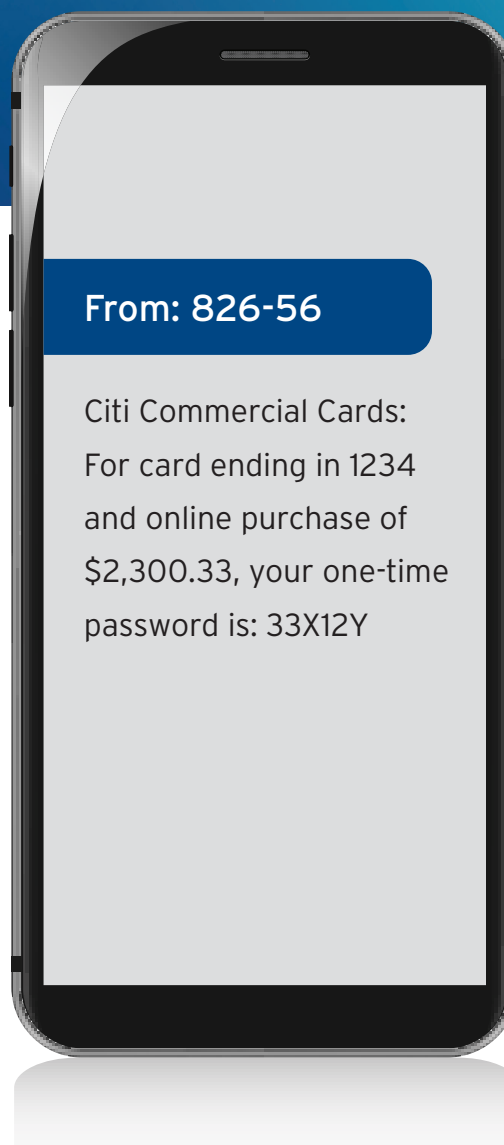


Verified by Visa – One-time Password (OTP)

Important : To proceed with your purchase, please check your mobile or email for a message containing the One-time password.

Merchant Name:	Golf Store
Amount:	100.00 USD
Card Number:	XXXX XXXX XXXX 1234
Date:	01/01/2022
Mobile Number:	XXX XXX 8114
Email Address:	gXXXXX@ca.com
Enter your One-time password:	<input type="text"/>

[Help](#) | [Terms of Use](#) | [Privacy Policy](#) [Resend OTP Via SMS](#) | [Resend OTP Via Email](#)





3D Secure – Common Questions

How will the cardholder receive the One-time Password?

OTPs are sent via SMS (i.e., text) message to the cardholder's registered mobile phone number on file with Citi. If the cardholder does not have a mobile number on file, the OTP will default to the cardholder's registered email address.

How can a cardholder set-up or maintain their mobile number and email address with Citibank?

Cardholders may call the number on the back of their card to reach the Citi Customer Service line. From there, the Citi Customer Service representative can input this information into the cardholder's profile or online via CitiManager.

What are the benefits?

3D Secure helps provide an additional layer of security, outside the traditional transaction authorization process, and helps reduce unauthorized use of cardholder accounts by a third party.

How does it work?

At the Point-of-Sale (POS), the buyer's credit card number is verified against a set of business rules that Citi has created. The transaction is then risk scored to determine the likelihood of the transaction being fraudulent.

- If the authentication is positive, then the transaction is sent to Citi for authorization.
- If the authentication is negative, the cardholder may be prompted to input a One Time Passcode (OTP) or the transaction may not be approved. OTPs will be delivered via SMS (i.e. Text Message) or e-mail to the cardholder's information that Citi has on file.

What does the cardholder do if they cannot complete their on-line purchase?

If the cardholder cannot complete the purchase, the cardholder should call Citi using the toll-free number on the back of their card. Citi's Customer Service representatives are available 24 X 7 to help resolve any issue with trying to complete their purchase.

What kind of merchant is considered an eCommerce merchant?

An eCommerce merchant is a merchant that operates an internet site for selling their products and services and accepts payment via a credit card. The purchase of airline and common carrier tickets and/or purchases made through a travel agency are not considered eCommerce. If a cardholder attempts to make a purchase with their commercial card by going directly to an airline's website the transaction may still go through the 3D Secure process, if the merchant is 3D Secure capable.