

# BOV 3D Secure

## Shopping online and BOV 3D Secure Effecting a transaction



If you've ever shopped online, you will most certainly have encountered an instance when you were required to authenticate a payment by means of **BOV 3D Secure**. At check out you would have been sent a **One Time Passcode** by SMS on the mobile phone number that you had registered with the Bank.

As part of a new regulatory process known as Strong Customer Authentication, a new process has now been introduced to make your online purchases more secure. The new system also relies on a **BOV 3D Secure** code, stored in the new **BOV 3D Secure** app, that needs to be downloaded to your smartphone.

### EFFECTING A TRANSACTION

**PUSH NOTIFICATION** - to be used when your smartphone has access to wifi or mobile data

When shopping online with a **BOV debit** or **credit card**, at a merchant who is also compliant with the new regulations, the checkout screen will re-direct you to the below screen.

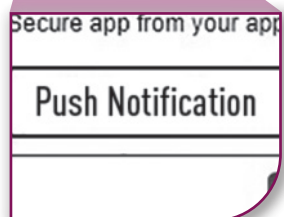
BOV Bank of Valletta VISA SECURE

Merchant: [redacted]  
Description: [redacted]  
Amount: Euro [redacted]  
Date: Mon 01/03/2021 19:00:09  
Card number: \*\*\*\* \* [redacted]  
Personal Message:

Please select your preferred option to generate/receive an authentication code to proceed with payment. The SMS option will shortly be discontinued; please download the BOV 3D Secure app from your app store for future payments

Push Notification

SUBMIT



1. Choose '**PUSH NOTIFICATION**' from the drop down list in order to be able to authenticate your purchase.

Cashlink

date [redacted] 2021  
merchant [redacted]  
card number [redacted]

1000 EUR amount

Time to confirm: 2:50

Use fingerprint or enter passcode to confirm

ENTER PASSCODE

2. You will then receive a push notification on your mobile device prompting you to access the **BOV 3D Secure** app to authorise the transaction.

3. You may authorise the transaction by means of the **PASSCODE** that you created upon enrolment, or biometrically by **FINGERPRINT** if your device supports the feature.

4. After authenticating the purchase through the **BOV 3D Secure** app, click '**PROCEED ONCE AUTHENTICATION IS SUCCESSFUL**', on your computer (or the device on which you are effecting the purchase), and your transaction will be completed in seconds.

BOV Bank of Valletta VISA SECURE

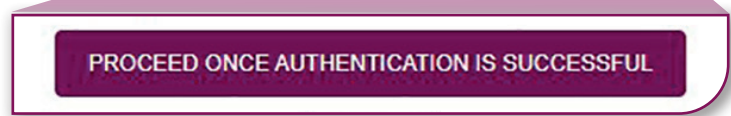
Payment authentication page

Merchant: [redacted]  
Description: [redacted]  
Amount: Euro [redacted]  
Date: Mon 01/03/2021 19:00:09  
Card number: \*\*\*\* \* [redacted]  
Personal Message:

A push notification has just been sent to your registered device. Please authenticate payment through the 3D Secure app. If the notification has not been received, or if your mobile phone has no access to internet or data, please select 'BACK' and scan QR Code after pressing 'Scan QR' in the 3D Secure app

PROCEED ONCE AUTHENTICATION IS SUCCESSFUL

BACK



### QR CODE

to be used when your smartphone has no access to wifi or mobile data

If you do not have access to internet or mobile data, the push notification **will not** be received.

1. Click on the 'BACK' function on the pop-up screen that is displayed on your device.

2. This will take you to the Payment Authentication page where you are able to scan the QR code.

**Payment authentication page**

Merchant: [REDACTED]  
 Description: [REDACTED]  
 Amount: Euro [REDACTED]  
 Date: Mon 01/03/2021 19:00:09  
 Card number: \*\*\*\* \* [REDACTED]  
 Personal Message: [REDACTED]

Please scan the QR code using your BOV 3D Secure App, and insert the generated code in the field below. then click 'Submit'

PROCEED ONCE AUTHENTICATION IS SUCCESSFUL

BACK

3. Access the BOV 3D Secure app and tap 'Scan QR'

4. place your mobile device in front of the QR code being displayed on the screen, and scan the code.

**BOV**  
Bank of Valletta

Hi,  
app ready to use!

You can confirm a payment using Touch ID even without launching the app.

Enjoy shopping!

Scan QR

Amount: Euro [REDACTED]  
 Date: Mon 01/03/2021 19:00:09  
 Card number: \*\*\*\* \* [REDACTED]  
 Personal Message: [REDACTED]

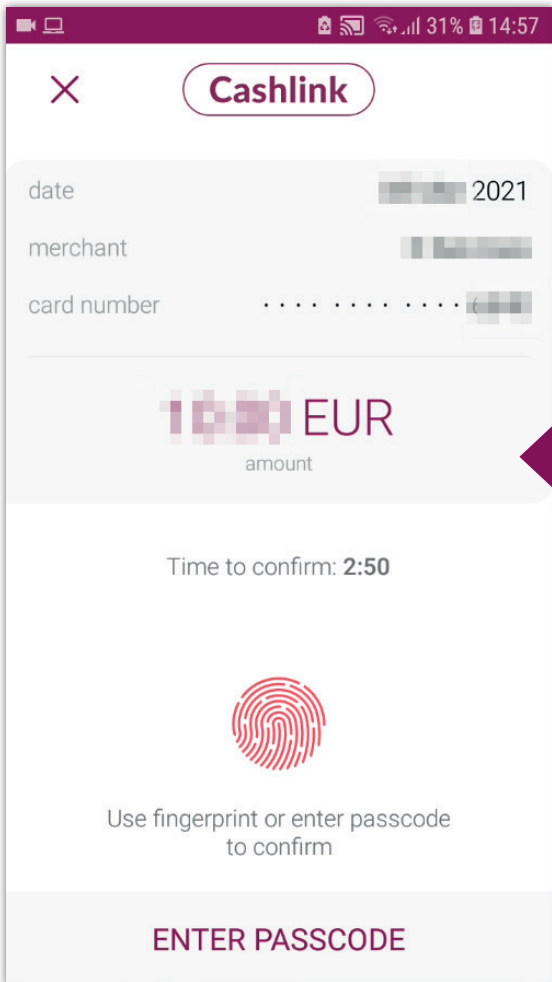
Scan the QR code using your BOV 3D Secure App, and insert the generated code in the field below. then click 'Submit'

SCAN QR

SUBMIT

**QR CODE** - to be used when your smartphone has no access to wifi or mobile data

(cont.)



5. You may authorise the transaction by means of the **PASSCODE** that you created upon enrolment, or biometrically by **FINGERPRINT** if your device supports the feature.

6. This will prompt an **AUTHORISATION CODE** that you will be required to insert in the appropriate field on the computer or device on which you are effecting the purchase.

