

Safe Online Purchase Guide

Thanks to the 3D secure systems launch, you can now shop in the Internet using you İşbank Visa Electron card.

Benefits

Safe: Your İşbank Visa Electron Card is protected by a one-time password available to you and you alone and valid for one purchase only.

Simple: No need for registration — pressing one button at the time of purchase is all it takes to activate 3D Secure.

Convenient: No need to remember your password. A one-time password will be texted to you each time you make a purchase at a participating online merchant.

3D Secure is a unique technology behind the global program Verified by Visa designed to ensure safe online shopping.



To identify participating merchants, look for the logo

Once 3D Secure has been activated, you will automatically be prompted to enter your password each time you make a purchase at participating online merchants. The password, which is a one-time password only good for one purchase, will be texted to the mobile phone number that you have provided to İşbank Georgia. Your payment will be authorized upon successful entry of the password. Only you can use your İşbank Visa Electron card.

Important!

You must promptly notify us of any change in your mobile phone number by visiting İşbank Branch.

FAQ

1. [What is 3D Secure?](#)

3D Secure stands for Three Domain Secure - a unique technology behind the global programs Verified by Visa designed to ensure safe online shopping by further authentication of the Customer's identity.

2. [How do I sign up for 3D Secure?](#)

You will be prompted to activate 3D Secure for your İşbank Visa Electron card at the time of your purchase at a participating online merchant.

3. [How will 3D Secure protect me from card fraud?](#)

To authorize a purchase, you will need to enter a one-time password valid for one purchase only. The password will be known to you alone as it will be texted to the mobile phone number that you have given İşbank. Do not provide this password to anybody, even to İşbank employee.

4. [How does 3D Secure work?](#)

At the time of your purchase at a participating online merchant, you will be prompted to activate 3D Secure for your İşbank Visa Electron card. The password, which is a one-time password only good for one purchase, will be texted to the mobile phone number that you have given us. Your payment will be authorized upon successful entry of the password.

5. [Can I refuse the 3D Secure service?](#)

This service is compulsory for İşbank customers and your purchase may not be completed without its activation (unless the website has no 3D secure service).

6. [What do I do if I have not received a text message with one time password?](#)

In case your transaction is not successfully authorized you need:

➤ **Make sure that:**

1. You have provided İşbank with your mobile phone number.
2. You mobile phone is switched on and in service.
3. SIM-card memory space is enough for SMS receiving. Delete old SMS if required.
4. Account is not blocked, tariff doesn't prohibit SMS receiving and roaming is on in case you are out of domestic network.

➤ **Use the "Send Password Again" link on the password entry page**

7. [What do I do if the password is blocked?](#)

Since your one-time password is only good for one purchase, you will need to reorder the items you want. You will receive a new one-time password and will be able to successfully complete the purchase process.

8. [What do I do if I am going to make a purchase at an online store displaying the Verified by Visa logo?](#)

➤ **Please make sure that:**

1. Your işbank Visa Electron card is active and the amount on the card account is enough to cover your purchases;
2. You have provided işbank with your mobile phone number;
3. The online store is really participating merchant of Verified by Visa;
4. Your browser does not block pop-up windows (change pop-up blocker settings if necessary).

9. [Can I make purchases at online stores other than Verified by Visa participating merchants?](#)

Yes, you can, but your transaction will not have the 3D Secure additional protection.

10. [What online stores are Verified by Visa participating merchants?](#)

The number of participating merchants is growing exponentially every day. To identify participating merchants, look for Verified by Visa logo.