

Frequently Asked Questions (FAQs)

What is 3D Secure?

3D Secure (3DS) is the password protection that you encounter when completing an online transaction in order to authenticate yourself. 3DS allows you to protect your AstroBank Public Company Limited (“AstroBank”) credit/debit card with a Verification Code which you enter when making purchases on the internet at participating merchants.

What is a Verification Code?

A Verification Code is the security code which is sent via SMS to your registered mobile phone number with AstroBank every time you use your credit/debit card at 3DS participating merchants. The Verification Code is valid for one transaction only and for a limited time during that transaction.

Will all online merchants request that I enter the Verification Code when making an online purchase?

Only merchants that use 3DS will prompt you to enter the Verification Code. You can identify participating merchants by looking for the “Mastercard”, “VISA” logo at the merchant website.

What happens if an online merchant does not participate in 3DS?

Your purchase will be completed without the need to enter a Verification Code.

What will happen when shopping from a 3DS participating merchant using my AstroBank card?

Once you have reached the online checkout, you will be presented with a popup window showing details of your purchase (merchant name, amount, date). Once you enter your credit/debit card number, the last 4 digits of your registered with AstroBank mobile number will be displayed on screen. If the phone number is correct, click on “CONTINUE” so that a Verification Code will be generated and sent via SMS to your mobile number. You will be required to enter your Verification Code in order to authenticate yourself and proceed with the purchase.

What happens if I do not receive the Verification Code via SMS?

You might have not received the SMS due to telecommunication problems, system errors, etc. Please make sure that your mobile device is functioning properly and in order to try again, please click on “RESEND CODE”. A new Verification Code will be sent to your mobile number.

If the “RESEND CODE” option is not available or the problem persists, please call AstroBank’s Call Center at 800-11-800 (when calling from Cyprus) or +357-22575555 (if calling from abroad) 24 hours, 7 days a week.

What happens if my Verification Code has expired?

If you have entered an expired Verification Code, you will have to follow the instructions on the screen and press the “RESEND CODE” button, if available, to receive a new Verification Code.

What if I fail to enter correctly the Verification Code?

If you fail to enter correctly the Verification Code three (3) times, then your online purchase cannot be completed and you will not be able to use the specific card for any online purchases at 3DS participating merchants. To be able to use your card again for online purchases at participating merchants, please call AstroBank’s Call Center at 800-11-800 (when calling from Cyprus) or +357-22575555 (if calling from abroad) 24 hours, 7 days a week.

What should I do if my displayed mobile number is not correct?

If the mobile number displayed on the screen is not correct, then you cannot proceed with any online purchases at 3DS Participating Merchants. Please call AstroBank’s Call Center at 800-11-800 (when calling from Cyprus) or +357- 22575555 (if calling from abroad) 24 hours, 7 days a week.

What cards can I use with 3DS?

You can use any of your AstroBank credit/debit card that is active (not blocked, cancelled or expired).

Do I need to enroll to be able to use the 3DS?

If you have activated the sms/email alert service for cards, then your card is automatically enabled for 3DS with the use of a Verification Code.

What is KBA (Knowledge Based Authentication)?

Knowledge-based authentication, commonly referred to as KBA, according to Payment Services Directive (PSD2) of EU, is a second level authentication, which seeks to verify the identity of someone who has access to the websites of financial institutions or other providers of e-commerce transaction services. KBA requires the individual seeking to conduct an

electronic transaction to know personal information, so as to verify that the person providing the information is the owner of the identity.

How does KBA work?

KBA is an additional identity authentication method where by entering a keyword, which will be used every time during the execution of an online transaction, which only you as a cardholder will know. Specifically, the first time a KBA authentication will be performed, you will be prompted to enter a keyword. This keyword should be entered every time you will make an online transaction.

What if I fail to enter correctly the keyword?

If you fail to enter correctly the keyword, then your e-commerce transaction cannot be completed and you will not be able to use the specific card for any e-commerce transactions at 3DS participating merchants. To be able to use your card again for online purchases at participating merchants, please call AstroBank's Call Center at 800-11-800 (when calling from Cyprus) or +357- 22575555 (if calling from abroad) 24 hours, 7 days a week.

What if KBA keyword failed to be verified?

Please call AstroBank's Call Center at 800-11-800 (when calling from Cyprus) or +357- 22575555 (if calling from abroad) 24 hours, 7 days a week.

How does KBA work for 'skash' users?

For the users of the «skash» application, KBA authentication method will be performed through this application.

Specifically, when making an e-commerce transaction, the system will prompt you to the "skash" application asking you either to cancel or to authorize the transaction. If you select "cancel", the online transaction will end at this point. If you select "authorization", you will return to the web page where you make your online transaction, for the further stages and completion of the transaction.

Who should I call if I have any queries?

Please call AstroBank's Call Center at 800-11-800 (when calling from Cyprus) or +357- 22575555 (if calling from abroad) 24 hours, 7 days a week.