



User Guide for Online Shopping

With Verified by VISA (VbV) Authentication

For NBO Customers

Version – 1.0

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Now Shop Online / e commerce purchases with your NBQ Credit Card

NBQ has introduced Verified by Visa for its Credit Card customers to facilitate online / e-commerce purchases / shopping through VbV participated merchants.

VbV is a service that provides extra protection to card holders while they perform online / ecommerce purchases at participated VbV merchants.

Purpose:

To facilitate and encourage existing and new customers of NBQ to use its Credit Card for online purchases by protecting unauthorized use and providing peace of mind when shopping online.

How does it work?

The new security feature will function by sending you a One Time Password (OTP) each and every time you transact online at a VbV compliant merchants. The OTP will be delivered to your registered mobile number and email address while making online purchases giving the advantage to ensures that only you as the cardholder will be able to complete the online transaction

The process for the online shopping with VbV authentication through selected merchants is given below.

Step 1:

- Choose merchant's website using URL for example: www.golfstore.com
- Select the items for online purchases.
- Verify and confirm the transaction details from Transaction review page.
- "Confirm Order" button will be clicked if the details are found to be in order, which will generate the One Time Password (OTP).

Step – 2: One Time Password - OTP

- OTP will be received on your mobile number & email ID registered with NBQ.
- OTP will be valid for only one transaction, every time you do an online transaction, a new OTP will be sent to you
- The example of OTP text received on Mobile & Email ID will be as under:

Text OTP SMS over Mobile

Your VBV authentication code for your card is **XXXXXX**. This authentication code expires in five minutes.

Text OTP Email

Dear Cardholder,

Thank you for helping us in making your NBQ VISA card online transaction more secure. Your VBV authentication code for your card is **XXXXXX**. This authentication code expires in five minutes.

Please do not reply to this email as it is system generated.

Language Selection:

- You have option the select the language preferences on your choice.
- First time you will receive OTP SMS in English on your mobile phone & on email address.
- Once you will select the language as an "Arabic" as per attached screens below.

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- Arabic window will appear for you to enter the OTP SMS.
- From next time when you start the online purchase the “Arabic” OTP window will appear for you as an default, and same time you will receive OTP SMS on your mobile & email address in Arabic version.

Step – 3:

- Enter the OTP on the security screen to proceed further on the process before expiry.
- Agree to the “Terms & Condition” (first time only) through check sign and click on SUBMIT button.
- Upon verification of the OTP entered by the system, transaction successful message will be displayed on the screen; which confirms completion of the online /e-commerce purchases transaction and you will be advised on mobile device the details of transaction.
- Below is the example of transaction successful SMS received over **“Mobile”**

Transaction Successful SMS over Mobile

You made a purchase of **AED XXXX** at ABC Online Store with your NBQ Credit Card ending **XXXXXX XXXX**. Available Credit Limit is **AED XXXXXX**.

Step – 4:

- If the OTP is not entered within the 5 minutes it will be expired and in such case the transaction will be cancelled and a new transaction to be initiated again.
- If OTP entered wrongly 3 times, then transaction will be re-initiated again.
- “Resend OTP” option is available for you to resend the already generated OTP on your mobile & email to complete the transaction process.

Note:

Click on the “**Resend OTP**” option which will generate a same OTP that can be used to complete the transaction.

بنك قطر الوطني
NBQ

Verified by
VISA

Make your online transaction more secure with One Time Password verification.

ⓘ You may request for new OTP by clicking on "Resend OTP" link

Merchant: GOLFSTORE 3DS
Amount: 241.97 USD
Date: 11/05/2015
Card Number: XXXX XXXX XXXX 1866
OTP: ●●●●●●

[Resend OTP](#)

I agree to "Terms & Conditions" by clicking on this checkbox

[Submit](#) [Cancel](#) [Help](#)

[Terms & Conditions](#) | [FAQs](#) | [Contact Us](#)

Important Information

- Please make sure that your latest mobile number and email address are updated with NBQ Bank as the OTP will be delivered to your registered mobile number and email address.

How can I update my mobile number and email address?

- You can visit any nearest NBQ Branch to update your **“Mobile number”** and **“Email address”** by filling the “Customer Information Updation Form” (Individual).

In case of any problem?

- In case of any issue encountered during the transaction, NBQ 24/7 Call Center may be contacted on (600-565656)
- The FAQs provided on the security screen may also be referred for any clarifications.