

ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

Online shopping is now even more safe and secure.

**From August 1, 2009
Reserve Bank of India has
mandated one more level
of authentication for online
shopping through credit
cards and debit cards.**

What does this mean?

From August 1, 2009, while making a purchase online, you will be asked to enter a password or PIN in addition to your card details. This is an additional level of security for online purchases, mandated by Reserve Bank of India.

How do I get my PIN/password?

Most banks have detailed instructions on their websites about obtaining this PIN/password. For example, ICICI Bank customers can generate this PIN by visiting www.icicibank.com and following the instructions given. Alternatively, you can also call your bank's customer service and find out.

How do I use this PIN?

- At the time of making an online payment, you will be prompted to enter your PIN/password in addition to your card details.
- From August 1, 2009, online transaction cannot be completed successfully, unless you enter this additional PIN/password.



In the interest of your security:

- ✓ It is recommended to visit your bank's website and register for Verified by Visa and MasterCard SecureCode.
- ✗ Never click on any links received through e-mails that ask you to enter your card details, user ID or password.
- ✗ Do not respond to any SMS that asks you for your card details, user ID or password.



Look for these logos while purchasing online.

SMS CONTEST

Question: From August 1, 2009, while making an online purchase with MasterCard or Visa cards, you will be required to enter _____.

Answer:

- A. your card details only
- B. a PIN/password only
- C. your card details and a PIN/password

SMS DISHA A,B or C to 53030 to win a 2N-3D holiday*. Contest open for the day of publication.

Terms and conditions apply. Visit www.dishafc.org for details.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

BE AN INFORMED CONSUMER. Watch this space every Monday.