3D Secure - FAQ

1) 3D Secure Technology - General Information

1. What is 3D Secure?

3D Secure is an online payment security technology that aims to reduce online credit card fraud. Online merchants that use the technology display the following logos on their sites:

2. Do all e-commerce sites use 3D Secure?

No. Online merchants can choose whether or not to use 3D Secure.

3. Why is there a new 3D Secure?

This European Central Bank initiative aims to reduce online credit card fraud by providing additional security for online purchases.

4. What has changed?

Previously, a personal password was required. Now each time you make an online purchase, you will enter a single-use code that is valid for that transaction only. With this additional security measure, the new 3D Secure verifies that you, the cardholder, are the one making the purchase and that your card is not being used fraudulently.

5. How do I receive the single-use code?

For each purchase, you will be able to choose to receive the code via your LuxTrust Token or by SMS.

6. Which credit cards can I use with 3D Secure?

You can use 3D Secure with all of your Visa and MasterCard credit cards.

7. Can I use 3D Secure with a business or company credit card?

Yes, all Visa and MasterCard credit cards can use 3D Secure.

8. Can I use 3D Secure with a debit card?

No. 3D Secure does not work with debit cards. It only works with Visa or MasterCard credit cards, which are accepted forms of payment for most online merchants worldwide.

2) Activation

1. How do I activate the new 3D Secure?

Simply visit www.3dsecure.lu and follow the instructions. An activation code will be sent to you by your bank in a few days, and you will be able to complete the activation process at www.3dsecure.lu .

2. Do I have to activate the new 3D Secure if I've already used the previous version?

Yes, you need to activate the new version of 3D Secure for each credit card you wish to use on a 3D Secure site.

3. I didn't receive my activation code in the mail.

Did you request an activation code on the site www.3dsecure.lu ?
You should receive a letter containing your activation code. If the letter does not arrive within the normal time frame, please contact your bank.

Please note that the activation code is valid for 30 days following the request.
If you request another activation code within this period on the site www.3dsecure.lu , a new activation code will be mailed to you. The first code will therefore no longer be valid.

4. I received an activation code but the system won't accept it. What should I do?

Troubleshooting:

- You may have entered the wrong activation code. You have 3 tries before the code is blocked. Verify your code (capital and lower-case letters, numbers). Verify that the activation code corresponds to the credit card displayed on the screen.
- The activation code may no longer be valid (after 30 days). For security reasons, the activation code has expired and you must request a new one.
- The activation may be blocked. If so, please contact your bank.

5. What is the personal message for and what are the requirements?

The personal message systematically appears during each online purchase to reassure you that you are visiting a legitimate 3D Secure payment site.

To create your personal message (maximum length of 50 characters), you can use:
- Letters from A to Z (capital and lower-case)
- Spaces
- Dashes
- Apostrophes

6. Can I enter 2 LuxTrust Tokens for the same credit card?
No, only one LuxTrust Token can be entered per card.

7. Can I enter 2 mobile phone numbers?
No, only one mobile phone number can be entered per card.

8. Can I enter a non-Luxembourg phone number?
Yes, you can enter an international phone number

3) Purchases

1. I didn't receive an SMS with my single-use code. What should I do?
First, verify the quality and coverage of your mobile network.
If you do not receive your SMS within a few minutes, please begin the purchase / transaction process again.
Finally, verify your mobile phone number in your "My 3D Secure" personal portal, accessible via www.3dsecure.lu or in your Web Banking.

2. I received an SMS with my single-use code but the system doesn't accept it. What should I do?
First, verify that the code in the SMS matches the code entered on the screen.
If the problem persists, please begin the purchase / transaction process again.

4) Editing your personal data

I changed my phone number or LuxTrust Token number.
You have two options:

      a. If you have an Internet Banking account, modify the data in the "3D Secure" column.

      b. If you or your bank does not use Internet Banking, simply visit www.3dsecure.lu , "My 3D Secure" space in order to add or modify your phone number / LuxTrust Token number.