

3D Secure - FAQ

3D Secure – 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. What do you have to do?

Each time you make an online purchase, you will enter the LuxTrust identifiers (via Token or Mobile) valid for that transaction only. With this additional security measure, 3D Secure verifies that you, the cardholder, are the one making the purchase and that your card is not being used fraudulently.

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

For each purchase, you will receive the code via your LuxTrust connection.

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

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

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

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

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

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

Activation

1. How do I activate 3D Secure?

- instantaneously in the “My security” section of My ING;

4. 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

5. Can I enter 2 LuxTrust certificates for the same credit card?

No, only one LuxTrust certificate (via Mobile and via Token) can be registered per card.

6. Can I enter 2 mobile phone numbers?

No, only one mobile phone number can be entered per card.

7. Can I enter a non-Luxembourg phone number?

Yes, you can enter an international phone number.

Purchases

Editing your personal data

I changed myLuxTrust Token .

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