

## Information/ guidance related to Debit Card Ecommerce Transactions

### 1) For making payment using debit card for ecommerce transactions:

While making the payment for ecommerce transactions, Cardholder is required to provide the details of card number, expiry date, name on the card, CVV2, etc. After correctly entering the details, cardholder will receive OTP on the mobile number registered with the Bank and needs to input the OTP received on the registered mobile number to complete the transaction. Please find the below sample screen:

The One Time Password (OTP) has been sent to your below-mentioned registered mobile number. Please use the OTP and authenticate the transaction.

Mobile Number: X7XXXXXX3

Dear Customer !

"Please note to enter an OTP received on your registered mobile number and not the password as Bank has introduced OTP authentication in place of password for your debit card based e-commerce transactions to increase security. Bank of Baroda."

OTP:

[Resend OTP](#)

This page will automatically timeout after 300 seconds.

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Upon entering OTP received on mobile correctly, transaction will get successfully authenticated and processed.

Note: Cardholder should check the masked mobile number displayed on the screen for correctness. Refresh link is available to the customer to update the mobile number, if it is incorrectly displayed. On clicking refresh link, mobile number will be refreshed with the number registered in Finacle and an OTP will be sent on the latest mobile number.

### 2) In case mobile number is not registered with the Bank:-

Whenever cardholder's mobile number is not registered with the Bank, cardholder needs to register mobile number through branch and following screen will appear:



Dear Customer,

Your mobile number is not updated with us for online transactions. Please visit your branch and update your mobile number to transact online.

If you have any query, please call our customer contact centre on Toll Free - 1800 22 33 44 or 1800 102 44 55

You can also write an email to us on the address [debitcard@bankofbaroda.com](mailto:debitcard@bankofbaroda.com)

To complete this transaction using another form of payment, click '[Continue](#)'

This page will automatically timeout after 300 seconds.

3) Please note:

- Debit Card Registration process for ecommerce transactions has been removed.
- The length of the OTP will be 6 digits.
- The OTP will be valid for 5 minutes from the OTP generation time.
- OTP will expire if used once within the active time.

4) Blocking/ unblocking of the card for ecommerce transactions :

a. After 3 incorrect entries, card will be soft-blocked for ecommerce transactions and following screen will appear:



For security reasons your Verified By Visa purchase has been prevented from being processed due to repeated entries of incorrect details.

Your card has been blocked for further use at Verified By Visa merchants.

If you have any query, please call our customer contact centre on Toll free 1800 22 33 44 or 1800 102 44 55. You can also write an email to us on the address [debitcard@bankofbaroda.com](mailto:debitcard@bankofbaroda.com).

To complete this purchase using another form of payment, click '[Continue](#)'

b. Soft blocked card will be automatically unblocked after 24 hours.

- c. If card gets soft-blocked 3 times in a month, card will get hard blocked. For unblocking the card in this case, cardholder need to approach the Branch.
- d. Soft or hard blocked cards for ecommerce transactions can be used for ATM / POS transactions.

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