

3D Secure - Frequently Asked Questions

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?

You have two options:

