



SILKBANK 
Yes we can

Verified by VISA
Frequently Asked Questions

Silkbank Limited
Card Operations, Mezzanine Floor, Hussain Centre 47-A,
Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7 & 8, Shakra-e-Faisal, Karachi.

Verified by
VISA

111-100-777

www.silkbank.com.pk/cc

www.facebook.com/SilkbankCreditcards

Enjoy safety while using Verified by Visa Trusted feature with Silkbank Credit Card.

Silkbank Credit Cards now powered by Verified by VISA (VBV) provide you with an extra layer of security when you conduct online transactions!

Now enjoy shopping with complete peace of mind anytime, whenever you use your Silkbank Credit Card.

I - General Questions

Q. What is Verified by VISA (VBV)?

Verified by Visa is a global authentication service offered by Silkbank Limited in partnership with VISA. It provides a cardholder with a unique One Time Password (OTP), ensuring that only the true cardholder is able to complete an internet based transaction, improving online security.

Q. How much does Verified by VISA cost?

Verified by VISA is free for all Silkbank Credit Card customers.

Q. What browser do I need to use for Verified by Visa?

All you need is an internet connection and Internet Explorer, Netscape, Firefox, Chrome browser software version **4.0** or above.

Q. Can I use Verified by Visa from any computer?

Yes. One of the great advantages of Verified by Visa is that you can use it from any computer connected to the web.

II - Using Verified by VISA

Q. How do I register for Verified by VISA service?

There is no need for registration. All Silkbank Credit Card customers can avail this facility.

Q. How will I shop with Verified by Visa?

On conducting any internet based transaction on your Silkbank Credit Card, Verified by VISA facility will automatically be extended to you at Verified by VISA participating online stores.

Q. Where will I be able to shop using Verified by VISA?

You can shop at any online store that has Verified by VISA symbol.

Q. How does Verified by VISA work?

Simply follow the below mentioned process for conducting an internet based transaction.

1. Select the goods or services you want to purchase from an online store that is enrolled as Verified by VISA merchant and proceed to the payment page.
2. Enter your Silkbank VISA Credit Card number and online store will route the information to Silkbank Limited for verification.

3. Post verification, you will be routed to the secure Verified by VISA webpage where you will be asked to select options (SMS Alert or Email) related to receiving One Time Password (OTP).
4. On selecting the desired option, you will shortly receive the unique password on your mobile phone or email address.
5. You will be routed to the next screen where you will be prompted to enter the six digit OTP and press submit.
6. On submission, your transaction will be processed.

Q. What is meant by One Time Password (OTP)?

One Time Password (OTP) is an online authentication to give you an added security feature and peace of mind every time you purchase online at any participating Verified by VISA merchant's website using your Silkbank VISA Credit Card.

Q. Will I receive Verified by VISA One Time Password for all my online purchase(s)?

No, you will only receive Verified by Visa One Time Password for online purchase(s) from any participating Verified by VISA merchants.

Q. How do I differentiate the normal online purchase(s) from the online purchases made at a participating Verified by VISA merchant?

You will be able to see the logo Verified by Visa as follows when you are performing the online transaction.



Q. If I lost my mobile phone, can I provide a temporary phone number while waiting for my new phone number?

No, One Time Password (OTP) will only be sent to the mobile phone number registered with Silkbank Limited. Alternatively, you can opt to receive OTP on your email address registered with Silkbank Limited.

However, please ensure your mobile phone is with you when you make an online purchase and that your mobile phone number registered with Silkbank Limited is updated at all times.

Q. Will my supplementary card holder receive One Time Password on his/her mobile phone number for online transactions made using his/her card?

Yes, your supplementary cardholder will receive One Time Password on his/her mobile phone number registered with Silkbank Limited.

Q. If my mobile phone is on roaming mode while I am abroad, will I receive One Time Password for online transactions made then?

Yes, customers will receive One Time Password via SMS at our cost for all local charges. However, roaming charges will be borne by credit card customers.

Q. What should I do if I did not receive my Verified by VISA One Time Password?

If you did not receive your One Time Password, you may click on "Resend OTP" button on the authentication screen to request for another One Time Password. One Time Password will be sent to you immediately. However, you can only make up to a maximum of three requests for each online purchase.

Q. What happens if I have entered invalid OTP up to 3 times?

A web message will pop up to inform you that your online purchase is blocked due to maximum attempts for invalid One Time Password entered. Please contact Silkbank Limited's Phone Banking Division at 111-100-777 for assistance.

Q. What should I do if I receive an SMS Alert for One Time Password not performed by me?

Please contact Silkbank Limited's Phone Banking Division 111-100-777 to block your card immediately.



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