



WHAT IS SECURE CHECKOUT?

Masraf Al Rayan now offers you even more protection when shopping online with Secure Checkout Service which provides you with an additional layer of online shopping security when you shop at participating retailers

How Secure Checkout works:

- Shop online at participating retailers showing the Secure Checkout logo
- You'll see a message asking you to click to request an OTP
- A unique OTP will be sent via SMS or Email to the mobile phone number /email you have registered with Masraf Al Rayan as per option you have selected
- Enter the OTP and your transaction is authenticated

Stay secure. Take a minute to update your details

Secure Checkout will only work effectively if we have your up-to-date mobile phone number or email ID with us. Please take a minute to make sure that all your details are correct – especially your mobile phone number

Updating your contact details is as easy:

Visit your nearest branch or call center unit and update your contact details by filling in a form. Alternatively you could access our internet banking/mobile banking to update your contact details. It is that simple

How does Secure Checkout protect me?

When you correctly enter your OTP during an online purchase at a participating retailer, you confirm that you are the authorised Cardholder and your purchase is then completed. If the correct OTP is not entered, the purchase will not go through. So even if someone knew your card number, they would not be able to use your account at that retailer.

Is Secure Checkout easy to use?

Yes. When you make an online purchase and enter your card payment information, a screen from Masraf Al Rayan will automatically appear and prompt you to request for a One Time Password (OTP) which will be 4 digits. This password will be sent to your mobile number registered with us. This OTP will need to be input on the space provided for the OTP. When you correctly enter your OTP, Masraf Al Rayan confirms that you are the authorised Cardholder and your purchase is completed.

Will I need to get a new Card to use Secure Checkout?

No, there is no need to get a new Card. Secure Checkout works with your existing Masraf Al Rayan Cards.

What are the system requirements for Secure Checkout?

Secure Checkout works with most browsers. You should be sure that Java Script is enabled; if it isn't, Secure Checkout may not work properly.

Can I use Secure Checkout from any computer?

Yes. There's no special software to install, so you can shop from any computer and still receive the added protection provided by Secure Checkout. This would also work from Tablets / Smartphones as well.

What happens when my card expires?

All VISA cards issued by Masraf Al Rayan are automatically registered for Secure Checkout. If your card has expired, the Secure Checkout will not work. Once you receive the renewed credit card, the Secure Checkout would work. The renewed credit cards are sent a couple of months prior to expiry of your credit card.



What happens if I cancel my existing card then get a new one with a different account number from Masraf Al Rayan?

All VISA credit cards issued by Masraf Al Rayan are registered for Secure Checkout. Once you start using the new Masraf Al Rayan Card issued to you, Secure Checkout would work for the card.

Do I need to register for Secure Checkout?

All credit and prepaid cards issued by Masraf Al Rayan are pre-registered for Secure Checkout. Once you start using the new Masraf Al Rayan Credit Card issued to you, Secure Checkout would work for the card.

If I have a Supplementary Credit Card, Will Secure Checkout work for that as well?

All credit cards, primary or supplementary credit cards, issued by Masraf Al Rayan are registered for Secure Checkout. The process for Secure Checkout remains the same for Primary and Supplementary cards. The OTP would be sent to the mobile number or email registered with Masraf Al Rayan for the supplementary card number.

Is my OTP case sensitive?

No, the One Time Password (OTP) is only numeric and will be sent to your registered mobile number/email ID with Masraf Al Rayan.

STAY SECURED ONLINE

How you can stay safe when you shop online?

- Make sure your PC is protected – do you have anti-virus software installed plus the latest browser?
- Always log out after shopping online – especially if you're on a shared computer
- Look for the padlock – a padlock symbol in the corner of your browser window means your information is secure
- If you are unsure, do not click on the links received in email. Always type the URL directly
- Make sure Masraf Al Rayan has your up-to-date mobile phone number/email ID as Secure Checkout will only work effectively if we have the right mobile phone number/email ID for you.

SHOPPING WITH SECURE CHECKOUT

How do I use my Secure Checkout password?

There is no need to login or sign in. Every time you make an online purchase at a participating retailer, a screen will show where you will be able to request for a One Time Password or OTP (OTP). This 4 digits OTP which will be sent to your mobile number/email ID (based on your selection) registered with us. This OTP will need to be input on the screen on the space provided for the OTP. When you correctly enter your OTP, Masraf Al Rayan confirms that you are the authorised Cardholder and your purchase is completed.

How will Secure Checkout impact my purchase?

Aside from the added protection that Secure Checkout provides, the only impact to your purchase will be that you will need to type in your One Time Password (OTP), which will be sent to the mobile/email ID registered with Masraf Al Rayan on your request, when the request box pops up and then wait a few seconds while Masraf Al Rayan confirms the transaction.

Do I have to register or login before shopping?

No. Secure Checkout works automatically at participating retailers. There is no special login required. Simply shop online as you normally do, enter the enrolled card payment information, and when you are at the final step of your purchase on a participating retailer's site, the password request screen will appear automatically.



What should I do if I purchase online but no Secure Checkout request screen appears?

You should do the following:

1. Make sure you are entering the payment information for your enrolled card and have submitted a final checkout request.
2. Be sure your Internet settings are set to enable Java Script.
3. If you have checked 1 and 2 above and continue to experience difficulty, please contact us at the number on the reverse of your Card or on the Masraf Al Rayan website.

Can I make a purchase at retailers that accept Secure Checkout but do not participate in the Secure Checkout service?

Yes, but you will not be asked for your Secure Checkout password at these retailers. To complete your purchase, simply follow the traditional checkout process.

How will the online retailer know that my card is protected by Secure Checkout?

When you use a Card you have enrolled in the Secure Checkout service at participating online retailers, your Card number is automatically recognized via a directory.

How do I know whether a retailer participates in Secure Checkout or not?

Participating retailers will display the Secure Checkout logo on their site. You can also click on the merchant link on the home page of the retailer to view a list of participating retailers.

What happens if I did not receive my One Time Password (OTP)?

The One Time Password (OTP) is sent to the registered mobile number/email ID with Masraf Al Rayan.

If you do not receive the OTP within 1-2 minutes you can use the resend option which will trigger the OTP again to your selected option.

If the mobile number or email ID registered with us is incorrect, please update your mobile number/email ID by visiting any of our branches or calling our call center. The service will not be available immediately. You will be able to complete your online transactions only after 24 hours of updation of your mobile number /email ID with Masraf Al Rayan.

If you still face problems in receipt of the One Time Password, please contact us at the number on the reverse of your Card or on the Masraf Al Rayan website and register a complaint.

What happens if I input the wrong OTP by mistake?

The transaction will not go through if you input the OTP. Please try to input the right OTP which you have received on the registered mobile number /email ID with Masraf Al Rayan. If you input the right password, the transaction will go through.

What happens if I input the wrong OTP thrice?

If you input the wrong OTP thrice, the transaction will not go through and transaction screen will close and you will be guided back to the merchant web page. You will have to start the transaction process again. Your Secure Checkout account will be suspended in this case and you have to call the Masraf Al Rayan Call Center to unlock the same.

What happens if I input the wrong credit card number?

The transaction will be declined at the outset since the credit card number will not be recognized as issued by Masraf Al Rayan.

What happens if I am travelling overseas and not using the mobile number registered with Masraf Al Rayan?

You have the option of sending the OTP to your email ID registered with the us.



SECURITY AND PRIVACY

How does Secure Checkout protect me?

Every time you make an online purchase at a participating retailer, a screen will show where you will be able to request for a One Time Password or OTP (OTP). This 4 digits OTP which will be sent to your mobile number / email ID registered with us. This OTP will need to be input on the screen on the space provided for the OTP. When you correctly enter your password, Masraf Al Rayan confirms that you are the authorised Cardholder and your purchase is completed. At a participating retailer, a screen will appear automatically asking for your password, like the bank asks for your OTP at the ATM. When you correctly enter your password, you confirm that you are the authorised Cardholder and your purchase is completed. If the correct password is not supplied, Masraf Al Rayan cannot confirm your identity and so the purchase will not go through.

How will the online retailer know that my card is protected by Secure Checkout?

When you use a card which is enrolled in Secure Checkout at participating online retailers, the retailer does not know that your account is protected until you finish the purchase and confirm your identity to your issuer. At that point, your issuer guarantees your purchase to the retailer, but never shares your OTP.

Where can I view Terms and Conditions?

You should visit Masraf Al Rayan's website for viewing the Masraf Al Rayan Card Terms and Conditions. You can click on the link on the Masraf Al Rayan Secure Checkout transaction screens.

Does the service use cookies?

Yes. The Secure Checkout service does use cookies. Both session cookies and permanent cookies are used.