

# The key questions and answers on “3-D Secure”

## ■ What is “3-D Secure”?

“3-D Secure” is an internationally recognised security standard supported by MasterCard (MasterCard SecureCode) and Visa (Verified by Visa) that is used for credit card payments on the Internet. It aims to significantly reduce the risk of fraudulent use of cards by third parties.

## ■ How does “3-D Secure” work?

When registering your UBS Credit Card for “3-D Secure”, you will be asked to set your password and a personal security message. Once you have registered, the security message defined by you will be displayed during each payment process at online retailers that support “3-D Secure”. This means you can be sure that the password check is actually being carried out by UBS. You will then be asked to enter your password to identify you as the rightful credit card holder.

## ■ Which benefits does “3-D Secure” offer?

“3-D Secure” enhances security for online purchases by verifying the cardholder’s identity via a password each time a purchase is made. This protects both online retailers and cardholders from the fraudulent use of cards or incorrect credit card number details being entered.

## ■ How does the payment process work with “3-D Secure”?

When making a purchase from online retailers that support “3-D Secure”, you must select the payment method “Credit card” and enter the required credit card data. A new window will then appear that also displays the security message that you defined when registering for “3-D Secure”. After checking the accuracy of the security message, enter your password. Once the correct password has been entered, the transaction is approved and the payment process complete.

## ■ What will change when making online purchases with “3-D Secure”?

Once you have registered for “3-D Secure”, nothing will change for you when making online purchases except for the fact that during the payment process you will additionally be asked to enter a password for security reasons.

## ■ What do you need to benefit from “3-D Secure”?

No additional hardware is required and no software needs to be installed. All you need to do is to register for “3-D Secure” at [www.ubs.com/secure](http://www.ubs.com/secure) or during the payment process.

## ■ How much does “3-D Secure” cost?

The “3-D Secure” service is free of charge for you.

#### ■ **How and where can you register for “3-D Secure”?**

You can register your UBS Credit Card for “3-D Secure” at any time at [www.ubs.com/secure](http://www.ubs.com/secure). To do so, you will need a valid UBS Credit Card and a credit card statement or your PIN notification letter. If you have not yet registered your UBS Credit Card, you will be requested to do so the next time you purchase a product or service from an online retailer that supports “3-D Secure”.

#### ■ **Do you have to register all of your UBS Credit Cards for “3-D Secure”?**

In order to significantly enhance security, we advise you to register all of your UBS Credit Cards for “3-D Secure”, including those that you do not normally use for online purchases.

#### ■ **What will happen if you do not register your UBS Credit Cards for “3-D Secure”?**

You will be able to make up to three purchases from online retailers that support “3-D Secure” without registering. In order to continue to be able to use your UBS Credit Card wherever you choose online, you will need to register your UBS Credit Card for “3-D Secure” by the third purchase at the latest.

#### ■ **What information is required when registering for “3-D Secure”?**

In order to be able to register for “3-D Secure”, you will need the following details:

- your name as it appears on your credit card
- the three-digit security code (located in or next to the signature field on the back of your credit card)
- the expiry date (located on the front of your credit card)
- the credit card account number (located on your credit card statement or on your PIN notification letter)
- your date of birth

#### ■ **Why do you have to supply personal details when registering for “3-D Secure”?**

Requesting personal details can help ensure that only you as the cardholder can register your UBS Credit Card for “3-D Secure”.

#### ■ **What is the purpose of your personal security message?**

Your security message will be displayed for you each time your password is entered at an online retailer that supports “3-D Secure”. This means you can be sure that the password check is actually being carried out by UBS. If the security message is incorrect or is not displayed, you are not permitted to enter your password as this could be a potential case of fraud. In such cases, please contact our customer service on: +41-44-828 34 64.

#### ■ **How can you change your password?**

You can change your password at any time on [www.ubs.com/secure](http://www.ubs.com/secure) in the section “My 3-D Secure”.

#### ■ **How can you change your security message?**

You can change your security message at any time on [www.ubs.com/secure](http://www.ubs.com/secure) in the section “My 3-D Secure”.

#### ■ **What should you do if you forget your password?**

If you forget your password, you will have to re-register your UBS Credit Card for the “3-D Secure” service. Further information on registration can be found under “How and where can you register for “3-D Secure”?”.

■ **What happens when you enter an incorrect password three times for an online purchase?**

If you enter your password incorrectly three times, you will need to re-register your UBS Credit Card for "3-D Secure". If you enter your password incorrectly three times when re-registering your card, your UBS Credit Card will be definitively blocked for online purchases for security reasons. In this case, please notify our customer service on +41-44-828 34 64. Needless to say, you will still be able to use your UBS Credit Card in shops and at ATMs.

■ **Why are you not required to enter your password for every online purchase?**

You will only be asked to enter your password if the online retailer supports "3-D Secure". If the online retailer does not offer "3-D Secure", the payment process using your UBS Credit Card will continue as normal without entering a password.

■ **What happens if the online retailer does not offer "3-D Secure" yet?**

If an online retailer does not yet support "3-D Secure", the payment process with your UBS Credit Card will run as normal without entering a password.

■ **Which online retailers support "3-D Secure"?**

Numerous online retailers in Switzerland and abroad already use "3-D Secure". One of the two logos shown below ("MasterCard SecureCode" and "Verified by Visa") tells you whether an online retailer offers "3-D Secure". The number of online retailers that support 3-D Secure is growing all the time. A list of online retailers that support 3-D Secure can be found under [www.ubs.com/secure](http://www.ubs.com/secure) (list is not exhaustive).

■ **What should you do if your UBS Credit Card is lost or blocked?**

Your replacement card will not automatically be registered for "3-D Secure" for security reasons. You will need to register your new UBS Credit Card for "3-D Secure" and set your personal security message and password again.

■ **What happens following renewal of your existing UBS Credit Card once it expires?**

Following expiry of your UBS Credit Card, the "3-D Secure" settings will automatically be transferred across to your new UBS Credit Card, so you will not have to re-register for "3-D Secure".

■ **What will change for you from a legal perspective?**

Signing up for "3-D Secure" has no impact on the conditions governing your online purchases from a legal perspective. Of course, you still have the possibility of disputing incorrect transactions within 30 days.

■ **Whom should you contact if you have any questions?**

If you have any other questions, please contact our customer service on +41-44-828 34 64.