



Frequently Asked Questions (FAQs) on UOB Credit/Debit Cards Security Alert

1. Why is this update exercise conducted?

The purpose of this exercise is to update our records with the latest contact details of our customers, such as mobile number and email address.

2. What are these new security safeguards?

These new security safeguards require the Bank to send SMS alerts to Cardmembers for the following:

a) First transaction made with a new or renewed credit/debit card (Mandatory)

Note: not applicable for replacement credit/debit card.

Cardmembers will automatically receive an SMS for every first transaction made on their new or renewed credit/debit card. In this way, should there be any fraudulent use of their cards, they will be the first to be notified. The SMS alerts will be sent to the person whose embossed name is on card. This means that even Supplementary Cardmembers will directly receive SMS alerts pertaining to their credit/debit card.

b) High-value transaction above the threshold limit

The threshold limit amount will be set at the Bank's discretion.
Threshold amounts will include:

- i. e-Commerce transactions
- ii. Domestic or International transactions

The SMS alerts will be sent to the person whose embossed name is on card. This means that even Supplementary Cardmembers will directly receive SMS alerts pertaining to their card(s). For Cardmembers with no mobile number within the Bank's records, there will not be any form of notification.

c) One-time-password (OTP) for Online purchases

All Cardmembers will need to register their mobile number with the Bank before they can make any online purchases.

As such, it is mandatory that Cardmembers register with the Bank before shopping online by filling in a contact details update form which is available online at uob.com.sg.

For Cardmembers who are already UOB Personal Internet Banking customers, they need not fill in any additional form to register for online shopping.

3. What is a "high-value" transaction?

A "high-value" transaction is the value set by the Bank and may vary from time to time. As part of risk control, customers should not know the value set.

4. If I do not provide my mobile number, can I still make purchases online?

Without a One-Time-Password (OTP) from the Bank, customers without a registered mobile number with the Bank will not be able to make online purchases from participating online 3-Domain Secure merchants.

5. What is 3-Domain Secure?

3-Domain Secure (3DS) is a protocol used by banks worldwide to authenticate online card transactions. Cardmembers can recognize the participating 3DS merchants by the Verified-by-Visa, MasterCard's SecureCode, American Express SafeKey or JCB J/Secure logos on the online merchant's website. When making purchases online, 3DS will prompt Cardmember to enter an OTP to authenticate the transaction. If the OTP is correct, the purchase transaction will be processed and completed.

The OTP will be sent to the Principal Cardmember or Supplementary Cardmember (where applicable) who is making the online purchase.

6. Why is there a need for an OTP to complete an online purchase?

There is a need for an added security, due to increased occurrences of online fraud in recent years. The OTP sent via SMS to the Cardmember's registered mobile phone is a secured way to authenticate if the customer initiating the online purchase is the rightful owner of the credit/debit card used for the intended purchase. This is a requirement for all Singapore issued UOB credit/debit cards*.

*except corporate liability, travel and purchasing cards

7. How can I register or update my contact details?

You can visit uob.com.sg to download a 3DS registration form / Change of Address & Contacts form.

Simply complete the form and mail it back using the enclosed Business Reply Envelope. Please allow 14 days for your records to be updated.