

1. Do I need to register my credit and debit cards to enable me to enjoy this service?

Registration for OTP is not required

2. Is OTP required for all transactions in merchants online?

No, only online merchants who participated and have the logo Verified by Visa or MasterCard Secure Code that require you to enter the OTP to complete the transactions.

3. If I do not have a mobile phone number that is registered in Bank system, can I still make transactions online?

No, you will not be able to perform transactions. If you want to update your data in Bank system, for bank muscat customers call 24795555 and for Meethaq Islamic Banking customers call 24656666.

4. Can the supplementary cardholder benefit from this service?

Yes, supplementary cardholders can benefit from this service. The "One Time Password" (OTP) will be sent to the Primary Cardholder's registered mobile number

5. What should I do if I have not received the OTP?

OTP is applicable only for Bank's Cardholders with mobile phone number registered in Bank system. If you do not receive SMS of OTP within seconds after you have entered the web page that requires you to enter the OTP, you can click "Resend OTP" to request the resending of the OTP. You can also contact Bank Contact Centre, for bank muscat customers call 24795555 and for Meethaq Islamic Banking customers call 24656666

6. How long will OTP be valid? What should I do if I fail to enter my OTP until it expires?

Your OTP is valid only for 5 minutes. If after 5 minutes you still have not entered it, you may then click the "Resend OTP" to ask for the resending of the OTP. Also, when a new OTP is requested, it overrides the previously generated one (means the first OTP received will be no longer in use)

7. Can I Shop with online merchants which are not verified by Visa / MasterCard Secure Code yet?

Yes, you may shop with merchants which are not verified by Visa / MasterCard Secure Code yet. However we recommend the following:

- a. Shop with retailer which are reputable and reliable
- b. Keep records of your online transactions for e.g (bill receipt, order number..etc.)
- c. Read the merchants Terms & Conditions carefully before submitting and purchase requests
- d. Read carefully the delivery arrangements (cost,tax,and other information related to the product you intend to buy)
- e. Make sure that the website is secured

8. What do I do when I still cannot carry out successful payments online even after inputting my OTP?

Check to see if the OTP inputted to complete the transaction matches what was sent. If this doesn't, input the correct thing. However if by chance the OTP has expired, generate another OTP by clicking to regenerate an OTP using the option available. If the problem persists for

bank muscat customers call 24795555 and for Meethaq Islamic Banking customers call 24656666

9. What information do I have to provide to the online merchant?

In addition to the required information listed above you will be asked to read and accept the terms & conditions for using this service. Once you accept the terms, you will be able to submit the purchase request. This is a mandatory step for every card when using it to perform a verified by Visa / MasterCard Secure Code transaction.