SBI (Mauritius) Ltd
Bank to grow with

ONLINE PURCHASE MANUAL

MasterCard
SecureCode ®

SBI (Mauritius) ltd

Disclaimer:

Please note that this User Manual is created for the purpose of providing guidance to the Users intending to use the process that is referred in the User Manual. It has been an endeavour to prepare this User Manual by capturing the process flows as well as the mock screens to resemble the process flows and the screens as they appear on the Online Purchase to the extent possible.

However, it may be possible that the process flows and the mock screens may differ from as what they appear on the online purchase. It shall be the responsibility of the Users to acquaint themselves with the process thoroughly and carry out the transactions System as expected. The Users shall ensure that the transactions that are executed on the System are carried out with integrity

Introduction:

Maestro Card/Master Card Secure Code is a new service from State Bank of India, in association with MasterCard® that lets you shop online securely with your existing State Bank of India Debit Card which may be used only on merchant websites that subscribe to services of "MasterCard® SecureCode™". Secure Code Service confirms your identity through a simple check process when you make online purchases. Secure Code Service allows you to create a password and it protects your online transactions just like you use your PIN at the ATM.

Registration Procedure – 1st time registration

Step 1

Customer has to select pay securely after selecting his products.

Step 2

Customer will have to filled up all the details below and chose method of payments as credit card payment

Step 3

Customer will have to confirm they payment by clicking the pay credit card payment
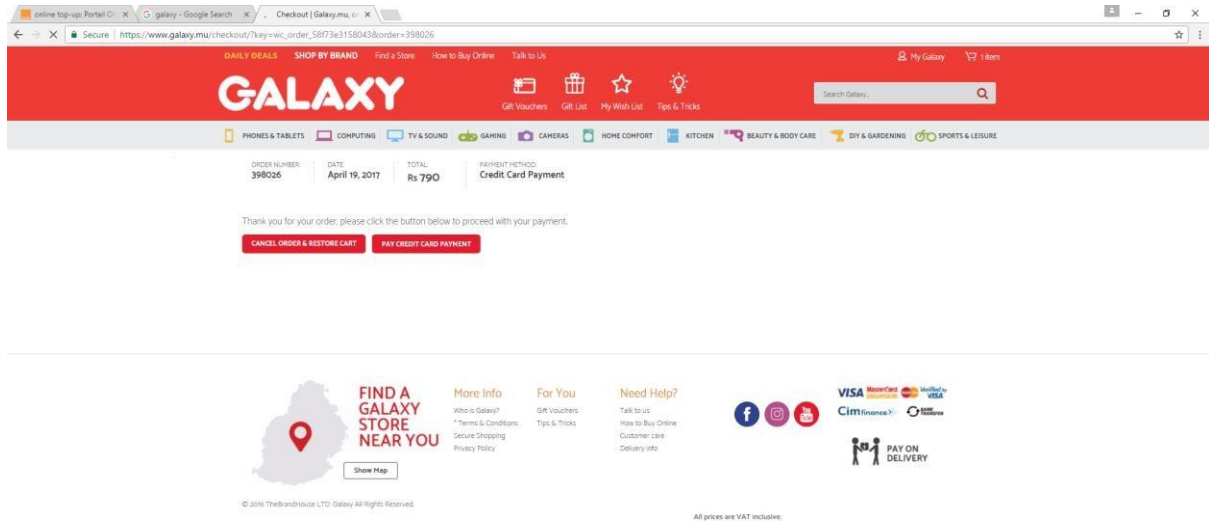
Step 4

Customer will have to input card number, expiry date , card holder name and CSV number and click on next
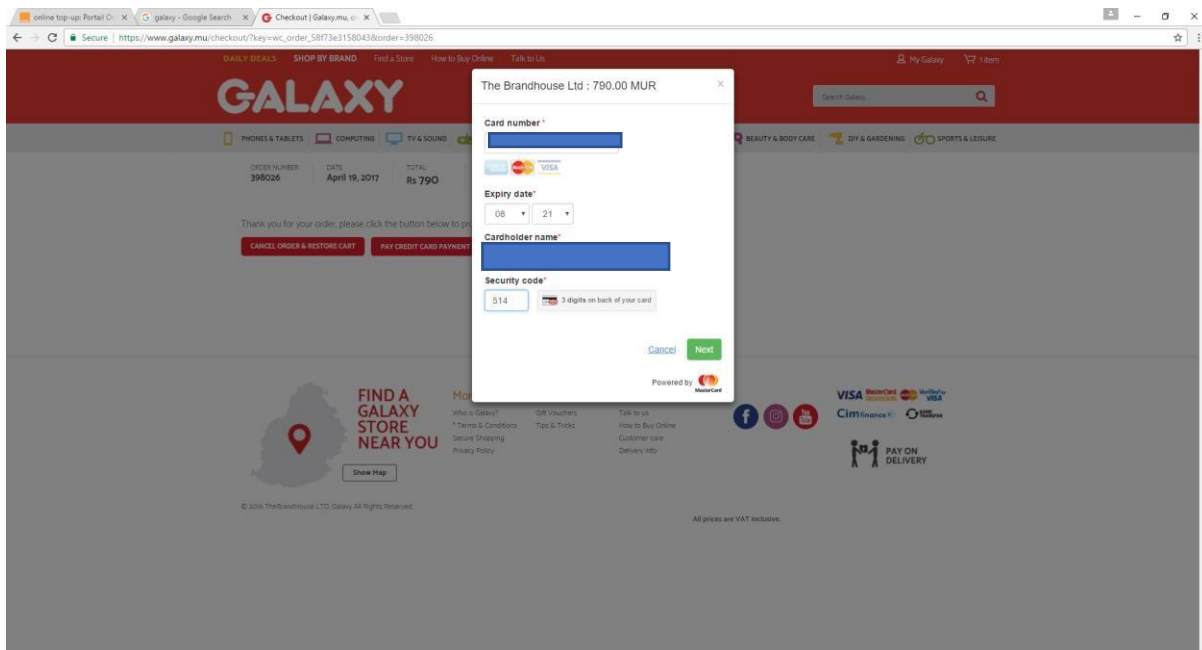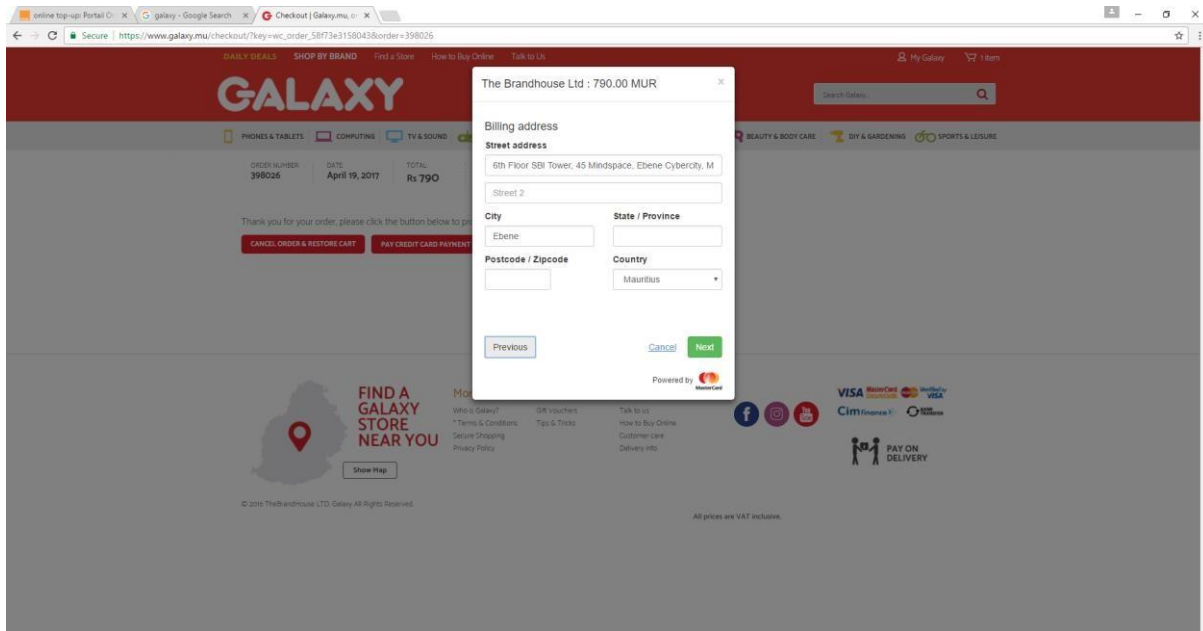
Step 5

Customer will have to enter his billing address
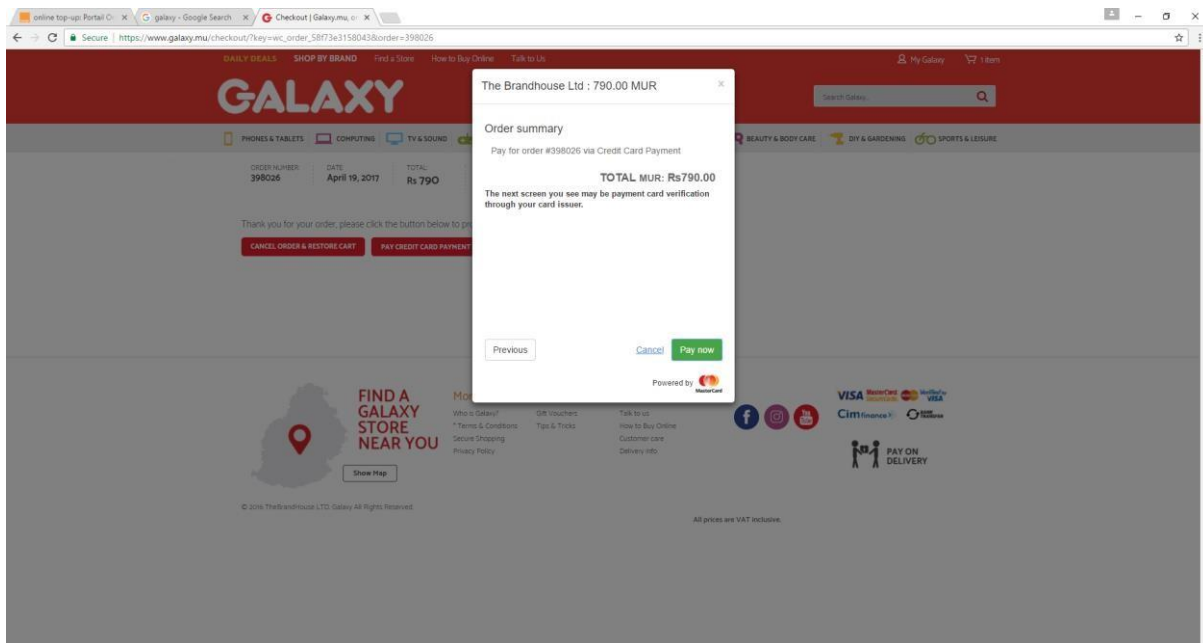
Step 6

Customer will have to confirm payment and click on pay now

Step 7

Payment request is being processed
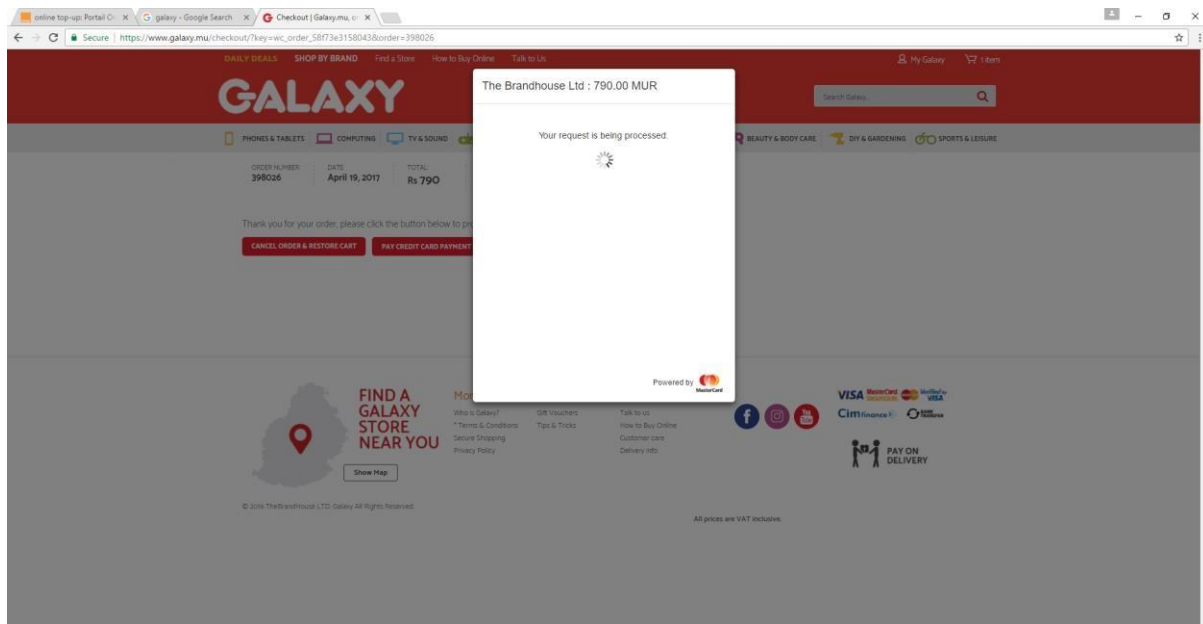
Step 8

While doing online ecommerce purchase:

For the **new** customer:
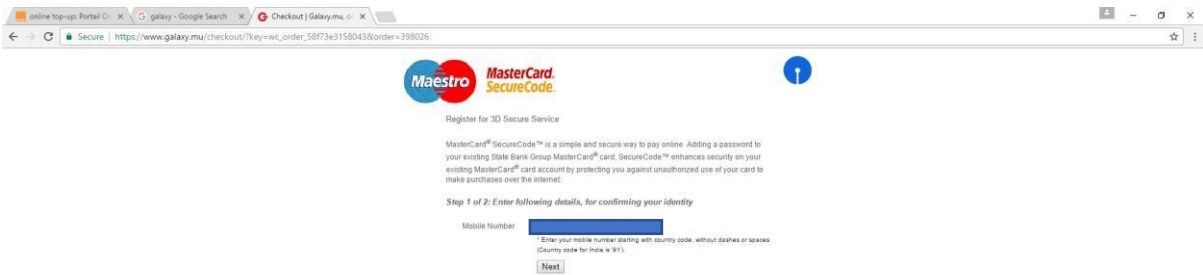
The SBI ACS authentication page will appear when customer will do his payment. Customer will have to enter the registered mobile number. This process has to be done only once.
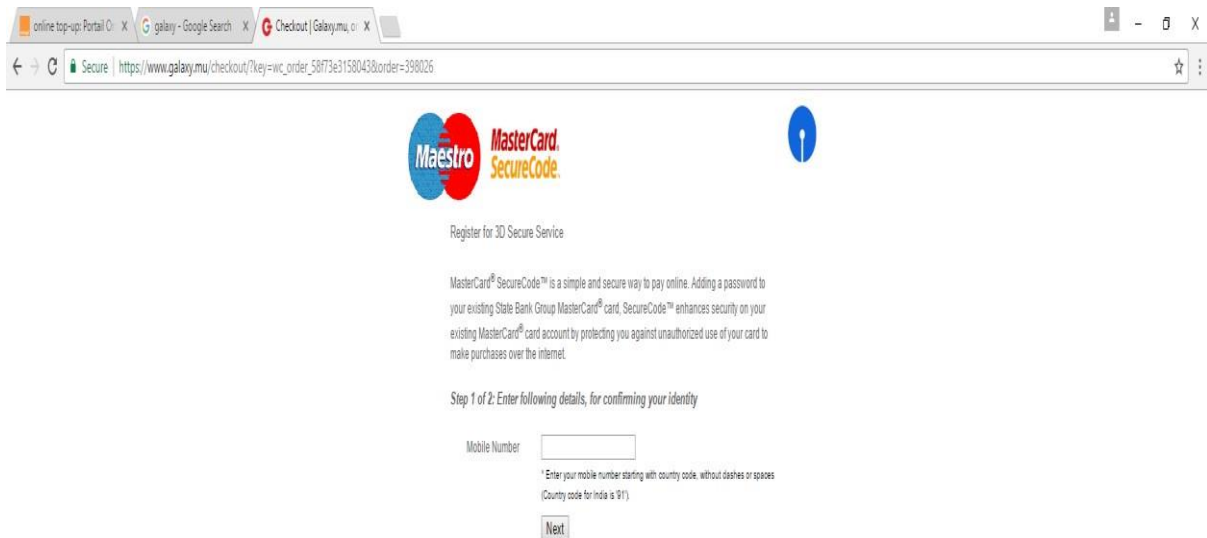
Step 9
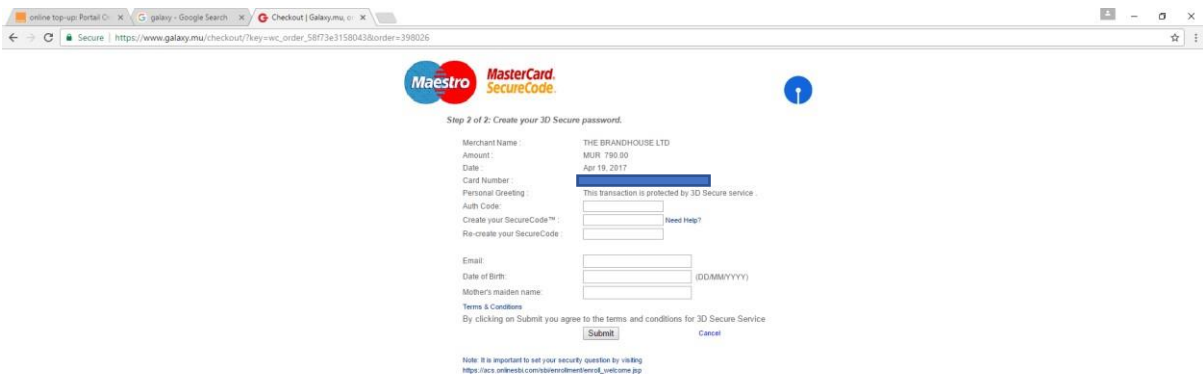
Customer will have to input his mobile number

Step 10

Customer will get one OTP code on his registration mobile number. Customer will have to create a username and password. All details should be filled.

Step 11

Enter valid credentials and fill the form:

Click Submit button: On successful validation of the credentials, the card gets registered and 3dsecure authentication gets successful. If credentials are incorrect then authentication get decline.

Step 12

Customer will get confirmation of payment

PHONES & TABLETS   COMPUTING   TV & SOUND   GAMING   CAMERAS   HOME COMFORT   KITCHEN   BEAUTY & BODY CARE   DIY & GARDENING   SPORTS & LEISURE

Thank you. Your order has been received.

ORDER ID:	DATE:	TOTAL:	PAYMENT METHOD:
398026	April 19, 2017	Rs 790	Credit Card Payment

Order Details

Product	Total
SONY Pendrive 32GB WHITE x 1	Rs 790
Subtotal:	Rs 790
Shipping:	Free Home Delivery
Payment method:	Credit Card Payment
Total:	Rs 790 (includes Tax)

Customer Details

Email:	gulshan.rupear@sbimauritius.com
Telephone:	52546639

Billing Address

Gulshan Rupear

SBI(Mauritius)Ltd

6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, Mauritius

Shipping Address

Gulshan Rupear

SBI(Mauritius)Ltd

6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, Mauritius

Procedure for Registered Customers

For the Registered cards customer: The SBI ACS authentication page will appear to enter Password.
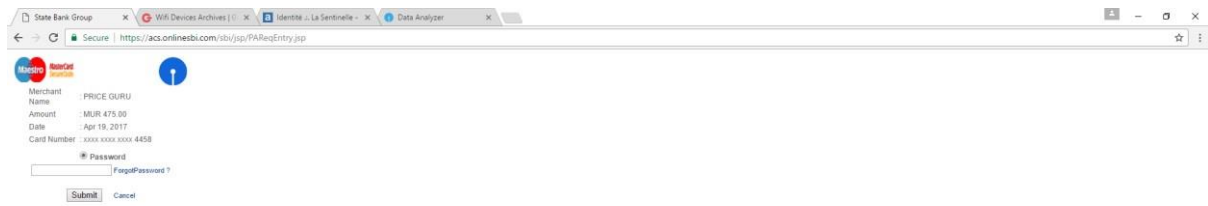
Click Submit button: On successful validation of the credentials, 3dsecure authentication gets successful and if credentials are incorrect then error message will get display.
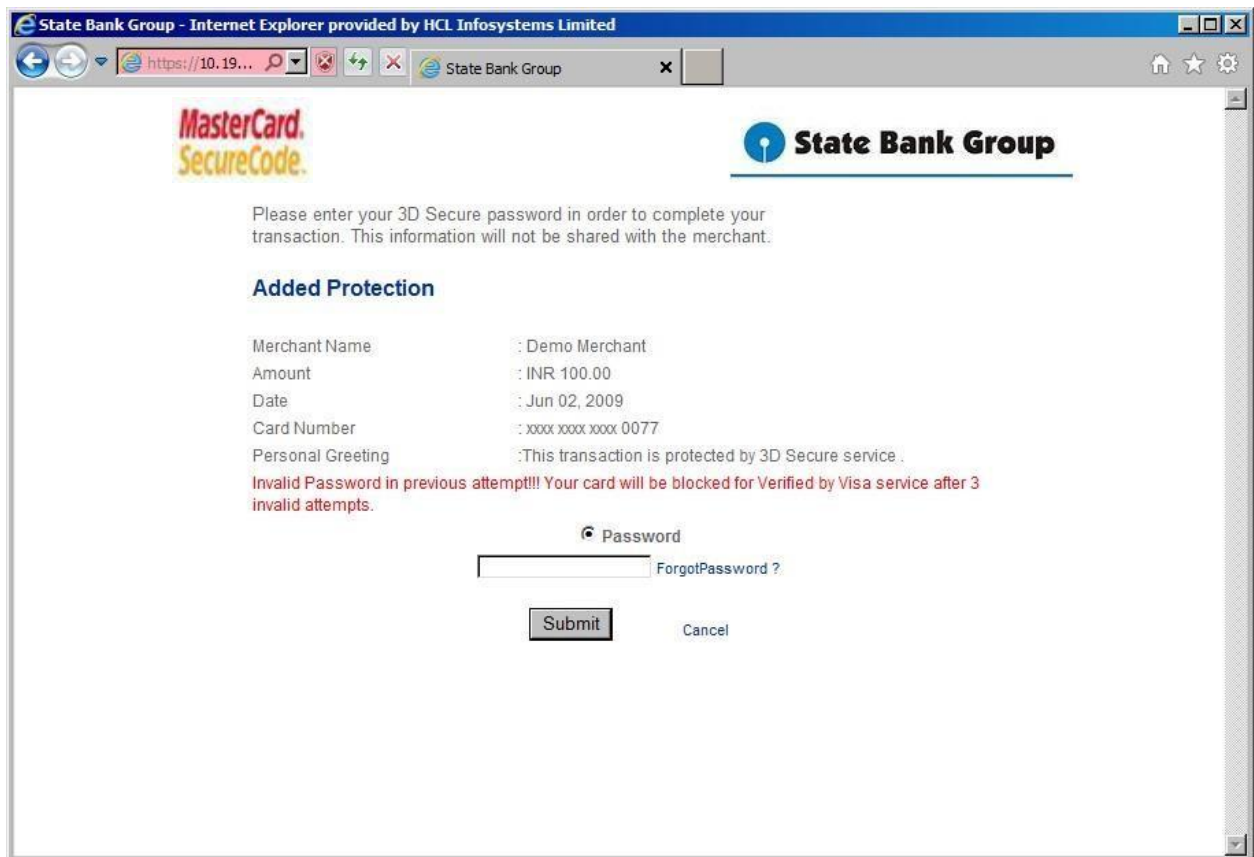
Forget password procedure

Step 1

Click Forgot Password: The page will appear to enter the registered mobile number.
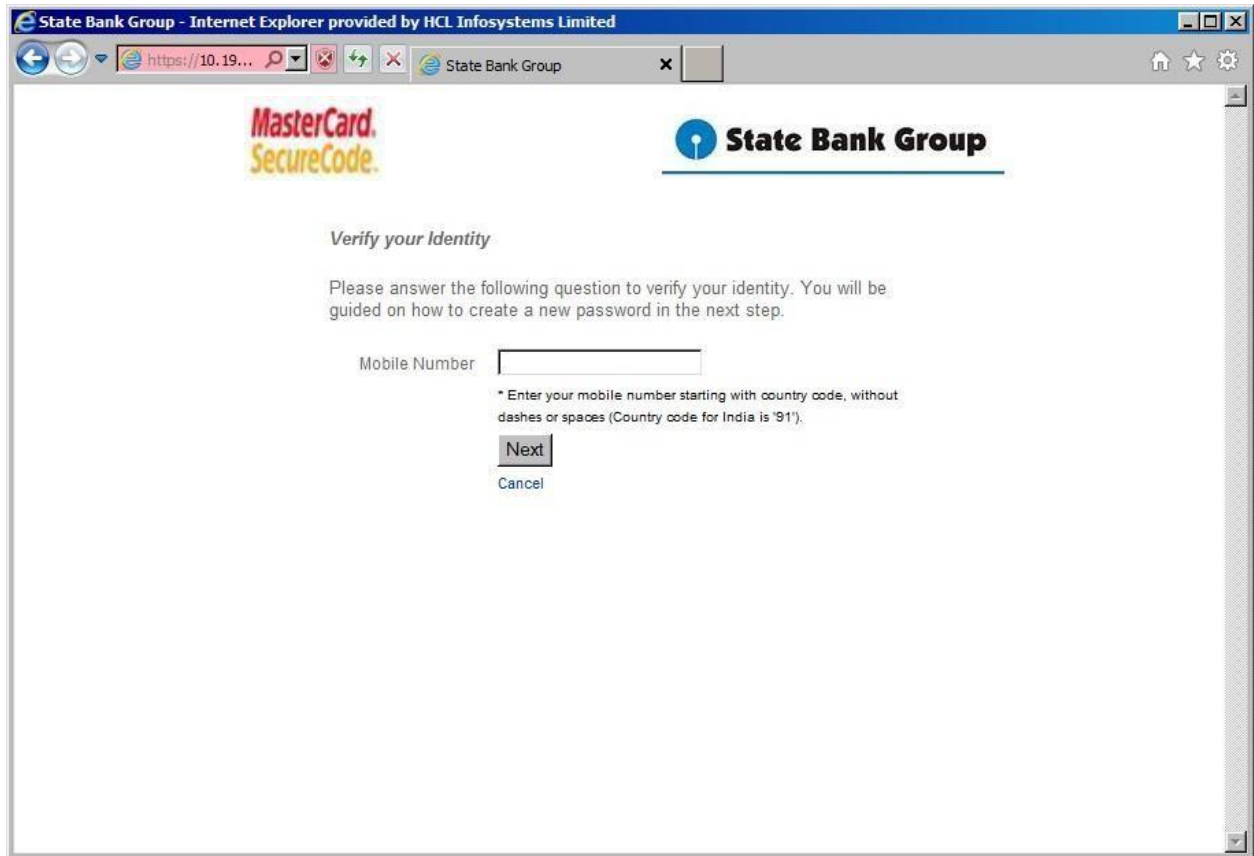
On entering valid credentials: The page will appear to enter the credentials and OTP SMS alert will get triggered & send to registered mobile number.
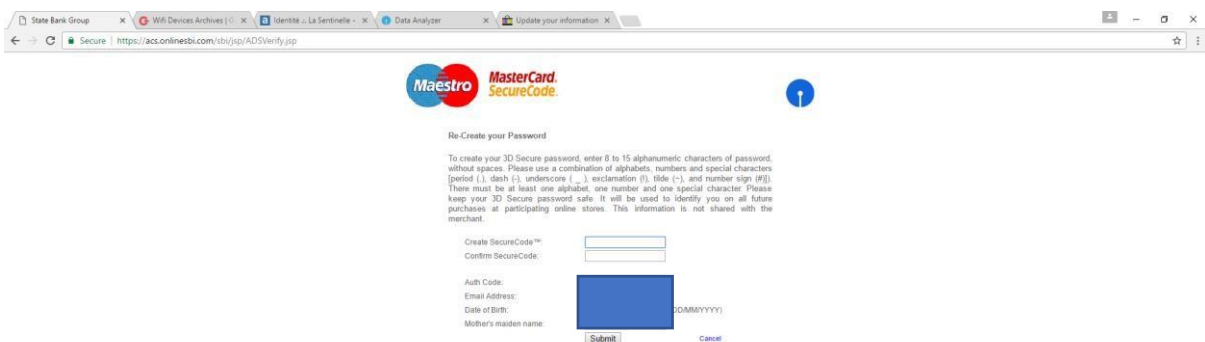
Click Submit button: On successful validation of the credentials, 3dsecure authentication gets successful and if credentials are incorrect then authentication get decline.

Click on submit button after entering all details and proceed for payment

Security Tips

Important Security Tips for Safe Online Banking

1) Access your bank website only by typing the URL in the address bar of your browser.

2) Be aware of downloading any malicious application from mobile application stores (Google Playstore, Apple App Store, Blackberry App World, Ovi Store, Windows Marketplace etc) that are offering Online Banking. Kindly check their authenticity before downloading, by contacting your Bank.

3) Do not click on any links in any e-mail message to access the site.

4) SBI or any of its representative never sends you email/SMS or calls you over phone to get your personal information, password or one time SMS (high security) password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never respond to such email/SMS or phone call. Please report immediately on if you receive any such e-mail/SMS or Phone call

5) Do not be lured if you receive an e-mail/SMS/phone call promising reward for providing your personal information or for updating your account details in the bank site.

Having the following will improve your internet security:

1) Newer version of Operating System with latest security patches.

2) Latest version of Browsers (IE 7.0 and above, Mozilla Firefox 3.1 and above, Opera 9.5 and above, Safari 3.5 and above, Google chrome,etc.)

3) Firewall is enabled.

4) Antivirus signatures applied

5) Scan your computer regularly with Antivirus to ensure that the system is Virus/Trojan free.

6) Change your Internet Banking password at periodical intervals.

7) Always check the last log-in date and time in the post login page.

8) Avoid accessing Internet banking accounts from cyber cafes or shared PCs.

9) After you have logged in, you will not be asked to provide your username and login password again. Also, you will not be asked to provide your CREDIT or DEBIT CARD details while using internet banking. If you get a message (such as through a pop-up) asking for such information, please do not provide this information no matter how 'genuine' the page appears to be. Such popups are most likely the result of malwares infecting your computer. Please take immediate steps to disinfect your device.

Knowledge about Safe Online Banking:

1) State Bank Group will never send an e-mail asking for personal or financial information such as your username, login/profile or transaction password, PIN number or credit card number.

2) Any e-mail, which asks for such information, is fraudulent and should be deleted immediately.

3) Do not be lured if you receive an e-mail promising you a reward for providing personal information and do not be afraid if the email warns of an impending penalty for non-compliance.

4) Any attempt to steal financial information by sending fraudulent e-mails is technically known as 'Phishing'

Examples of website-ACCA online payment – Register Customer

Step 1- Enter your Mobile No

Step 2 - Enter your Details

Step 3- Choose your Payment method
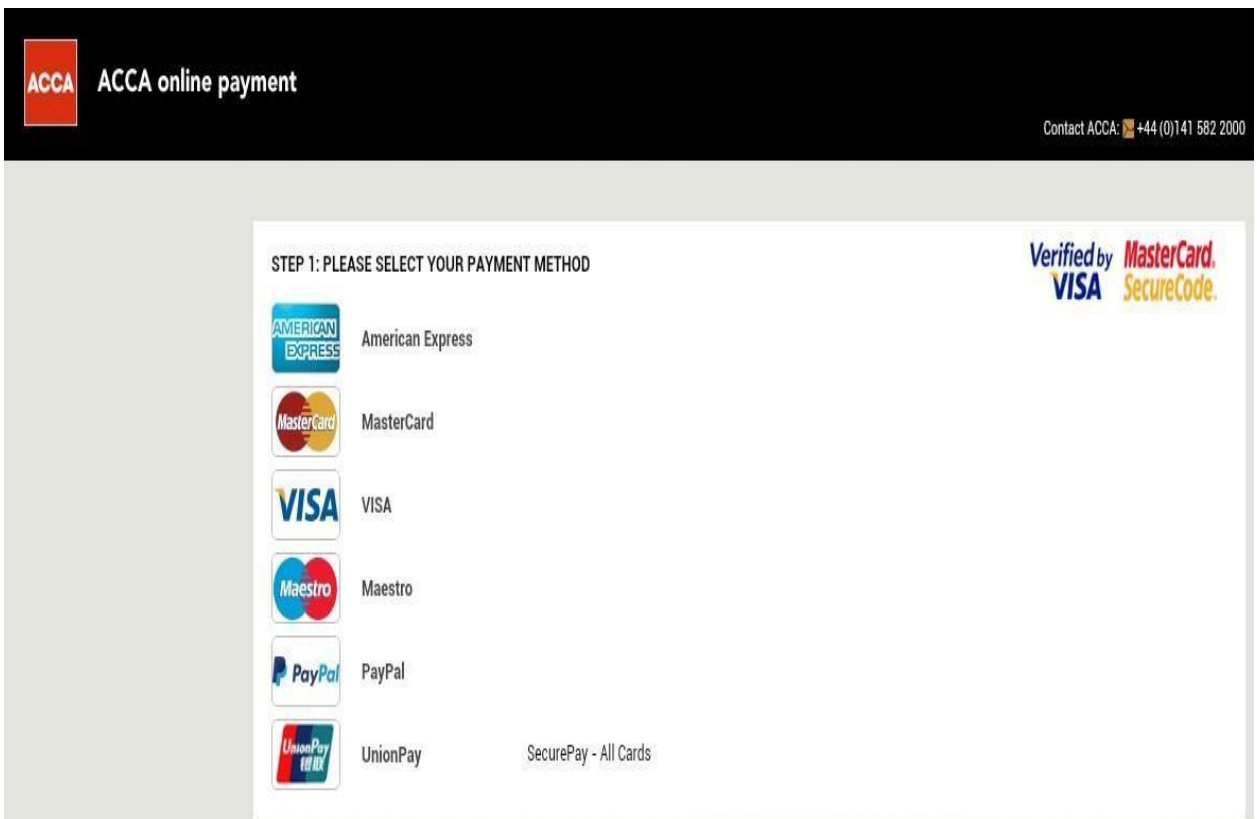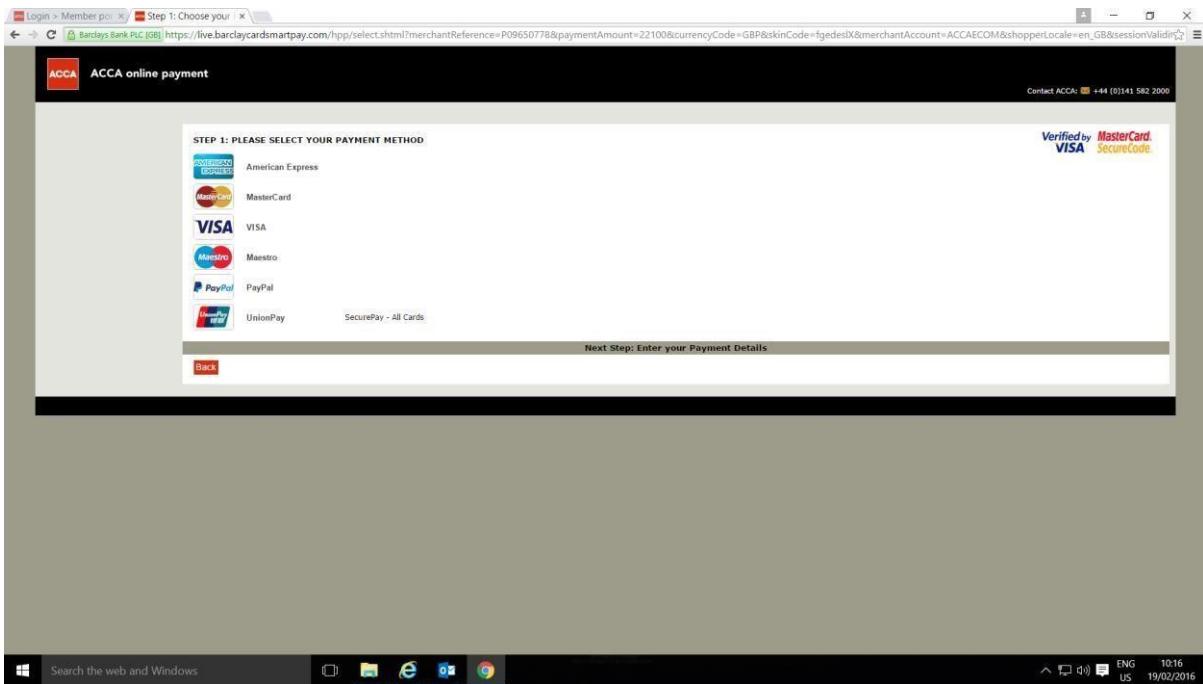
Step 4- Enter Card details

Step 5- Wait for payment to be successful

What is online purchase?

Online Purchase allows you to do transaction online using your ATM Debit card

Where I can use my card?

Verified by MasterCard secure code is an easy and secure way to use services, which gives you extra protection when you pay for anything online. This service enhances your State Bank Prepaid Card with a personal password of your choice. When you shop at participating online stores, you enter your password in the same way you would enter your PIN at an ATM. It means that only you can use your State Bank Prepaid Card online, giving you the same assurance you have when you use your card in a physical store. With this service, you are protected against any unauthorized purchases from your State Bank Prepaid Card even before it happens. All you have to do is confirm your identity with a unique password for every online purchase. Also, you can be reassured of the authenticity of the online store with the help of a personal assurance message.

What is Extended Validation SSL?

Extended Validation SSL Certificates give high-security web browser information to clearly identify a website's organizational identity. For example, if you use Microsoft Internet Explorer 7 to visit a website secured with an SSL Certificate that meets the Extended Validation Standard, IE7 will cause the URL address bar to turn green. A display next to the green bar will toggle between the organization name listed in the certificate and the Certificate Authority (VeriSign, for example). Firefox 3 also supports Extended Validation SSL. Other browsers are expected to offer Extended Validation visibility in upcoming releases. Older browsers will display Extended Validation SSL Certificates with the same security symbols as in the existing SSL Certificates.

How I register for online purchase?

Customers can visit any branch and request for application

How much times it takes for activation?

Usually it takes 48hrs for online activation

What is CVV and CVC?

CVV and CVC stand for Card Verification Value and Card Verification Code respectively. It is found at the back of your credit card. Why am I requested for the CVV/CVC during my purchase? It is a security measure used to ensure that the person doing the transaction actually has the physical card in hand.

Why did my payment fail?

If your payment for an order has failed, please check it is not due to the following situations:

Card security code failed
Please note that an incorrect card security code could cause payment failure. Card security code is the short numeric code on the back of your credit card. Please verify that you have entered the correct card security code and try again.

Insufficient fund
If you meet the insufficient fund error log when you make payment by credit card, please make sure that you have sufficient funds in your account and that payment for your order does not exceed your credit limit.
Please also make sure you have used a Visa or MasterCard personal credit card to finish payment, because at present debit card or business card is unable to be supported.

Exceed limit
Please make sure the order amount does not exceed your debit card limit. Or the payment is unable to go through smoothly.

The 3-D security code failed Please
make sure that:

Your debit card should be authorized by your credit card issuer to make an online payment by activating 3-D Security Code.
Your debit card has activated 3-D security code. If you have not activated 3-D Security Code, please contact your card issuer with this issue.
The 3-D Security Code for Visa is called Verified by Visa (VBV) and for Master Card is called MasterCard Secure Code.