

# ONLINE PURCHASE MANUAL

**MasterCard**  
**SecureCode**<sup>®</sup>

**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.



**MasterCard**  
**SecureCode**®


---

# Registration Procedure – 1<sup>st</sup> time registration

## Step 1

Customer has to select pay securely after selecting his products.

The screenshot shows a web browser window with the URL [https://www.galaxy.mu/cart/?removed\\_item=1](https://www.galaxy.mu/cart/?removed_item=1). The page features a navigation bar with categories: PHONES & TABLETS, COMPUTING, TV & SOUND, GAMING, CAMERAS, HOME COMFORT, KITCHEN, BEAUTY & BODY CARE, DIY & GARDENING, and SPORTS & LEISURE. The main heading is "My Trolley" with a sub-message: "Your lifestyle is about to be upgraded. Before you proceed to checkout, make sure your order details are correct." A table lists the items in the cart:

Description	Order Details	Price
 SONY Pendrive 32GB WHITE <a href="#">Remove</a>	Quantity: 1	Rs 790

Below the table, it says "Empty trolley". The total cost is "Total Cost (VAT inclusive): Rs 790". There is a link "Not done yet? [Continue Shopping](#)" and a "LOOKS GOOD! >" button. A prominent green button labeled "PAY SECURELY" is visible. At the bottom, there are logos for "IT'S A PROMISE" (with text "YOUR ORDER WILL BE DELIVERED FREELY TO YOUR DOOR WITHIN 48HRS"), "VISA MasterCard Verified by VISA", "Cimfinance", and "BANK TRANSFER".

## Step 2

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

The screenshot shows a checkout page on the website galaxy.mu. The browser address bar indicates the URL is https://www.galaxy.mu/checkout/. The page is divided into two main sections: a customer details form on the left and a 'YOUR ORDER' summary on the right.

**Customer Details Form:**

- First name \* and Last name \* (Redacted with a blue bar)
- Company name: SBI Mauritius Ltd
- Country \*: Mauritius
- Address \*: 6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, Mauritius
- Apartment, suite, unit etc. (optional):
- Town / City \*: Ebene
- Mobile Phone \*: 52546639
- Email address \*: gushanupear@sblmauritius.com
- Phone:
- BRN and VAT (empty fields)

**YOUR ORDER Summary:**

Product	Total
SONY Pendrive 32GB WHITE * 1	Rs 790
<b>Shipping</b>	<input checked="" type="radio"/> Free Home Delivery <input type="radio"/> Collect in Shop
<b>Total</b>	<b>Rs 790</b> (includes Tax)

Payment options:

- Bank Transfer
- Cash on Delivery
- Credit Card Payment
- Card on Delivery
- Pay by Instalment (CIM Finance)

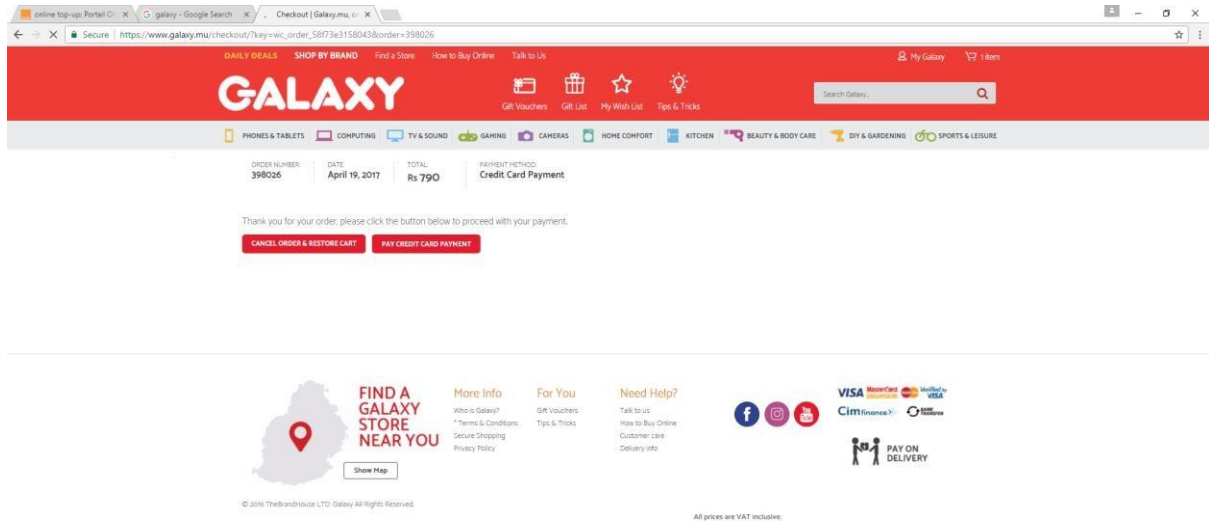
Logos for VISA, MasterCard SecureCode, and Verified by VISA are displayed. Below the logos, it says "Pay with your credit card or debit card."

I've read and accept the terms & conditions \*

**PLACE ORDER**

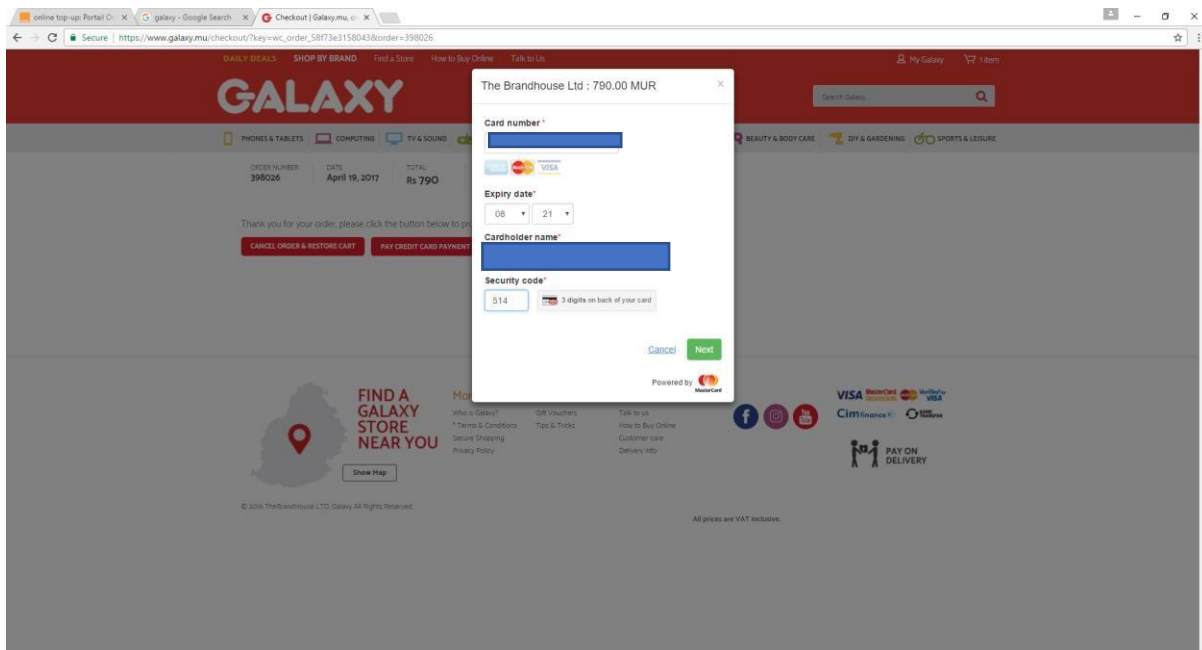
### Step 3

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



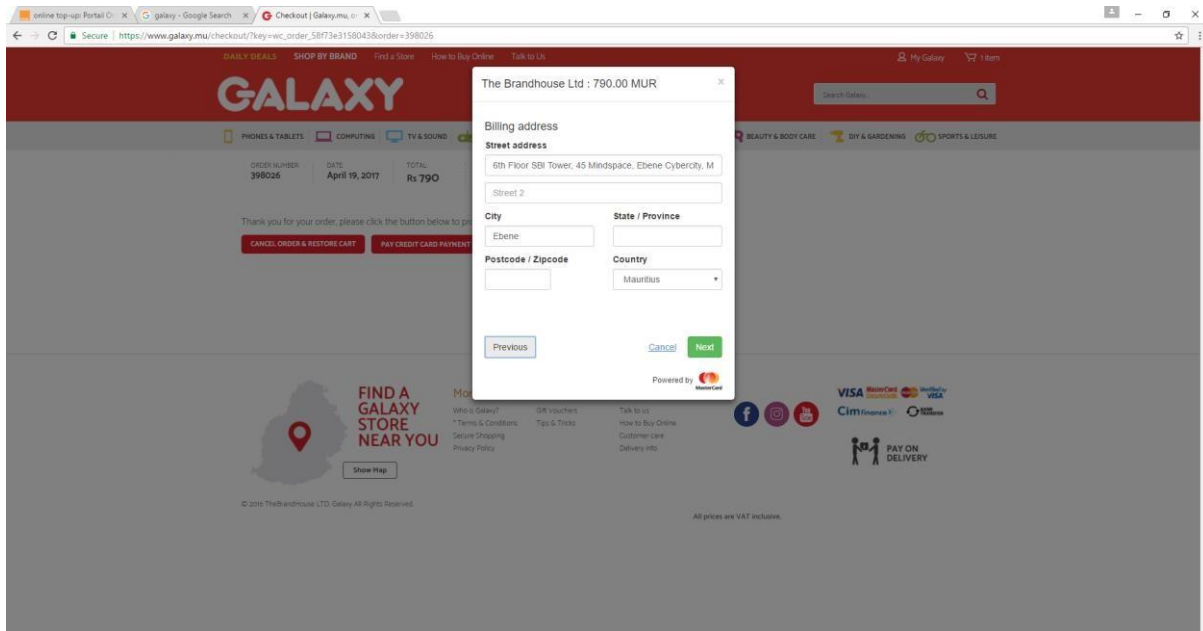
### Step 4

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



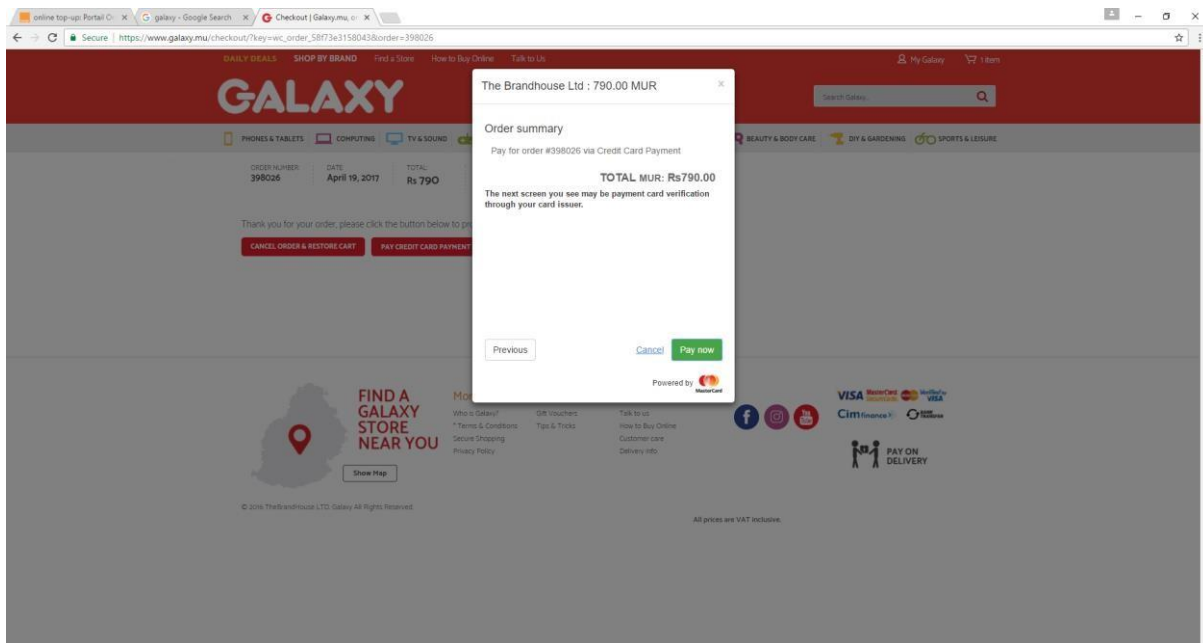
The screenshot shows the Galaxy checkout page with a modal form for entering the billing address. The modal title is "The Brandhouse Ltd : 790.00 MUR". The form fields are:

- Street address:** 6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, M
- Street 2:** (empty)
- City:** Ebene
- State / Province:** (empty)
- Postcode / Zipcode:** (empty)
- Country:** Mauritius

Buttons: Previous, Cancel, Next. The background shows the checkout summary with order number 398026, date April 19, 2017, and total Rs 790.00.

## Step 6

Customer will have to confirm payment and click on pay now



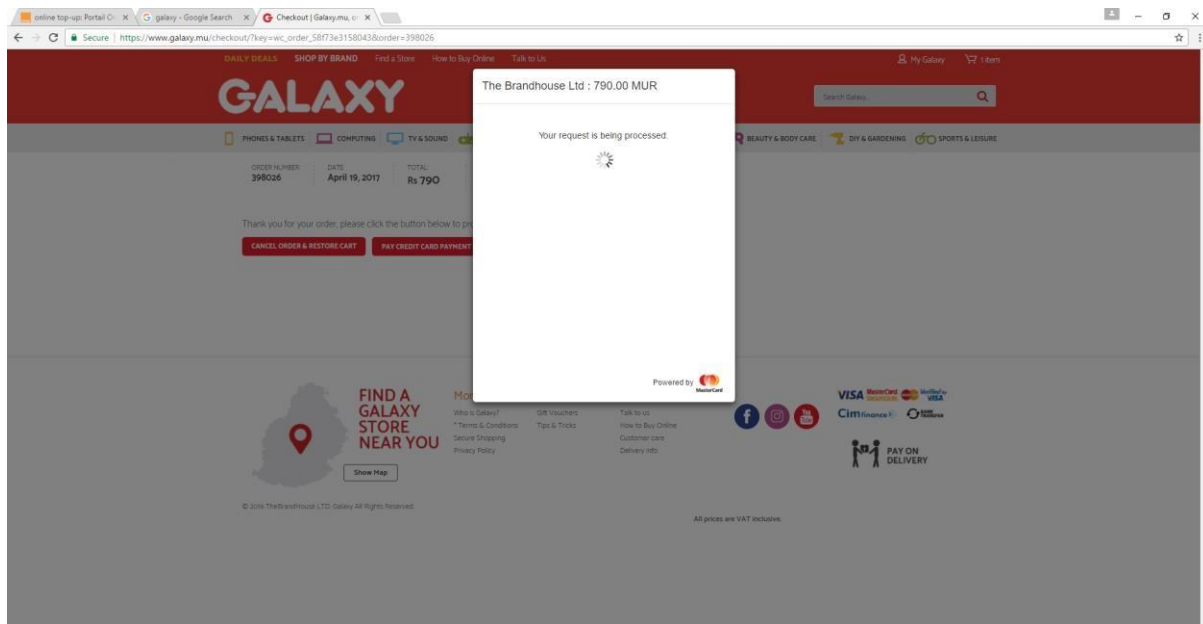
The screenshot shows the Galaxy checkout page with a modal form for the order summary. The modal title is "The Brandhouse Ltd : 790.00 MUR". The form content is:

- Order summary:** Pay for order #398026 via Credit Card Payment
- TOTAL MUR: Rs790.00**
- The next screen you see may be payment card verification through your card issuer.**

Buttons: Previous, Cancel, Play now. The background shows the checkout summary with order number 398026, date April 19, 2017, and total Rs 790.00.

## Step 7

Payment request is being processed

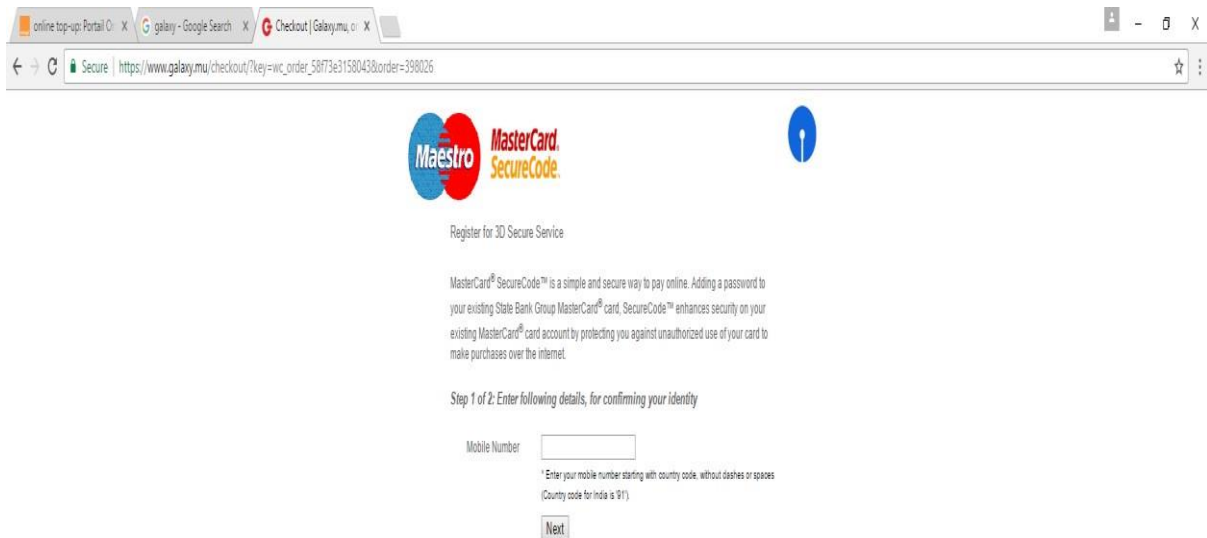


## Step 8

**While doing online ecommerce purchase:**

For the **new** customer:

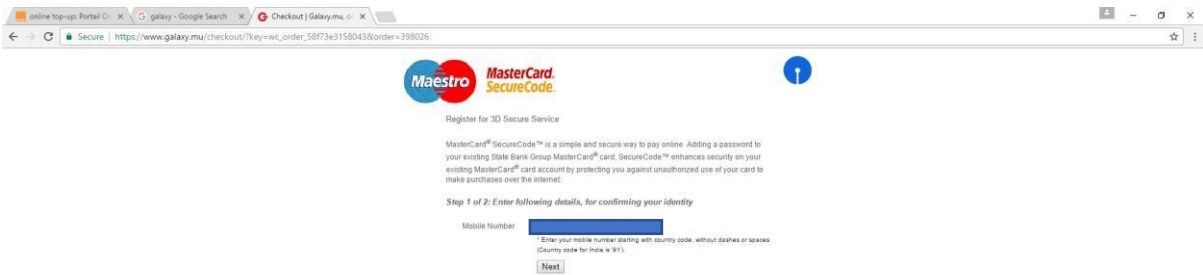
The SBI ACS authentication page will appear when customer will do his payment. Customer will have to enter the registered mobile number. This process has to be done only once.





## Step 9

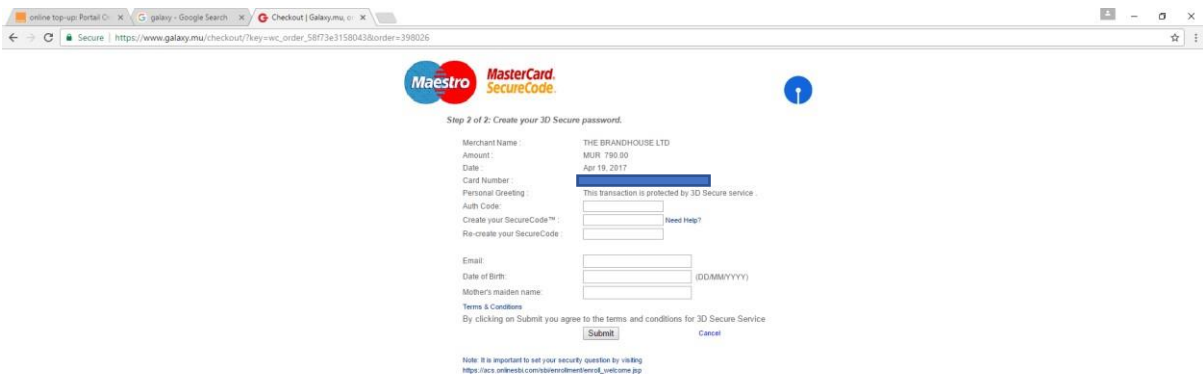
Customer will have to input his mobile number



The screenshot shows a web browser window with the URL [https://www.galaxy.mu/checkout/?key=wc\\_order\\_58f73e3158043&border=398026](https://www.galaxy.mu/checkout/?key=wc_order_58f73e3158043&border=398026). The page features the MasterCard SecureCode logo and a blue information icon. The main heading is "Register for 3D Secure Service". Below this, there is a paragraph explaining that MasterCard SecureCode is a simple and secure way to pay online, adding a password to an existing MasterCard account for protection. The current step is "Step 1 of 2: Enter following details, for confirming your identity". A form field for "Mobile Number" is present, with a blue box covering the input. A note below the field says "Enter your mobile number starting with country code, without dashes or spaces (Country code for India is '91')". A "Next" button is located below the field.

## 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.

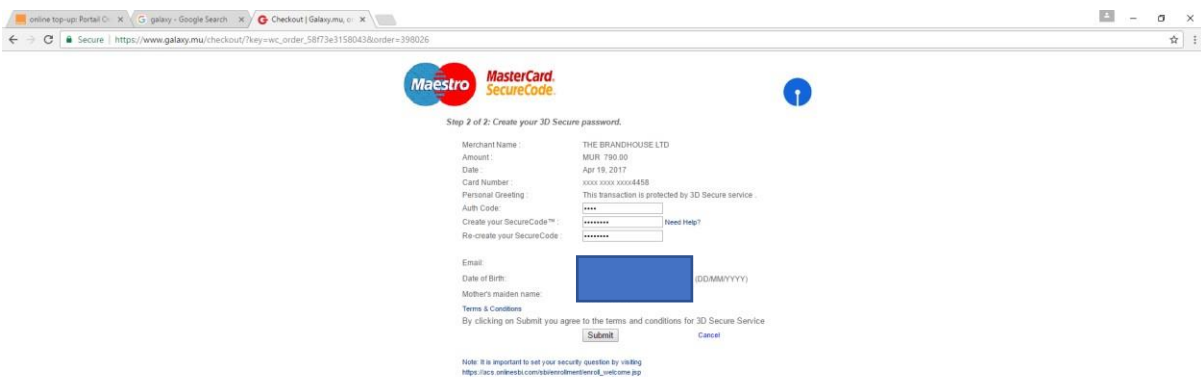


The screenshot shows the same web browser window as in Step 9, but now at "Step 2 of 2: Create your 3D Secure password.". The form contains the following fields: "Merchant Name" (THE BRANDHOUSE LTD), "Amount" (MUR 790.00), "Date" (Apr 19, 2017), "Card Number" (partially obscured by a blue box), "Personal Greeting" (This transaction is protected by 3D Secure service), "Auth Code" (empty field), "Create your SecureCode™" (empty field with a "Need Help?" link), and "Re-create your SecureCode" (empty field). Below these are "Email", "Date of Birth" (with a "(DDMMYYYY)" label), and "Mother's maiden name" (with a "(DDMMYYYY)" label) fields. A "Terms & Conditions" section states "By clicking on Submit you agree to the terms and conditions for 3D Secure Service". There are "Submit" and "Cancel" buttons. A note at the bottom says "Note: It is important to set your security question by visiting <https://acc.unibank.com/bankofindia/securecode/welcome.jsp>".

## 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.



This screenshot is identical to the one in Step 10, but the form fields are now filled with data. The "Auth Code" field contains "\*\*\*\*", "Create your SecureCode™" contains "\*\*\*\*\*", and "Re-create your SecureCode" contains "\*\*\*\*\*". The "Email" field is filled with a blue box. The "Date of Birth" field contains "DDMMYYYY" and the "Mother's maiden name" field also contains "DDMMYYYY". The "Submit" and "Cancel" buttons are still visible.

## Step 12

Customer will get confirmation of payment

Thank you. Your order has been received.  
ORDER ID: 398026    DATE: April 19, 2017    TOTAL: Rs 790    PAYMENT METHOD: Credit Card Payment

**Order Details**

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

**Customer Details**

<b>Email:</b>	gulshanrupear@sbimauritius.com
<b>Telephone:</b>	52546639

**Billing Address**

Gulshan Rupear  
SBIMauritius Ltd  
6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, Mauritius

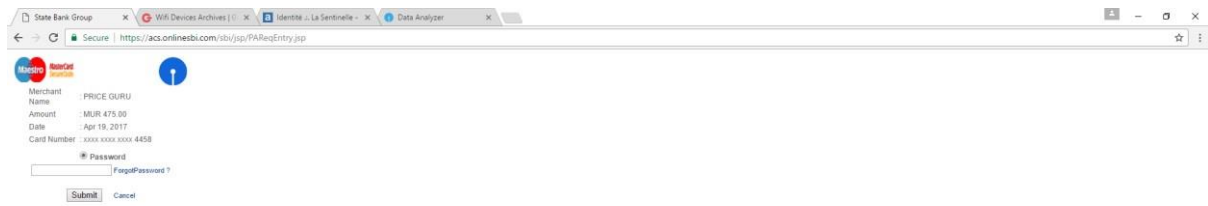
**Shipping Address**

Gulshan Rupear  
SBIMauritius Ltd  
6th Floor SBI Tower, 45 Mindspace, Ebene Cybercity, Mauritius

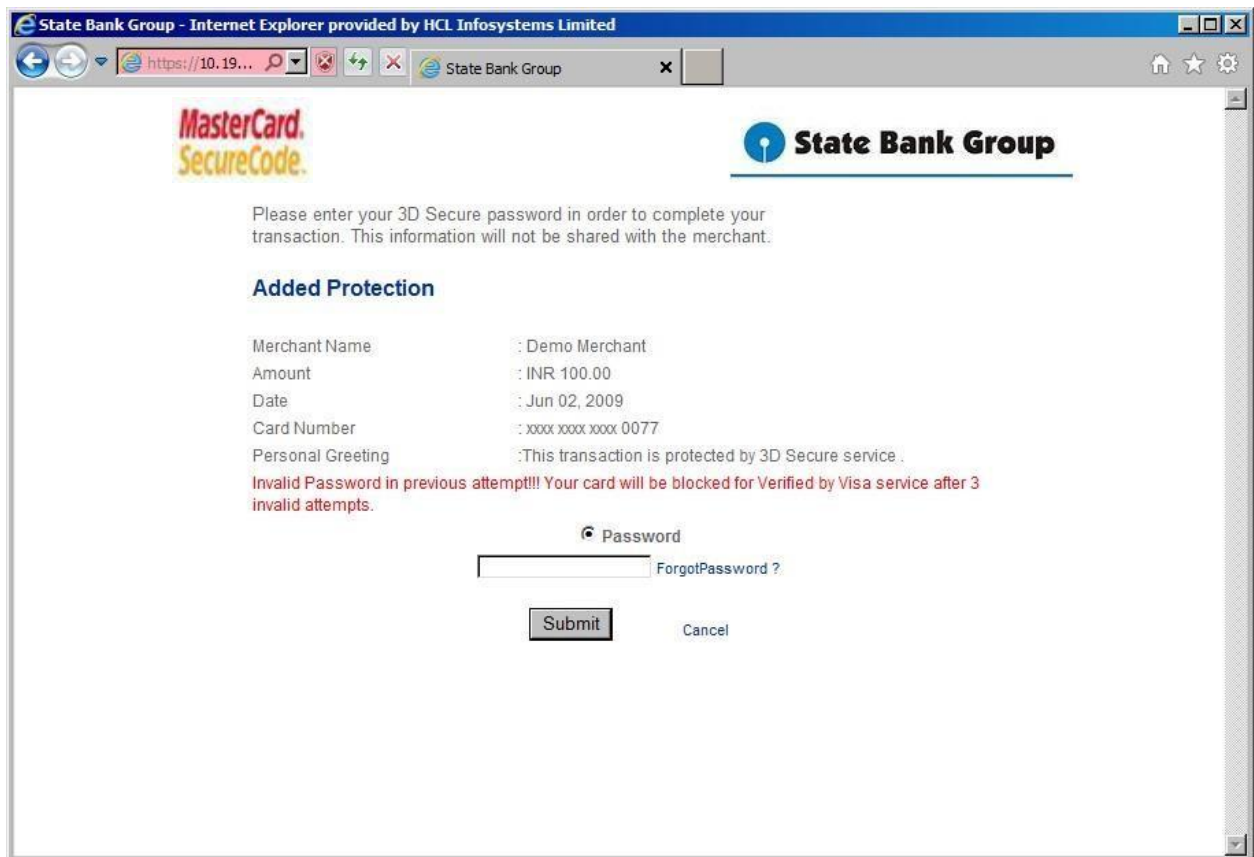


## Procedure for Registered Customers

For the Registered cards customer: The SBI ACS authentication page will appear to enter Password.



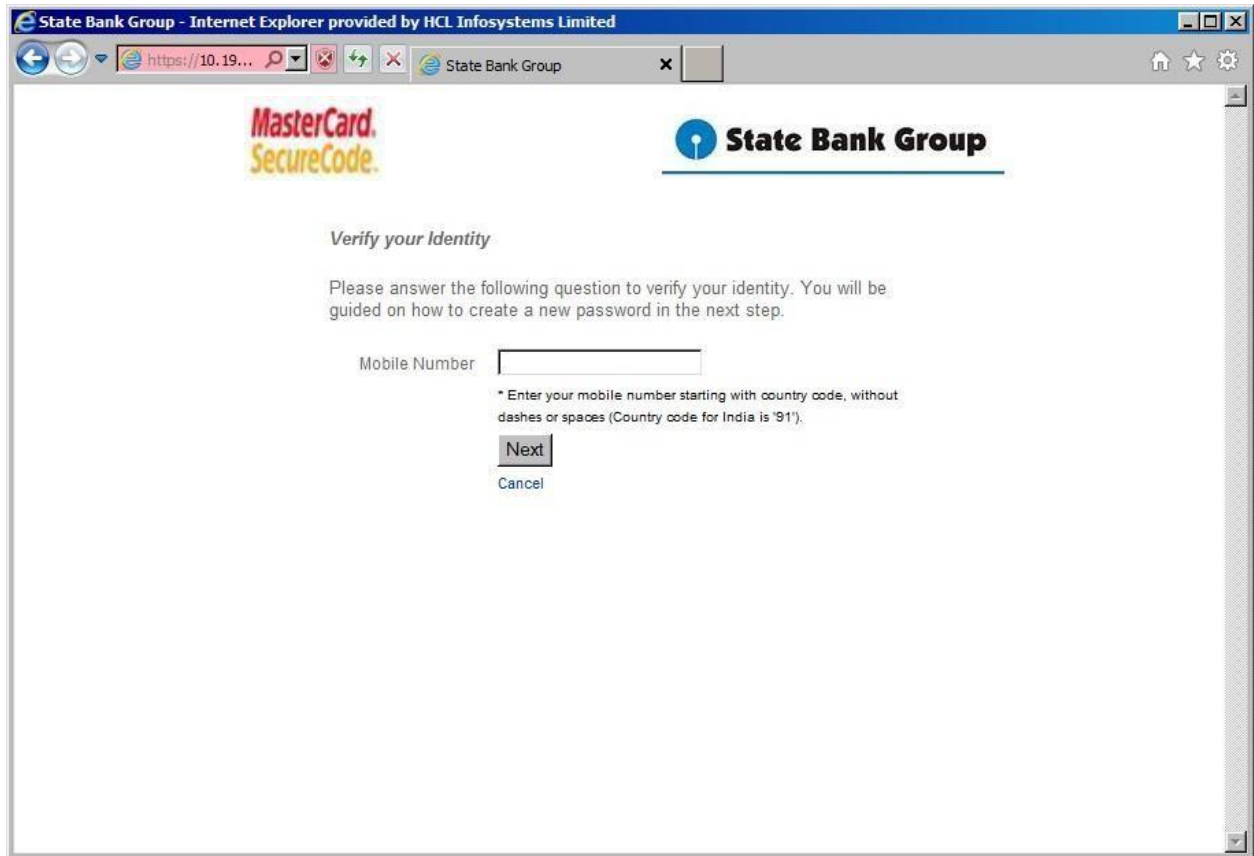
Click Submit button: On successful validation of the credentials, 3dsecure authentication gets successful and if credentials are incorrect then error message will get display.



## Forget password procedure

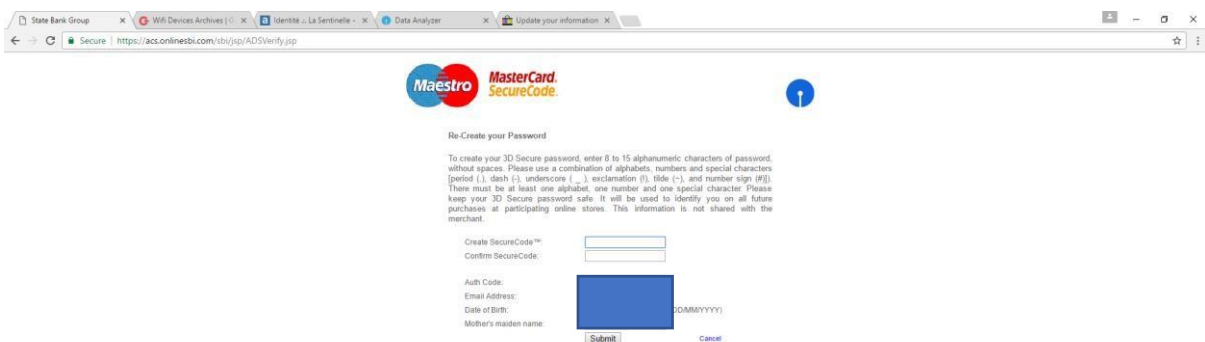
### Step 1

Click Forgot Password: The page will appear to enter the registered mobile number.



## Step 2

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



#### Re-Create your Password

To create your 3D Secure password, enter 8 to 15 alphanumeric characters of password, without spaces. Please use a combination of alphabets, numbers and special characters (period (.), dash (-), underscore (\_), exclamation (!), tilde (~), and number sign (#)). There must be at least one alphabet, one number and one special character. Please keep your 3D Secure password safe. It will be used to identify you on all future purchases at participating online stores. This information is not shared with the merchant.

Create SecureCode™  
Confirm SecureCode:

Auth Code:

Email Address:

Date of Birth:

Mother's maiden name:



(DDMMYYYY)

Submit

Cancel

## 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

Maestro MasterCard SecureCode

Register for 3D Secure Service

MasterCard® SecureCode™ is a simple and secure way to pay online. Adding a password to your existing State Bank Group MasterCard® card, SecureCode™ enhances security on your existing MasterCard® card account by protecting you against unauthorized use of your card to make purchases over the internet.

Step 1 of 2: Enter following details, for confirming your identity

Mobile Number

\* Enter your mobile number starting with country code, without dashes or spaces  
(Country code for India is '91')

Search the web and Windows | 15:17 18/02/2016

## Step 2 - Enter your Details

The screenshot shows a web browser window with the State Bank of India website. The page title is "Step 2 of 2: Create your 3D Secure password." The page features the Maestro and MasterCard SecureCode logos. The form contains the following fields and information:

Merchant Name :	ACCAECOM
Amount :	GBP 221.00
Date :	Feb 18, 2016
Card Number :	5000 0000 0000 0000
Personal Greeting :	This transaction is protected by 3D Secure service.
Auth Code :	<input type="text"/>
Create your SecureCode™ :	<input type="text"/> <a href="#">Need Help?</a>
Re-create your SecureCode :	<input type="text"/>
Email :	<input type="text"/>
Date of Birth :	<input type="text"/> (DDMMYYYY)
Mother's maiden name :	<input type="text"/>

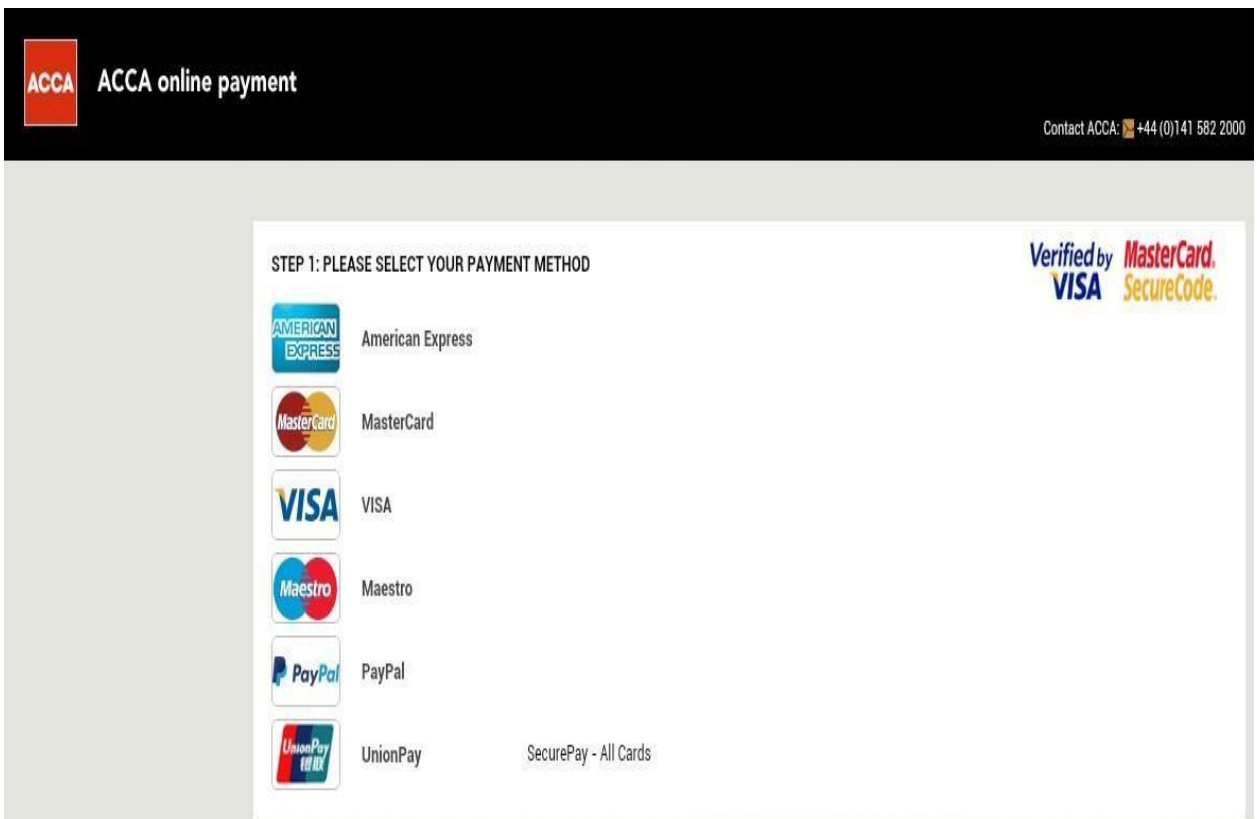
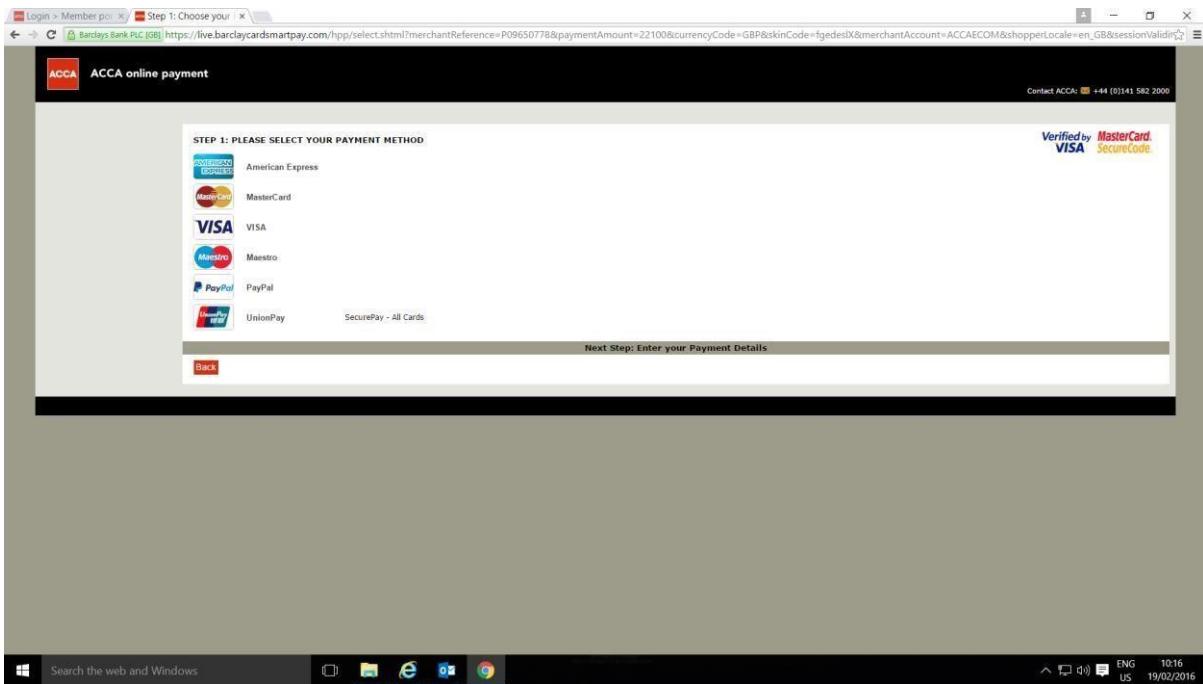
**Terms & Conditions**  
By clicking on Submit you agree to the terms and conditions for 3D Secure Service

Note: It is important to set your security question by visiting  
[http://acs.onlinesbi.com/secure/secure\\_q\\_create.jsp](http://acs.onlinesbi.com/secure/secure_q_create.jsp)

The Windows taskbar at the bottom shows the search bar "Search the web and Windows", taskbar icons for various applications, and system tray information including language (ENG US), time (15:18), and date (18/02/2016).



### Step 3- Choose your Payment method



## Step 4- Enter Card details

The screenshot shows a web browser window with the URL <https://live.barclaycardsmartpay.com/hpp/details.shtml>. The page title is "ACCA online payment". The main heading is "STEP 2: PLEASE ENTER YOUR PAYMENT DETAILS". Below this, it says "You are paying GBP 221.00 with" followed by the MasterCard logo. The form fields are: "Card Number" (text input), "Card Holder Name" (text input), "Card Expiry Date" (dropdown menu), and "CVC" (text input). A "What is CVC?" link is next to the CVC field. The MasterCard logo is also present with "Verified by VISA MasterCard SecureCode". At the bottom of the form area, it says "Next Step: Review and Complete Your Payment". There are "Back" and "Next" buttons.

## Step 5- Wait for payment to be successful

The screenshot shows a web browser window with the URL <https://live.barclaycardsmartpay.com/hpp/completeCard.shtml>. The page title is "ACCA online payment". A Chrome notification at the top asks "Do you want Chrome to save this card?" with "Learn more", "Save", and "No thanks" buttons. The main heading is "STEP 3: PLEASE REVIEW AND COMPLETE YOUR PAYMENT". Below this, it says "After you have pressed the Pay button please do not use the back or refresh button on your browser as this may interrupt the processing of your payment. Upon successful completion of your payment you will receive on screen confirmation. In the event that your payment is not confirmed please do not attempt to retry within 30 minutes." The form shows "You are paying GBP 221.00 with" followed by the MasterCard logo. The fields are: "Total payment amount" (text input), "Card Number" (text input), "Card Expiry Date" (text input), and "Card Holder Name" (text input). The MasterCard logo is also present with "Verified by VISA MasterCard SecureCode". At the bottom of the form area, there are "Back" and "Pay" buttons.

## **FAQ**

### **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.