

## FAQs

The Safe@Web service protects your cards against unauthorized use when shopping online at participating merchants in the Visa Secure and/or the Mastercard® Identity Check™ service. Your online purchases are secured by authenticating yourself through the use of the Bank's Mobile Banking App or the use of One Time Password (OTP) via SMS.

For information please refer to the FAQs below.

If you require further assistance, please contact 1bank at 800 00 800 (+357 -22128000 for international calls) during the working hours of 1bank Call Centre, or visit [www.bankofcyprus.com](http://www.bankofcyprus.com).

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### **What is Safe@Web?**

Safe@Web is the service offered by the Bank of Cyprus Public Company Ltd which adds security to the online purchases made by you, by authenticating your identity at the time of a purchase via the 3D Secure technology platform. The 3D Secure technology platform has been developed by Visa and Mastercard and is called (a) Visa Secure and (b) Mastercard® Identity Check™ service. The Safe@Web service applies to online purchases made from merchants participating in the Visa Secure and/or Mastercard® Identity Check™ services and the authentication methods to be used are via the Bank's Mobile Banking App or One Time Password (OTP) via SMS.

### **How does Safe@Web work?**

When you purchase online, after entering your card number, expiry date and CVV2 (The **CVV Number** ("**C**ard **V**erification **V**alue") on your card is a 3 digit number on VISA and Mastercard branded cards and is found on the back of the card), a Safe@Web screen will appear where you will be asked to authenticate yourself. Two authentication methods are possible:

- a) **Authentication via BOC Mobile Banking App:** If -the method is Authentication via BOC Mobile

Banking App, you will receive a push notification on your registered Mobile Number. You will be required to authenticate yourself through the Bank's Mobile Banking App.

- b) **OTP via SMS:** If the method is OTP via SMS, an OTP is generated by the Safe@Web system and sent to your registered Mobile Number. You will be required to enter the received OTP in the designated box on the Safe@Web screen.

For cardholders that are registered with 1Bank and have the Bank's Mobile Banking App, the 'Authentication via BOC Mobile Banking App' will be displayed on the Safe@Web screen to select. For cardholders that are not registered with 1Bank and do not have the Bank's Mobile Banking App the OTP via SMS authentication method will be displayed.

Details of the 2 methods are described in separate paragraphs below. By selecting the option and clicking the button "Continue" you agree that you have read, understood and accepted the Safe@Web service Terms & Conditions.

### **When do I accept Safe@Web Terms and Conditions?**

By using the Safe@Web service, it means that you agree to the Safe@Web Terms & Conditions. It is not required to accept the Safe@Web Terms before making a Transaction under the Safe@Web service. By selecting the authentication method and clicking the button "Continue" you agree that you have read, understood and accepted the Safe@Web Terms & Conditions.

### **Do I need to register my card at Safe@Web?**

All Cards issued by the Bank are automatically enrolled and participate in the Safe@Web service. It is not a requirement to register for the service prior to using the Card online.

### **How does authentication with the use of OTP via SMS work?**

If the authentication method is OTP via SMS, then an OTP will be sent to the Mobile Number that you have reported and is registered to the Bank's system. Use this OTP in a designated field in the next page on the Safe@Web screen, that will automatically appear, in order to complete your transaction. This page will also display the transaction details so that you are sure that you are authenticating

yourself for the correct transaction. Authentication is confirmed on correct entry of the OTP. If authentication is confirmed, the transaction is forwarded to the Bank for authorization. Please check that the displayed Mobile Number on the Safe@Web screen is correct before you click on the button "Continue". If the Mobile Number is incorrect or you wish to register a different Mobile Number, please cancel the transaction and contact 1bank Call Centre at 800 00 800 (+357 -22128000 for international calls) during the working hours of 1bank Call Centre. Please also make sure that your mobile functions properly, your mobile settings are correctly configured as to receive the SMS and that no unauthorized persons have access to it.

### **How does authentication via BOC Mobile Banking App work?**

If you are a registered 1Bank subscriber and a user of the Bank's Mobile Banking App then you need to enable the 'Activation of Notifications' option in Security & Digipass settings of the Bank's Mobile App, in order to activate this authentication method.

If the selected authentication method is via Bank's Mobile Banking App, then you will receive a push notification on your Mobile phone or other communication device that has the Bank's Mobile app installed. You will be required to authenticate yourself through the Bank's Mobile Banking App. Transaction details will then be presented in the Mobile Banking App in order to review them. If authentication is confirmed and you accept the transaction details in the Mobile Banking App, the transaction is forwarded to the Bank for authorization. Please make sure that your mobile functions properly, your mobile settings are correctly configured as to receive Push Notifications, you have an active internet connection and that no unauthorized persons have access to it.

### **How does authentication through the use of OTP or the use of Bank's Mobile Banking App protect me?**

Since your card is protected by authenticating yourself through the use of a One Time Password or the use of the Bank's Mobile Banking App, only you can use your card online at Safe@Web participating merchants.

### **Will I need to apply for a new card to use Safe@Web?**

No. You will be able to use any of your existing Bank of Cyprus Public Co Ltd cards. This is a service that is offered to all Bank of Cyprus Public Co Ltd cards.

### **What is meant by a participating merchant?**

A participating merchant is a merchant participating in the Visa Secure and/or the Mastercard® Identity Check™ service. Participating Merchants will show the Visa Secure and/or Mastercard® Identity Check™ logo.

### **Where can I buy with Safe@Web?**

You can identify participating merchants by looking for the Visa Secure and Mastercard® Identity Check™ logo at the merchant's website.

### **What happens if a merchant does not participate in the Visa Secure and/or the Mastercard® Identity Check™ service?**

Your card will continue to work without the use of Safe@Web service.

### **Can I purchase at merchants that do not participate in the Visa Secure and/or the Mastercard® Identity Check™ service?**

Yes. However, you will not be able to use Safe@Web service. To complete the purchase at such merchants, simply follow the regular checkout process.

### **Can I opt-out from the Safe@Web service?**

No, you cannot. All online transactions made by the Bank of Cyprus Public Company Ltd cards at merchants that participate in the Visa Secure and Mastercard® Identity Check™ service require the authentication with the use of Safe@Web. You may still make

online purchases from merchants that do not participate in the Visa Secure and Mastercard® Identity Check™ service.

**Where do I see the Mobile Number that is registered for me with Bank of Cyprus Public Co Ltd?**

When you purchase online, after entering your card number, expiry date and CVV2, (The **CVV Number** ("Card Verification Value") on your card is a 3 digit number on VISA and Mastercard branded cards and is found on the back of the card), If the authentication method is 'OTP via SMS', a Safe@Web screen will appear which will show details of the Mobile Number that is registered for you with the Bank of Cyprus Public Co Ltd. Please note that the 4 last digits of the Mobile Number will be shown while the rest will be masked.

**Do I need to confirm my Mobile Number?**

If the authentication method is 'OTP via SMS', what you need to do is to ensure that the masked Mobile Number displayed, matches your Mobile Number that is registered with Bank of Cyprus Public Co Ltd. If the Mobile Number is incorrect or you wish to register a different Mobile Number, please first cancel the transaction. Then, you can contact your responsible branch. For more information please call 1bank at 800 00 800 (+357-2128000 for international calls) during the working hours of 1bank Call Centre.

**Do I need to have access to my Mobile in order to complete my purchase?**

If the authentication method is 'OTP via SMS', you need to have access to your Mobile device that is registered with the Bank. If the authentication method is 'Authentication via BOC Mobile Banking App', you need to have access to your registered Mobile device and/or other communication device for which you have downloaded the Bank of Cyprus Mobile Banking App and have internet access.

**Do I need to have Internet access in order to complete my purchase?**

If the authentication method is the 'OTP via SMS', no internet access is required. If the authentication method is 'Authentication via BOC Mobile Banking App', you will need to have internet access to complete the purchase.

### **What is required to use the authentication method via the Bank's Mobile Banking App?**

You will need to download the Bank's Mobile Banking App, enable the 'Activation of Notifications' in the Security and Digipass settings on the app, and have push notifications active on your device. For more information regarding the Mobile Banking App you will find at Bank's website [www.bankofcyprus.com.cy](http://www.bankofcyprus.com.cy).

### **What is my option if I have the Bank's Mobile Banking App but I do not have access to the internet?**

If you do not have access to the internet, you can still proceed with the authentication process. When the Safe@Web screen will appear you select the 'Authentication via BOC Mobile Banking App' option. Following selection, if there is no internet, the Safe@Web service will present the screen to authenticate via the use of SMS OTP.

### **Why am I not requested to authenticate myself with the use of OTP or with the use of the Bank's Mobile Banking App?**

At merchants that do not participate in the Visa Secure and/or the Mastercard® Identity Check™ service, you will not be required to authenticate yourself. Sometimes, even at merchants that participate in the Visa Secure and/or the Mastercard® Identity Check™ service, for a small percentage of transactions, that might be considered low risk transactions, you may not be asked to authenticate yourself and the transactions may be forwarded for authorization directly.

### **Why is the transaction declined before authenticating myself with the use of OTP or with the use of the Bank's Mobile Banking App?**

For a small percentage of transactions, the transaction may be declined even before authenticating yourself, for security and prevention purposes. Should this occur it does not necessarily mean that any subsequent authentication requests you make will be declined as well. You may contact 1bank Call Centre at 800 00 800 (+357-22128000 for international calls) during the working hours of 1bank Call Centre, for more information.

#### **What do I do if the Mobile Number is incorrect?**

If the authentication method is 'OTP via SMS', in case the Mobile Number is incorrect or you wish to register a different Mobile Number, please first cancel the transaction and can contact your responsible branch. For more information please call 1bank at 800 00 800 (+357 -2128000 for international calls) during the working hours of 1bank Call Centre.

#### **What do I do if I do not receive the SMS that contains the OTP?**

If the authentication method is 'OTP via SMS', if you have not received the SMS that contains the OTP and you are sure that the masked displayed Mobile Number is correct, then maybe this is due to a system error or due to a delay from the telecommunications side while sending the SMS to your Mobile Number or due to a dysfunction of your Mobile. Please click on "Resend SMS OTP (Code)" to try again. If the problem persists and you are certain that your Mobile is functioning properly and your Mobile SMS settings are correctly configured, please cancel the transaction and contact 1bank Call Centre at 800 00 800 (+357 -2128000 for international calls) during the working hours of 1bank Call Centre.

#### **Does the OTP expire?**

Yes. The OTP has a temporary validity time period after which it expires and cannot be used. In that case, please select the 'Resend SMS OTP (Code)', to receive a new OTP.

#### **What do I do if the OTP has expired?**



If the OTP sent to your Mobile Number has expired, please click on “Resend SMS OTP (Code)” for a new OTP.

**How many times can I use the “Resend SMS OTP (Code)” option?**

You can use the “Resend SMS OTP (Code)” option up to a maximum of three times.

**What do I do if I enter a wrong OTP?**

If a wrong OTP is entered, you will get a message on the Safe@Web screen that will inform you accordingly. The message will ask you to try again using the OTP that has been sent to your Mobile Number.

**What do I do if I have exceeded the maximum number of times for entering a wrong OTP?**

If you exceed the maximum number of entering a wrong OTP, then as a result your card cannot be used to complete this purchase or any other purchase at Safe@Web participating merchants. Click “Close” to return to the merchant site so you can enter another form of payment. In order to enable your card for Safe@Web, please contact 1bank Call Centre at 800 00 800 (+357 -2128000 for international calls) during the working hours of 1bank Call Centre.

**What do I do if I do not receive a Push Notification on my Mobile Device?**

If you do not receive a Push Notification on your Mobile Banking App, then maybe this could be either due to incorrect settings on your Mobile Device, or due to a system error. In that case, please sign-in to the BOC Mobile Banking app to be presented with the transaction details screen. You will need to review the transaction details and accept the transaction if in agreement.

**What will happen if authentication is failed when using my Bank's Mobile Banking App?**

If authentication using the Bank's Mobile Banking App is not successful, then your transaction with Safe@Web service cannot be completed. If the issue persists, please contact 1bank Call Centre at 800 00 800 (+357 -2128000 for international calls) during the working hours of 1bank Call Centre.

**Shall I verify the transaction details during the authentication process?**

Yes, you should verify the transaction details before completing the authentication process.

If you use the 'OTP via SMS' method, make sure you verify the transaction details presented on the Safe@Web screen before entering the OTP in the designated box.

If you use the 'Authentication via BOC Mobile Banking App' method, make sure you verify and accept the transaction details presented through the Mobile Banking App.

**What if I do not agree with the transaction details presented during the authentication process?**

If you use the 'OTP via SMS' method and you do not agree with the transaction details presented on the Safe@Web screen, do not enter the OTP in the designated box and press 'Exit'. The authentication process will terminate.

If you use the 'Authentication via BOC Mobile Banking App' method and you do not agree with the transaction details presented through the Mobile Banking App, press 'Reject' on the Mobile Banking App and the authentication process will terminate.