

## **More Information**

The Safe@Web service protects your cards against unauthorized use when shopping online at Safe@Web participating merchants. Your online purchases are secured with the use of **One Time Password (OTP)**. The service is free of charge to Bank of Cyprus Public Co Ltd cardholders.

After you enter your card details at the merchant site, you will be directed to a Safe@Web page, where you are prompted to request for an OTP to be generated. The OTP will then be sent via SMS to your Mobile Number. The Mobile Number is the one that is registered for you with Bank of Cyprus Public Co Ltd and will be displayed on the first page so that you can check it before proceeding. You will then be required to enter this OTP in order to complete the transaction.

Each OTP is specific for a particular transaction, therefore every time you make a new purchase at a Safe@Web participating merchant a new OTP will be required to be generated.

At merchants that have not yet signed up for Safe@Web, your card will continue to work without the need to use an OTP.

If you require further assistance, please contact 1bank at 800 00 800 or +357 22 128000 when calling from abroad, or visit [www.bankofcyprus.com](http://www.bankofcyprus.com).

## **FAQ**

### **Frequently Asked Questions**

This section offers additional information and details about Safe@Web.

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#### **General Questions**

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

Safe@Web is an innovative service provided by Bank of Cyprus Public Co Ltd and certified by Visa International (service offered to Visa cardholders as "Verified by Visa"), MasterCard® International (service offered to MasterCard

cardholders as "MasterCard Secure Code") and American Express (service offered to American Express cardholders as "American Express SafeKey®"). The service offers secure Internet shopping with the use of your card as it requires the use of a OneTime Password (OTP).

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

When you purchase online, after entering your card number, expiry date and CVV2 (The **CVV Number** ("Card Verification Value") on your credit card or debit card is a 3 digit number on VISA® and MasterCard® branded credit and debit cards and is found on the back of the card. On your American Express® branded credit or debit card it is a 4 digit numeric code found on the front of the card.), a Safe@Web screen will appear including details of your current purchase, such as site name, purchase amount and date. It will also include your Mobile Number that is registered for you with the Bank of Cyprus Public Co Ltd, displayed masked and the button "Generate OTP". You will be required to click on the button "Generate OTP" so that an OTP is generated. This OTP will be sent via SMS to your Mobile Number that is registered with the Bank. You will then have to enter the OTP received via SMS on the Safe@Web screen, in order to complete your purchase. Please check that the displayed Mobile Number is correct before you click on the button "Generate OTP". If the Mobile Number is incorrect or you wish to register a different Mobile Number, please cancel the transaction and contact 1bank at 800 00 800 or +357 22 128000 when calling from abroad.

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#### **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 credit card or debit card is a 3 digit number on VISA® and MasterCard® branded credit and debit cards and is found on the back of the card. On your American Express® branded credit or debit card it is a 4 digit numeric code found on the front of the card.), a Safe@Web screen will appear including details of your current purchase as well as the Mobile Number that is registered for you with Bank of Cyprus Public Co Ltd. Please note that the 4 last digits of the Mobile Number will be displayed while the rest will be masked.

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

What you need to do is to ensure that the masked Mobile Number displayed, matches the number registered with Bank of Cyprus Public Co Ltd. If the Mobile Number is incorrect or you wish to register a different Mobile Number, please cancel the transaction and contact 1bank at 800 00 800 or +357 22 128000 when calling from abroad.

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#### **How does the use of OTP at Safe@Web protect me?**

Since your card is protected by the use of a One Time Password, only you can use your card online at Safe@Web participating merchants. Each OTP is specific for a particular transaction, therefore every time you make a new purchase at a Safe@Web participating merchant a new OTP will be required.

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

Yes. Since the OTP that is required to complete your purchase will be sent via SMS to your Mobile Number, then you need to have access to it. Please 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.

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#### **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.

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### When will my account be billed for Safe@Web purchases?

Your account will be billed on the same date it is billed today.

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### What is meant by a Safe@Web participating merchant?

A Safe@Web participating merchant is a merchant participating in the Verified by Visa and/or the MasterCard SecureCode and/or American Express SafeKey services.

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

You can identify Safe@Web participating merchants by looking for the Verified by VISA, MasterCard SecureCode and American Express SafeKey® logo at the merchant's website. Samples of these logos are shown below.



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### Do I have to pay for Safe@Web?

No. Bank of Cyprus Public Co Ltd is offering Safe@Web free of charge.

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### What happens if a merchant does not participate in the Safe@Web service?

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

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## Shopping with Safe@Web

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### How do I buy with Safe@Web?

When you purchase online, after entering your card number, expiry date and CVV2 (The **CVV Number** ("Card Verification Value") on your credit card or debit card is a 3 digit number on VISA® and MasterCard® branded credit and debit cards and is found on the back of the card. On your American Express® branded credit or debit card it is a 4 digit numeric code found on the front of the card.), a Safe@Web screen will appear including details of your current purchase, such as site name, purchase amount and date. It will also include your Mobile Number that is registered for you with Bank of Cyprus Public Co Ltd, displayed masked and the button "Generate OTP". You will be required to click on the button "Generate OTP" so that an OTP is generated. This OTP will be sent via SMS to your Mobile Number that is registered with the Bank. You will then have to enter the OTP received via SMS on the Safe@Web

screen, in order to complete your purchase. Please check that the displayed Mobile Number is correct before you click on the button "Generate OTP". If the Mobile Number is incorrect or you wish to register a different Mobile Number, please cancel the transaction and contact 1bank at 800 00 800 or +357 22 128000 when calling from abroad.

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

You can identify Safe@Web participating merchants by looking for the Verified by VISA, MasterCard SecureCode and American Express SafeKey® logo at the merchant website. Samples of these logos are shown below.



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#### **Why am I not requested to enter my One Time Password (OTP) during an online purchase?**

At merchants that are not registered for the Safe@Web service, you will not be required to enter your OTP.

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#### **Can I purchase at merchants that do not participate in the Safe@Web service?**

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

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#### **When am I requested to read and agree to the Terms and Conditions, including the Privacy Policy?**

During the first time you use any of your Bank of Cyprus Public Co Ltd cards to shop online at a Safe@Web participating merchant with the use of **One Time Password (OTP)**, you will be required to read and agree to the Terms and Conditions, including the Privacy Policy, otherwise you will not be able to proceed with your purchase. For each of your cards you will be required to read and agree to the Terms and Conditions, including the Privacy Policy before using it for the first time at Safe@Web with the use of OTP. If your card is replaced or renewed but the card number remains the same, then you will not have to accept the Terms and Conditions, including the Privacy Policy again, as you have already done so.

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

If the Mobile Number is incorrect then the transaction cannot be completed. In case the Mobile number is incorrect or you wish to register a different Mobile Number, please cancel the transaction and contact 1bank at 800 00 800 or +357 22 128000 when calling from abroad.

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

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 OTP" 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 at 800 00 800 or +357 22 128000 when calling from abroad.

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**Does the OTP expire?**

Yes. The OTP has a temporary validity time period after which it expires and cannot be used. If you use an expired OTP a relevant notification will be displayed on the Safe@Web page.

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

If the OTP sent to your Mobile Number has expired, please click on "Resend OTP" for a new OTP.

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**How many times can I use the "Resend OTP" option?**

You can use the "Resend OTP" option up to a maximum of three times.

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**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 page that will inform you accordingly. The message will ask you to try again using the OTP that has been sent to your Mobile.

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**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 "Continue" 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 at 800 00 800 or +357 22 128000 when calling from abroad.

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