

Frequently Asked Questions (FAQ) for e-commerce

1. What is PaySecure?
 - PaySecure is a payment service that allows you to use your RuPay debit card for online purchases. It allows the customer to use his ATM PIN to make the payment online. It uses a simplified yet secure architecture. It offers additional security measures wherein the mode of validation is by selecting an image and passing a phrase.
2. Do I have a separate password?
 - No, there is no need of a password with RuPay PaySecure, instead ATM PIN is all a customer needs to have. The authentication requires other credentials like image selection and pass phrase over and above the ATM PIN.
3. What happens if I enter an incorrect image/pin?
 - There is an option to re-register that will help customer to register the card again and choose a new image.
 - For PIN, the customer can cancel the transaction by clicking “Cancel” displayed on the PIN pad. The customer will be taken to the previous page and the customer can come to the PIN pad again and type in the correct PIN.
4. What if the phrase displayed is wrong?
 - The customer must terminate the transaction immediately and contact the bank customer care to notify this issue. This page offers an anti-phishing feature.
5. What if the last 3 transactions displayed are wrong?
 - The customer must terminate the transaction immediately and contact the bank to notify this issue. This page helps the customer to combat phishing attacks. Thus, adding security to the transaction.
6. What if the PIN or card is lost?
 - Please contact the bank to receive a new PIN/card.
7. What happens if I forget my PIN?
 - Please contact the bank to receive a new PIN.
8. What if my card is expired?
 - Please call the customer care and request for a new card.
9. What is CVD (Card Validation Data)?
 - It's a three digit number printed in the back of the card.
10. How can I get my One Time Password (OTP)?
 - You will get it on your email address or mobile number that is registered with the bank

11. How long is the OTP valid?

- It varies for all issuing banks
- What happens if the screen shows an error message after entering the OTP?
- Please get in touch with your issuing bank

12. Will this OTP be valid while re-trying the transaction?

- No, the OTP is valid for only one transaction. It will therefore work only once and in this case the customer has to request for another OTP.

13. What if I forget the image selected during registration?

- Click on the 'Re-register' Button shown on the screen. Thus allowing the customer to start from step one to register the card again with PaySecure. Here the customer can register a new image and remember for subsequent transactions.

14. Why is phrase required?

- This unique feature plays a pivotal role in providing additional security to validate the customer. For subsequent transactions the customer has to acknowledge this phrase along with the last three online transactions made on this card (The card being used for the current transaction). This is an anti-phishing feature.

15. How can I change the phrase in case I have forgotten?

- The customer can re-register to enter a new phrase. Subsequently, the customer will then see this phrase on the authentication pad and will have to acknowledge the same to complete the transaction.

16. What happens if I enter the wrong pin in the PIN pad?

- You can click on "cancel" and start a new transaction if the 'submit' button is not clicked. In case the customer has entered the wrong PIN and has submitted the same the transaction will be unsuccessful and the customer will be notified about the same.

17. Can I delete the wrong digit entered in the pin pad? Or Do I have to carry out new transaction?

- Yes. In case of wrong entry you can click on the 'clear' button and re-enter the PIN

18. What to do if my card gets blocked on exceeding the number of attempts to select the registered image?

- For the first time, the card will get blocked for that business date and then automatically will be unblocked on the next business date.
- If it happens again, then the card will be blocked permanently. In this case you need to re-register.
- The customer can re-register while making a new online transaction.