

FAQs

What is 3D Secure authentication and Identity Check?

3D Secure is an internationally recognized standard of cardholder identification for online credit card payments and is called Mastercard® Identity Check™ when paying with Mastercard. In this method a One Time Password (OTP) is generated by the system and delivered to you by SMS. The OTP is then to be entered on the web page provided for that particular transaction.

How does it work?

All online transactions made with your Deem Credit Card at participating merchant websites will require you to enter a 6 digit OTP in order to complete the transaction. The OTP will be sent to your mobile number registered with Deem. By entering the correct OTP, you will be able to complete the transaction.

You simply need to:

- Shop online at any participating online merchant site and check out;
- Enter your Deem credit card details during checkout and
- Enter the OTP sent to your registered mobile number in the authentication screen

After you have entered your OTP correctly, Deem will authenticate all details and if everything is in order, the transaction will be authorized.

How does 3D Secure protect against unauthorized online transactions?

When using a Deem Credit Card which has a 3D Secure authentication enabled for online, transactions, and 6 digit OTP will be sent to your registered mobile number. You will be required to enter this OTP to complete this transaction. This is to ensure that the transaction on your card is performed only by you and protects you against any unauthorized use of your card online. Please note that the OTP can only be used once.

Do I need to register for 3D Secure authentication?

There is no need to register for 3D Secure authentication separately. A 6 digit OTP will be sent to your registered mobile number when you use your Deem Credit Card which has a feature of 3D Secure authentication enabled for online transactions. You will be required to enter this OTP to complete the transaction. This is to ensure that the transaction on your card is performed only by you and protects you against any unauthorized use of your card online. After you have entered your OTP correctly, Deem will authenticate all details and if everything is in order, the transaction will be authorized.

What happens if I enter the OTP incorrectly?

If the OTP is entered incorrectly, it will prompt you to enter the correct OTP. If you enter the OTP 3 times incorrectly then the transaction will be cancelled. You will be required to re-start the entire transaction. If you have not received the OTP, you could request to resend the OTP by clicking the 'Resend OTP' button on the screen.

Is the 3D Secure authentication process applicable for all online transactions?

No, this additional authentication process is applicable when you shop at participating online merchants that have enabled this feature. Participating online merchants will display the Mastercard Identity Check logo on the payment / checkout pages.

How can I identify participating merchants?

Participating online merchants will display the Mastercard Identity Check logo on the payment pages.

What if the online merchant does not support 3D Secure authentication?

The additional authentication is not applicable on online merchant sites that do not support 3D Secure authentication. Transactions on these sites will be processed without OTP authentication.

Do I need to apply for a new Deem Credit Card to enable the 3D secure feature?

No, you do not need to apply for a new Deem Credit Card to use this security feature. The 3D secure authentication feature is automatically enabled on your existing Deem Credit Card.

Can I avail 3D Secure Authentication functionality on any computer?

Yes, you can. You do not need to install any special software to avail this additional authentication feature while doing online transactions. When you transact on a participating merchant's website with your Deem Credit Card, your transaction will be automatically authenticated using 3D Secure as you will be required to enter the 6 Digit OTP in order to complete the transaction.

Who do I need to contact if I presume my transaction went through several times?

You can contact our 24-hour Deem customer service at +971 600 525550.

Are there any charges for this service?

No, this service is provided free of charge.

For which type of Deem Credit Cards does the 3D Secure™ feature apply?

3D Secure™ is available for all Deem Credit Cards.

Can I accumulate reward points through online shopping?

Yes, you can accumulate reward points by shopping online based on the reward program of the respective Deem Credit Card(s) held by you.

If I do not have a mobile phone number registered with Deem can I still make online purchases?

You will not be able to transact at 3D Secure merchant websites without entering the OTP. Hence you are encouraged to update your mobile phone number with us. Simply call our 24-hour Deem customer care center at 600 525550 to update your mobile phone number.

To whom will the OTP be sent to if a supplementary cardholder is making an online transaction and a supplementary cardholder's mobile number is not registered with Deem?

The OTP will be sent to the registered mobile number of the primary cardholder. The primary cardholder will then be required to share the OTP with the supplementary cardholder to complete the transaction.

Can I use one OTP for more than one transaction?

No. Every 6 digit OTP is valid only for that particular transaction and cannot be used for any other transaction.

For how long is the OTP valid?

Each OTP is valid for 4 minutes or one successful usage whichever is earlier.

What happens if I do not receive the OTP?

OTP would be instantly sent to the registered mobile phone number in our records, after you have started the transaction and entered your card details. If you do not receive the OTP, please check if the mobile no. registered with Deem is correct. If the registered details are correct, you can request for the OTP to be re-sent to you by clicking on the resend link appearing in the below message displayed on the screen-'If you have not received the OTP yet, please click here to request again for your One Time Password'
The resent OTP link will be activated 10 seconds after the first OTP being sent.

How many times can I request for an OTP to be re-sent to me?

You can request for an OTP to be re-sent to you three times per session.

You acknowledge that various goods or services offered from retailers may be prohibited in your geographic area.

For further information or assistance on the above service please call Deem 24x7 Customer Care Center at 600 525550.