

3D secure payment (VISA "Verified by Visa", MASTERCARD "SecureCode", and JCB "J/Secure")

After you enter your credit card details during the registration process as follows,

The screenshot shows a registration page for a credit card. The main content area is white with a red border. At the top, it says "KG 이니시스" and "Premium PG Inicis - Standard Payment". Below this, there are sections for "Terms", "Use of Financial Transactions", and "Collection and Use of Personal Information". There are checkboxes for "Agree. Sharing and Consigning of Personal Information" and "Agree.". Below this, there are input fields for "card No." (with a lock icon) and "Expiration Date" (with dropdown menus for Month and Year). A link "Overseas card authentication information 3d" is visible. On the left side, there is a red sidebar with "Credit Card" and "bank transfer" text. At the bottom of the sidebar, there is a promotional banner for "이번 주 INTERPARK 현대카드X로 결제하면 전용목15% 할인" and "카드가 없다면?". On the right side, there is a red sidebar with "KG 이니시스" and a close button. Below this, there is a "Product Information" section with "Test" and "Price 1,000 Won". There is also an "Expiration Date" section with "Expiration Dates not specified." and a "Payment Amount 1,000 Won" section. At the bottom of the right sidebar, there is a "Next" button. At the bottom of the main content area, there is a "LOTTECARD 롯데카드 5만원 이상 결제 시 2~11개월 무이자 혜택 제공" banner.

A new window may appear, requesting your personal security code. The layout and details of this window may differ according to your financial institution. For example, it may look like this:

The screenshot shows a 3D secure payment window. At the top left, there is a placeholder for the "LOGO OF YOUR BANK". At the top right, there is the "VERIFIED by VISA" logo. Below this, there is a message: "Please submit your Verified by Visa password." The form contains the following fields: "Merchant: Name Merchant", "Amount: \$ x.xx", "Date: xx/yy/zzzz", "Card Number: XXXX-XXXX-XXXX-1234", "Personal Message: Your personal message here", "Login: YOUR LOGIN NAME", and "Password: [input field]". Below the password field, there is a link "Forgot your password?". At the bottom, there are three buttons: "Submit", "Help", and "Cancel".

(Figure obtained from <https://linustechtips.com/main/topic/179120-verified-by-visa/>)

Your financial institution will authenticate the transaction with the security code that you entered. If you have not yet registered with 3D secure payment (“Verified by Visa” for VISA, “SecureCode” for MASTERCARD, and “J/Secure” for JCB) you will need to activate this function first, by either visiting the card issuer’s website or by creating a password when prompted during the checkout process, for example, as follows:



The image shows a web browser window with a blue title bar containing the text '한신은행'. The main content area has a white background with the MasterCard SecureCode logo on the left and the RHB BANK logo on the right. Below the logos, there is a 'Welcome' section with the following text: 'Your MasterCard® has been pre-enrolled in MasterCard® SecureCode™ to offer you added protection when shopping online at participating merchants. Please confirm your identity by answering the questions below. You will then be prompted to select a SecureCode™'. Below this text are four input fields: 'Name on Card', 'Access ID (As per Access Mailer)', 'Access Password (As per Access Mailer)', and 'Date of Birth (ddmm/yyyy)'. Each field has a corresponding empty text box. Below the input fields are three buttons: 'Submit' (orange), 'Help' (blue), and 'Cancel' (blue). At the bottom, there is a small disclaimer: 'By completing this enrollment process, you are deemed to have read and accepted the RHB Bank Berhad Secure Online Shopping Services Terms and Conditions.' and the copyright notice '©2007 RHB Bank Berhad'.

(Figure obtained from <http://www.buykorea.org/KOPSpay/3D-Secure.html>)

For more details, please contact your card issuer site or visit <http://www.buykorea.org/KOPSpay/3D-Secure.html> .