

INDIAN OVERSEAS BANK

Sub: Visa Debit /Credit / Prepaid Travel Cards – Introduction of third Factor Authentication in e-commerce transactions

1. Preamble:

Our Bank is a member of Visa Consortium, and our Visa Debit, Visa Credit and Visa Prepaid Travel cards are being used through internet for e-commerce transactions. Currently the cards are validated at the merchant sites through the details provided by the customer, like card number, name, expiry date and CVV value. Since all the validating details are very much available on the card, frauds can be perpetrated when a card gets lost and transactions are put through, by any miscreant, using the information related to the lost card, before the customer realises the loss of the card, or before the loss is reported to the branch or to the card help-desk for blocking the card from further operations.

2. Verified by Visa:

To safeguard the interest of the Card Customers, our bank has implemented a third factor authentication, called '**Verified by Visa**', where the users will be required to give a PIN based authentication, in addition to the existing values given for validation.

3. How to avail this facility:

To avail this facility the customer has to register for the service through logging in our Bank's website www.iofb.in. Else, if the customer has not already registered for the service, while shopping at a participating on-line merchant web-site, (with effect from 1.8.2009 it is mandatory for all merchant web-sites to have this facility), on selecting the VbV option, the customer will be guided through the secured website of the Bank's service provider, M/S 'EnStage', to register for this service and to create his/her own 'Password' for authentication, which he/she can change periodically. The procedures for registration and for verification while shopping are explained in the annexure to this circular.

4. On-line alerts :

Currently the Bank is providing on-line SMS alerts to all customers who have registered for the facility. Since, during internet e-commerce transactions, the customer's account is debited on-line, the customer will be advised through SMS alert, provided he / she has registered for the service. Customers can register for this facility by applying to the branch where their account is maintained.

Activation during shopping: Step - 1.

Registration - Step 1 of 2 - Mozilla Firefox

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Verified by VISA

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Indian Overseas Bank

Registration: Step 1 of 2

Verified by Visa protects your IOB Visa card against unauthorized use at online stores. A Verified by Visa password shall be set for you during this process. You can continue in the same shopping session.

Card Number : XXXX XXXX XXXX 5088

Expiry Date : -mm- | -yy-

ATM PIN DOB / CVV2

ATM PIN :

CVV2 : [what is cvv2]

Date Of Birth : -dd- | -mm- | yyyy-

Email :

Dear Customer, your User ID will be communicated to you on this email address.

Register

(No thanks. Register later)

By clicking the "Register" button, you agree to the [Terms and Conditions](#).
The information collected here will not be shared with the merchant.
This page will automatically timeout after 5 minutes.

Step - 2.

Registration - Step 2 of 2 - Mozilla Firefox

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Registration: Step 2 of 2

Your Verified by Visa password is used to protect you when shopping online with participating merchants.

Merchant Name: eBay.co.in
Date: Jun 11, 2009
Total Charge: \$ 6000.00
Card Number: XXXX XXXX XXXX 5088
Personal Message: Indian Overseas Bank Card*

Password Details - Please choose your Verified by Visa password and confirm by retyping it. Henceforth, IOB will authenticate your identity for online shopping with this password.

Password: (8-15 characters)

Retype Password: (8-15 characters)

Submit

(No thanks. Register later.)

* This is the default Personal Message. It is recommended that you change this periodically to a message of your choice by logging into our website.
The information collected here will not be shared with the merchant.
This page will automatically timeout after 5 minutes.

If the user provides proper password details, he is shown "Processing... please wait" page while the server is authenticating him and re-directs him to merchant site

Step - 1 (in case of incorrect details - Bad DOB / CVV2 / Expiry Dt / PIN)

Registration - Step 1 - Mozilla Firefox

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Registration: Step 1 of 2

Verified by Visa protects your IOB Visa card against unauthorized use at online stores. A Verified by Visa password shall be set for you during this process. You can continue in the same shopping session.

Incorrect Data, Please Verify and Key in Again

Card Number : XXXX XXXX XXXX 8294

Expiry Date : -mm- | -yy-

ATM PIN DOB / CVV2

ATM PIN :

CVV2 : [what is cvv2]

Date of Birth : -dd- | -mm- | yyyy

Email :

Dear Customer, your User ID will be communicated to you on this email address.

Register

(No thanks. Register later)

By clicking the "Register" button, you agree to the [Terms and Conditions](#).
The information collected here will not be shared with the merchant.
This page will automatically timeout after 5 minutes.

In case the customer attempts with wrong PIN for more than 5 times then the card will get blocked.

Purchase has been prevented - Mozilla Firefox

Verified by VISA

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Indian Overseas Bank

For security reasons your Verified By Visa purchase has been prevented from being processed due to repeated entry of incorrect details.

Your card/login has been blocked for further use at Verified By Visa merchants.

If you have any queries, please call our customer contact centre on 91-044-28519464/9470 for Debit card and 1800 425 7744 for Credit and Prepaid cards. You can also write an email to us on the address vbvsupport@iobnet.co.in.

To complete this purchase using another form of payment, click '[Continue](#)'

Normal Shopping in-line (After Registration for VbV) :

Screen – A :

Verified By Visa - Payer Authentication... - Mozilla Firefox

File Edit View History Bookmarks Tools Help

https://blr2.enstage.com/ACSWeb/EnrollWeb/IOB/server/AccessControlServer?idct=8119.V

Google

Verified by VISA

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Enter your password

Please enter your Verified by Visa® password in the field below to confirm your identity for this purchase, This information is not shared with the merchant.

Merchant Name: eBay.co.in
Date: Jun 09, 2009
Total Charge: \$ 6000.00
Card Number: XXXX XXXX XXXX 9309
Personal Message: I love cricket

Name: Sachin Tendulkar

Password:

(forgot password? [Click Here](#))

This page will automatically timeout after 5 minutes.

Done

If the user provides proper authentication details, he is shown this page while the server is authenticating him and re-directs him to merchant site

Processing.. - Mozilla Firefox

File Edit View History Bookmarks Tools Help

Transaction is being processed,
Please wait ...

Waiting for blr1.accosa.com...

blr1.accosa.com

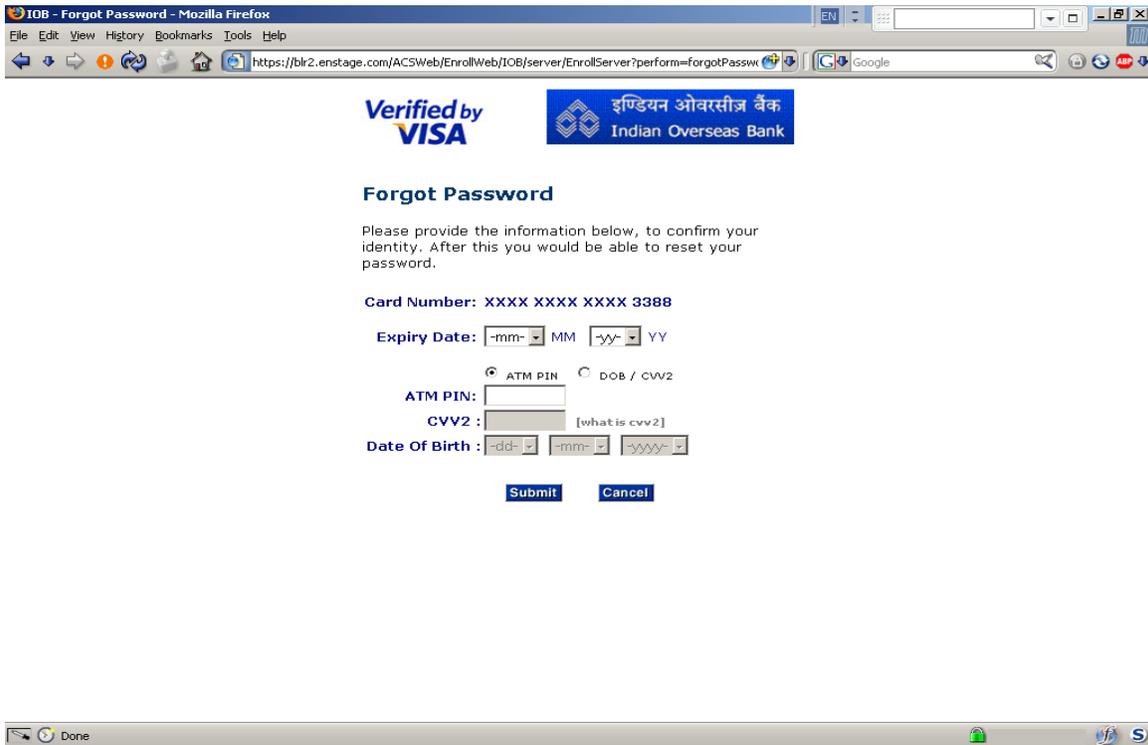
Forgot Password (Debit / Prepaid Travel Cards) :

In 'Screen A' if the user clicks on 'forgot password?' link, he is taken to the following screen. Where he is prompted for ATM PIN and expiry date and is allowed to reset his password if he provides proper ATM PIN and expiry date.

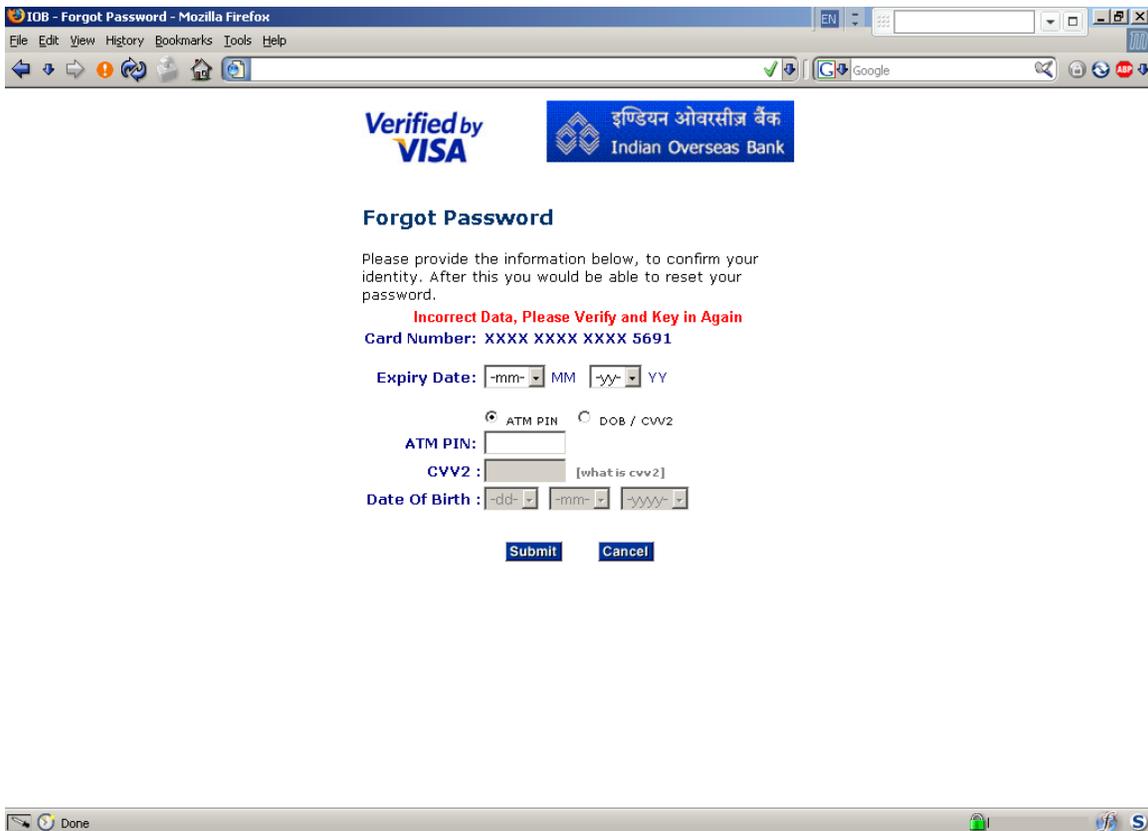
The screenshot shows a Mozilla Firefox browser window with the title 'IOB - Forgot Password - Mozilla Firefox'. The address bar contains the URL: <https://blr2.enstage.com/ACSWeb/EnrollWeb/IOB/server/EnrollServer?perform=forgotPassw>. The page features the 'Verified by VISA' logo and the Indian Overseas Bank logo with the text 'इण्डियन ओवरसीज़ बैंक' and 'Indian Overseas Bank'. The main heading is 'Forgot Password'. Below the heading, a message reads: 'Please provide the information below, to confirm your identity. After this you would be able to reset your password.' The form includes the following fields: 'Card Number: XXXX XXXX XXXX 9309', 'Expiry Date: -mm- MM -yy- YY' (with dropdown menus for month and year), and 'ATM PIN: [input field]'. At the bottom of the form are 'Submit' and 'Cancel' buttons. The browser's status bar at the bottom shows 'Done' and system icons.

Credit Card :

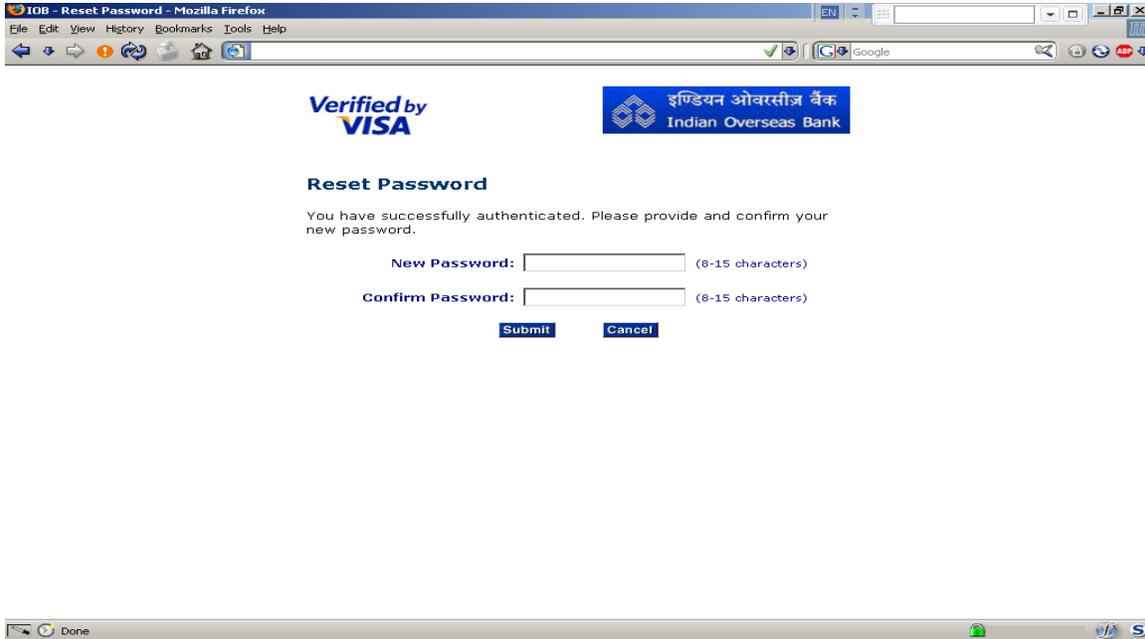
In 'Screen A' if the user clicks on 'forgot password?' link, he is taken to the following screen. Where he is prompted for ATM PIN or CVV2 & DOB and expiry date and is allowed to reset his password if he provides proper ATM PIN or CVV2 & DOB and expiry date.



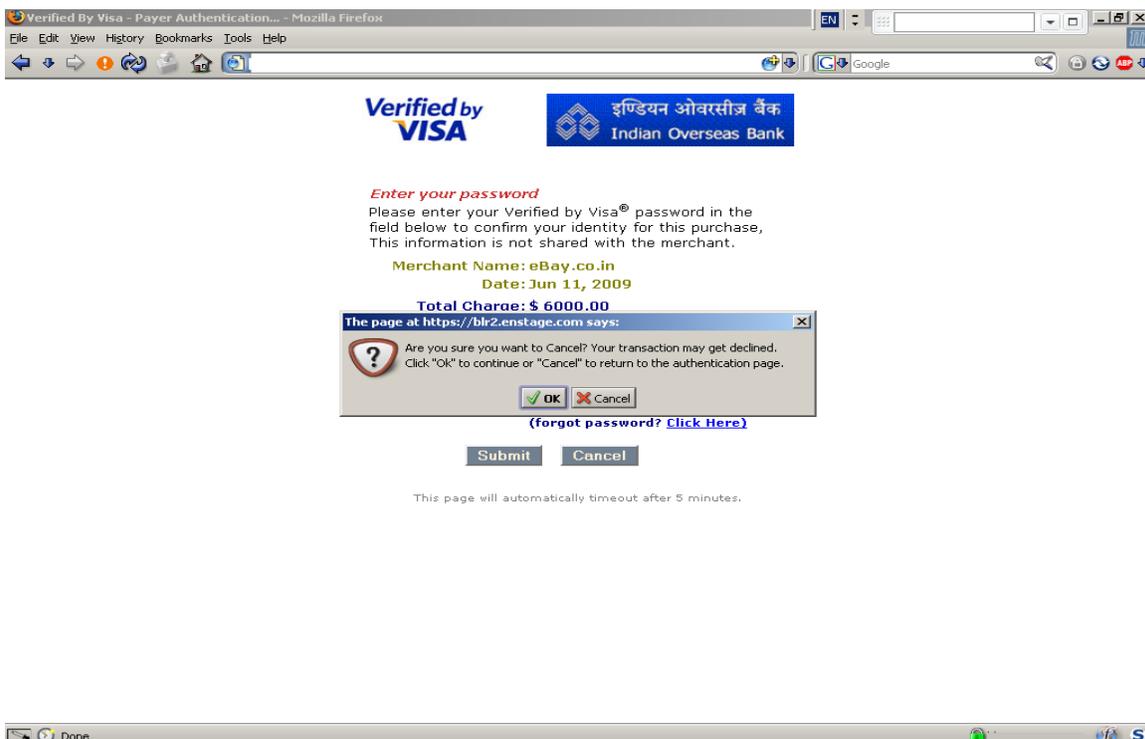
In 'Forgot Password' screen if the customer gives incorrect PIN / Expiry Dt / DOB / CVV2 then an error message is shown as below:



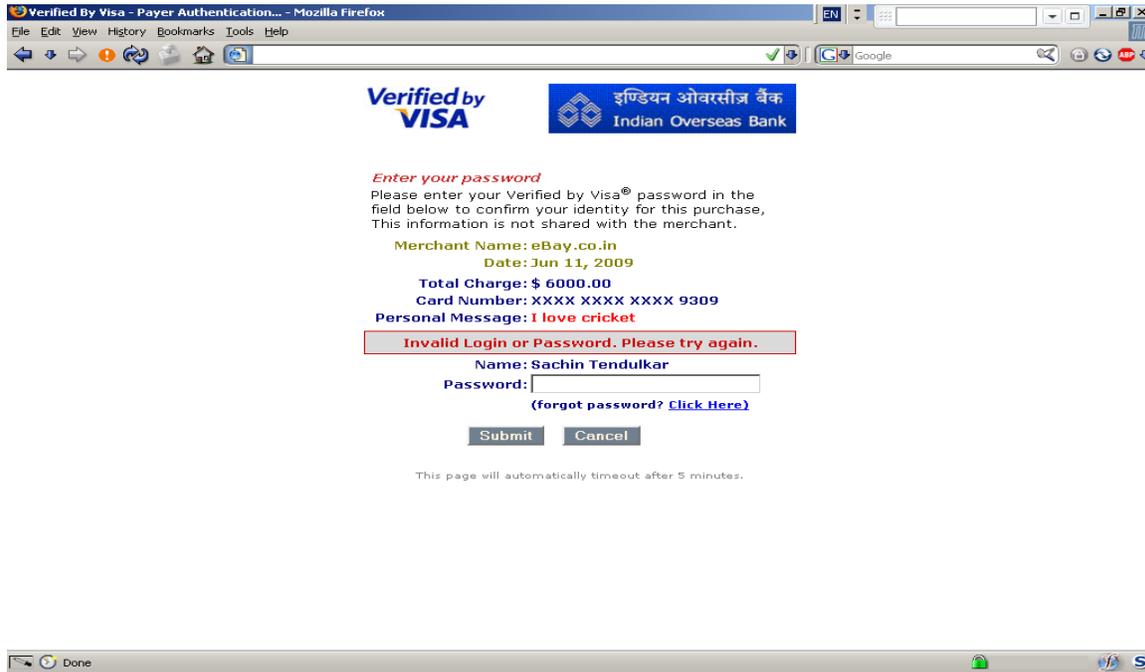
During forgot password process, after he has re-authenticated himself by providing correct details, he is shown this screen where he can reset his password.



In 'Screen A' if the user clicks on 'Cancel' button, the following browser message is popped up.



In 'Screen A' if the user provides bad password, he is shown the following screen with the error message.



If the customer gives incorrect password for more than three times the user is not allowed to proceed further and the terminates the session with the message:

