Specific Terms & Condition for e-Commerce Transaction

Bank Commomwealth debit card with Mastercard logo can be used for payment in e-Commerce transaction. Details regarding e-Commerce transaction are described as follows:

a. Steps to perform e-Commerce transaction:
    i. Transaction is performed in e-Commerce merchants.
    ii. Payment process is conducted by using debit card by key in data requirement (card number, cardholder name, card expired date, and CVV code).
    iii. Transaction will be verified with 3D secure that required authentication code as OTP (One Time Password) sent by SMS to customer's registered cellular number.
    iv. Customers will receive transaction confirmation with success or failed status.
b. E-Commerce transaction can be performed 1 X 24 hours after first debit card activation.
c. Terms & Condition 3D secure verification process:
    i. OTP code is an authentication code required to verify e-Commerce transaction by using debit card.
    ii. OTP code contain combination of 6 (six) digit numeric.
    iii. OTP code can be used only 1 (one) time each transaction.
    iv. OTP code will be sent through SMS customer's registered cellular number.
    v. Limit attempt submit OTP code is 3 (three) times. If customers failed to submit OTP code more than 3 (three) times, debit card will be blocked for e-Commerce transaction.
    vi. Customers can re-activate blocked e-Commerce transaction by contacting Call Center or visit the nearest branch.
    vii. There are several merchants that is not supported 3D secure verification, thus purchasing / payment in respected merchants will be proceed without 3D secure verification.
    viii. All transaction performed by using OTP code, with or without customers' consent, whichever it was conducted, the transactions will become customers' responsibilities.
    ix. Bank is not responsible for any OTP code sending failure caused by cellular phone provider network used by customers.