

# 工銀澳門 VISA/MasterCard 信用卡網上交易安全驗證

## 客戶操作指南 - (網上銀行使用「口令卡」客戶)

工銀澳門 VISA/MasterCard 信用卡網上交易有關 Verified by VISA/SecureCode 的驗證是通過工銀澳門網上銀行的安全認證進行，客戶必須開通有關「信用卡的網上銀行服務」，方能使用該信用卡作有關 Verified by VISA/SecureCode 的網上交易，相關操作如下：

### 1. 首次使用

客戶首次進行有關 Verified by VISA/SecureCode 的網上交易，客戶在商戶的網頁上輸入卡號、到期日及卡背簽名欄的 3 位數驗證碼後，頁面會跳轉到以下頁面。

The screenshot shows two side-by-side activation forms. The left form is for VISA and the right is for MasterCard. Both are from ICBC (中國工商銀行). The VISA section includes the text: 'Ensure the online security of your Visa card', 'Your Visa card has opened the Visa verification to safeguard your online shopping.', 'No additional fees will be charged for the above', and instructions to enter a login password and a 3-digit verification code. The MasterCard section includes the text: 'The card issuing bank ensures you more secured transactions', 'By the MasterCard you used for shopping this time, you can enjoy a new free online security service -- MasterCard payment password (MasterCard SecureCode™)', and instructions to enter a login password and a 3-digit verification code. Both forms have 'Activate now' and 'Not activate now' buttons.

客戶只需輸入客戶該信用卡網上銀行的登入密碼及頁面上的驗證碼，再按 Activate now。

This screenshot shows the same activation page as above, but with the user's input. In the VISA section, the login password field contains '\*\*\*\*\*' and the verification code field contains 'jcjd'. In the MasterCard section, the login password field contains '\*\*\*\*\*' and the verification code field contains 'k8sc'. The 'Activate now' button in the MasterCard section is highlighted in red, indicating it is the next step.

頁面會顯示您的數據簽名信息，卡戶檢示無誤，按確定完成交易。



頁面會彈出提示信息，顯示支付成功。



## 2. 首次成功支付後再次進行網上交易的使用

卡戶首次成功支付後，再次進行有關 Verified by VISA/SecureCode 的網上交易，有關的驗證將採用工銀澳門網上銀行的交易驗證方式進行，卡戶在商戶的網頁上輸入卡號、到期日及卡背簽名欄的 3 位數驗證碼後，頁面會跳轉到以下頁面：

The image displays two side-by-side screenshots of the ICBC online banking verification interface. The left screenshot is for 'Verified by VISA' and the right is for 'MasterCard SecureCode'. Both sections include fields for Merchant, Amount, Date, Card number, Dynamic Password Card Coordinates, and Verification code. The 'Verified by VISA' section shows a dynamic password of 'L4L1' and a verification code of 'm7v'. The 'MasterCard SecureCode' section shows a dynamic password of 'S7X7' and a verification code of 'kjzh'. Both sections include 'Submit', 'Help', and 'Cancel' buttons.

頁面會顯示一組 4 位數的口令卡座標號碼，卡戶必須按照座標號碼對應卡戶信用卡的網銀口令卡上密碼組成 6 位數動態密碼，輸入頁面上的 Dynamic Password 並按頁面輸入 Verification Code，再按 Submit 即可。

The image displays two side-by-side screenshots of the ICBC online banking verification interface, similar to the first image but with updated data. The left screenshot is for 'Verified by VISA' and the right is for 'MasterCard SecureCode'. Both sections include fields for Merchant, Amount, Date, Card number, Dynamic Password Card Coordinates, and Verification code. The 'Verified by VISA' section shows a dynamic password of 'G6D3' and a verification code of 'buf5'. The 'MasterCard SecureCode' section shows a dynamic password of 'S7X7' and a verification code of 'kjzh'. Both sections include 'Submit', 'Help', and 'Cancel' buttons.

頁面會顯示您的數據簽名信息，卡戶檢示無誤，按確定完成交易。



頁面會彈出提示信息，顯示支付成功。



重要提示：建議您使用以下瀏覽器版本操作信用卡網上交易安全驗證：  
 firefox10.0–firefox22.0, chrome20.0–chrome27.0,  
 safari5.1–safari6.0, IE6–IE10。  
 如仍未能使用，請確認已安裝安全控件：工銀網銀助手  
 下載可到本行個人網上銀行登錄頁面。  
 此服務暫未支持智能手機及平板電腦。