

# 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「密碼器」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，卡戶必須開通有關「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

卡戶首次進行有關 Verified by VISA/SecureCode 的網上交易，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。

**Verified by VISA** **ICBC 中国工商银行**

**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**  
After the activation of your card, the card issuing bank will ask you to enter the Visa payment password when you shop at the merchants participating in the security service with Visa card.  
Please fill out the form below and click 'Activate now' to activate your Visa card. Then enter your payment password.

Please enter the login password of personal internet banking:

Verification code:

Refresh

[Activate now](#) [Not activate now](#)

**MasterCard SecureCode** **ICBC 中国工商银行**

**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™), to secure your online shopping in MasterCard and protect yourself when shopping at merchants participating in the security service.  
Just two steps for activating the shopping payment password.  
**Step One:** Enter the following information for identity validation.

Please enter the login password of personal internet banking:

Please enter the verification code on the right side:

Refresh verification code

[Activate now](#) [Not activate](#) [Help](#)

卡戶只需輸入卡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。

**Verified by VISA** **ICBC 中国工商银行**

**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**  
After the activation of your card, the card issuing bank will ask you to enter the Visa payment password when you shop at the merchants participating in the security service with Visa card.  
Please fill out the form below and click 'Activate now' to activate your Visa card. Then enter your payment password.

Please enter the login password of personal internet banking:

Verification code:

Refresh

[Activate now](#) [Not activate now](#)

**MasterCard SecureCode** **ICBC 中国工商银行**

**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™), to secure your online shopping in MasterCard and protect yourself when shopping at merchants participating in the security service.  
Just two steps for activating the shopping payment password.  
**Step One:** Enter the following information for identity validation.

Please enter the login password of personal internet banking:

Please enter the verification code on the right side:

Refresh verification code

[Activate now](#) [Not activate](#) [Help](#)

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。

The screenshot shows a payment page with logos for 'Verified by VISA', 'ICBC 中国工商银行', and 'MasterCard SecureCode'. The text 'Please submit your Verified by Visa password' is followed by 'Merchant: [redacted]' and 'Amount: [redacted]'. Below this is a pop-up window titled '網頁訊息' (Web Message) with a question mark icon and the text 'Your digital signature information: Account No: [redacted] Amount: [redacted]'. It has '確定' (Confirm) and '取消' (Cancel) buttons. To the right, the text 'Enter Your SecureCode™' is followed by 'Please enter your MasterCard® SecureCode™ in the field below to confirm your identity for this purchase. This information is not shared with the merchant.' Below this is another identical pop-up window titled 'merchant: [redacted]'.

頁面會彈出提示信息，顯示支付成功。

The screenshot shows a light blue message box with the title '提示信息' (Information Message). Inside, it says '支付成功' (Payment Successful), followed by '如果您的瀏覽器沒有自動跳轉，請點擊這裡' (If your browser does not auto-redirect, click here). At the bottom, it says 'Processed in 0.125494 second(s), 1 queries...'.

## 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 (中国工商银行) online payment verification interface. The left side is for Visa Verified by Visa, and the right side is for MasterCard SecureCode. Both screens show fields for Merchant, Amount, Date, and Card number. Below these, there is a 'Token' image showing a 6-digit random number and transaction amount. The Visa screen shows a token of 22095811, and the MasterCard screen shows 8105632.0. Below the token, there is a 'Dynamic Password' field and a 'Verification Code' field. The Visa screen shows a verification code of i7rh, and the MasterCard screen shows 51b2. Both screens have 'Submit', 'Cancel', and 'Refresh' buttons.

頁面會顯示一組號碼，卡戶必須將號碼輸入卡戶信用卡的網銀密碼器按確認後，密碼器會產生一組 6 位數動態密碼，卡戶在限時內輸入頁面上的 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 (中国工商银行) online payment verification interface, similar to the previous image but with updated data. The left side is for Visa Verified by Visa, and the right side is for MasterCard SecureCode. Both screens show fields for Merchant, Amount, Date, and Card number. Below these, there is a 'Token' image showing a 6-digit random number and transaction amount. The Visa screen shows a token of 22095811, and the MasterCard screen shows 8105632.0. Below the token, there is a 'Dynamic Password' field and a 'Verification Code' field. The Visa screen shows a verification code of i7rh, and the MasterCard screen shows 51b2. Both screens have 'Submit', 'Cancel', and 'Refresh' 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。