

## Online Payment by Verified by Visa Instructions

Whenever you make online purchases with merchants that require a Verified by Visa on their website, you must enter a One-Time Password (OTP) from your **ibanking token** or **registered mobile phone number** to complete your payment.

### **A. Receive OTP by registered mobile phone number**

A1. If this is the first time receiving OTP by a registered mobile phone number to make online payments using your ICBC Visa Credit Card, the function below will open:-

1. Choose ID Type (NRIC/Passport), enter ID number and CVV2 Code, click “Continue”;
2. Enter mobile phone number which is registered in bank record. Click “Get a SMS verification code” and you will receive the OTP from your mobile phone, enter the OTP into “SMS Verification code”, then click “Continue”. Once done, you have activated the online secure payment function and completed the payment.

The image displays two screenshots of the ICBC Verified by Visa registration interface. The first screenshot shows the initial registration step where the user enters their card number, ID type, ID number, and CVV2 code. The second screenshot shows the step where the user enters their mobile phone number and receives an SMS verification code.

**Verified by Visa**

ICBC 中国工商银行

Verified by VISA

Register ICBC Card Service [VISA Verification]

Please complete the following steps to register ICBC VISA [One-time Password]

Please enter the following information. They will not be transferred to merchants.

Card number: 481\*\*\*\*\*1313

ID Type: Choose

ID number: [Input field]

CVV2 Code: [Input field]

Continue Cancel

ICBC 中国工商银行

Verified by VISA

Mobile Phone No. [Input field]

[Get a SMS verification code](#)

SMS verification code: [Input field]

Please submit and register SMS verification service to complete your transaction

Continue Cancel

A2. All subsequent transactions will only require you to enter the OTP which you get via your mobile phone to complete the payment.



ICBC 中国工商银行 Verified by VISA

Please submit your Verified by Visa password

Merchant:  
Amount: SGD13.50  
Date: 12/28/2015  
Card number: 481\*\*\*\*\*00

**SMS PASSWORD** | **PASSWORD TOKEN**

Mobile Phone No.: \*\*\*\*36 70

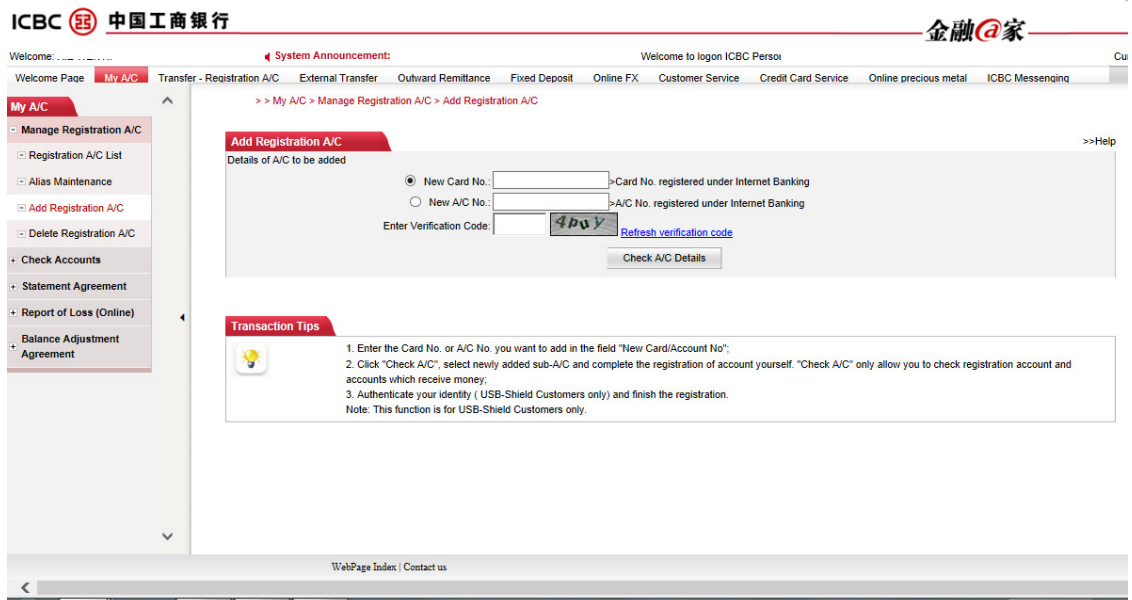
Dynamic password:   
[Get Dynamic Password](#)

Your SMS Ref No.447951,been sent. Please re-acquire if you could not receive the SMS Code within 46 seconds.

[help](#)

## B. Generate OTP from an ibanking token

1. Simply visit any of our branches to apply for internet banking services and you will receive an ibanking token.
2. Once you have internet banking, you must link your credit card number to the registered account. You may also visit any of our branches to do the same. Once you have successfully added the credit card number to your registered account, you can make payments which require Verified by Visa.



ICBC 中国工商银行 金融@家

Welcome: ..... Welcome to logon ICBC Person

System Announcement: Cu

Welcome Page | **My A/C** | Transfer - Registration A/C | External Transfer | Outward Remittance | Fixed Deposit | Online FX | Customer Service | Credit Card Service | Online precious metal | ICBC Messaging

>> My A/C > Manage Registration A/C > Add Registration A/C

**Add Registration A/C** >>Help

Details of A/C to be added

New Card No.:  >Card No. registered under Internet Banking

New A/C No.:  >A/C No. registered under Internet Banking

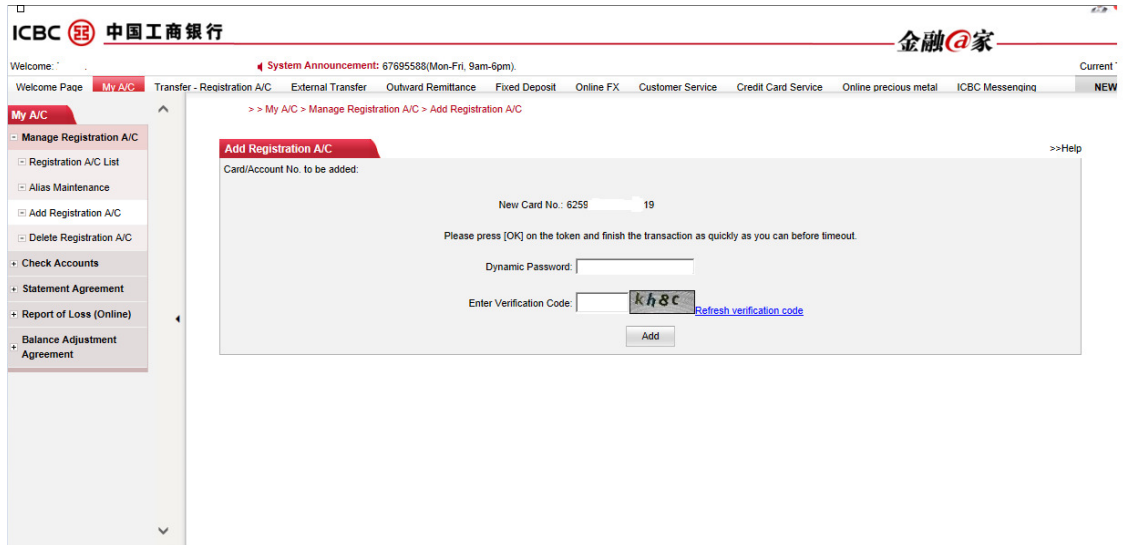
Enter Verification Code:  [Refresh verification code](#)

**Transaction Tips**

1. Enter the Card No. or A/C No. you want to add in the field "New Card/Account No";
2. Click "Check A/C", select newly added sub-A/C and complete the registration of account yourself. "Check A/C" only allow you to check registration account and accounts which receive money;
3. Authenticate your identity ( USB-Shield Customers only) and finish the registration.

Note: This function is for USB-Shield Customers only.

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3. If this is the first time receiving OTP via your token to make online payments using your ICBC Visa Credit Card, you will need to enter your personal internet banking password and the Verification code. Proceed to click “Activate now” to complete your payment.



4. All subsequent transactions will only require you to enter the OTP generated by your token to complete the payment. The steps are as follows:

Verified by  
VISA  
VISA U.S.I.

ICBC 中国工商银行

Please submit your Verified by Visa password  
Merchant: Singapore  
Amount: SGD64.95  
Date: 4/16/2015  
Card number: \*\*\*\* \* 0018

Please enter the following numbers on your Token: 14110864.95

The above picture includes 6 digits random number and transaction amount, please check it carefully.

Please press [Confirm] on the token and finish the transaction as quickly as you can before timeout.

Dynamic Password:

Enter Verification Code:  refresh

Submit Cancel

- a. Enter your token password to activate your token.
- b. Enter the code reflected in the 'Verified by Visa' page into your token,(eg. Please enter 14110864.95 into your token) then press "OK".
- c. The token will generate a 6 digit OTP.
- d. Please enter the 6 digit OTP into the Dynamic Password field.
- e. Enter the Verification Code.
- f. Press "Submit" to complete your payment.

Please visit [www.icbc.com.sg](http://www.icbc.com.sg) for details of <Introduction on USB Token Usage> and <Internet and Mobile Banking Security Tips and Precautions>.