

Your card is ready to be used for 3D Secure online transactions.

The Danske Bank cards have a 3D Secure additional protection offered at no extra cost, which enhances the security of your online transactions. No additional registrations are required to use the 3D Secure service. You only need to have your current mobile phone number registered with the Bank.

All cards issued by the Bank can be used for online payments up to the limits set on the card.

What is 3D Secure?

3D Secure is an authenticated payment system (also known as 'Mastercard ID Check' or 'Mastercard Secure Code') to enhance online transaction security. It prompts you for confirmation of a payment by entering a static password (created in accordance with the algorithm provided by Danske Bank) and a one-time passcode consisting of 6 digits and received as a text message ("the SMS passcode"). The SMS passcode is texted by the Bank to the cardholder's mobile phone number registered in the Bank's system.

When performing a 3D Secure transaction, the cardholder is identified by the card number, expiry date, CVC2 code, as well as the above mentioned static password and the one-time SMS passcode. The static password and the SMS passcode should be entered on the dedicated website, to which the cardholder is redirected when paying online with a card at the merchant with the 3D Secure service.

Remember to provide the Bank with your current mobile phone number to which the Bank will send the SMS passcodes.

Are there any costs related to the 3D Secure?

The service is free of charge. The Bank does not charge any additional fees for the processing of payments secured with 3D Secure.

What is a static password?

Static password is one of the two authentication elements used for online transactions in the 3D Secure service.

How can I get a static password?

Information on how to create a static password was sent to the Bank's customers on October 12, 2020.

Should you have any questions regarding the static password, please contact the Bank at +48 22 515 35 34. The connection will be subject to standard operator charges.

What if I entered the static password incorrectly?

Three incorrect attempts of entering a static password will result in blocking the 3D Secure service on the card.

To unblock the service, please contact the Bank at +48 22 515 35 34. The connection will be subject to standard operator charges.

What if I entered the SMS passcode incorrectly?

It is possible to resend the SMS passcode by selecting the button "Resend SMS". After entering a wrong passcode three times, the 3D Secure facility is blocked on the card.

What should I do if I am not paying with a card and I have been texted an SMS passcode, though?

Please contact the Bank immediately to notify about such situation.

How long is the SMS passcode valid?

The passcode is valid 8 minutes and it expires afterwards. There is a possibility to resend the SMS passcode by selecting the option "Resend SMS". After using this option three times, it is deactivated. Then you need to repeat the purchase process on the Internet.

What if my phone number is not in the Bank's system or is not valid?

In this case, your transaction at an online merchant with the 3D Secure facility will not be authenticated with a texted passcode, as a result of which it will not be processed. You will need to provide/update your mobile phone number with the Bank.

How can I update my phone number registered with the Bank?

You can easily update your data by contacting the Bank at +48 22 515 35 34. The connection will be subject to standard operator charges.

Where and when can I make a 3D Secure transaction?

3D Secure transactions can be made at online merchants supporting the authentication system Mastercard ID Check / Mastercard Secure Code.

For a payment to be processed, the amount requested to be transferred may not be higher than your card limits, incl. daily Card Not Present transaction limit (eCommerce and Mail Order\ Telephone Order).

Check your card limit settings. To change your card limits and to enable online payments, please contact the Bank at +48 22 33 77 133. The connection will be subject to standard operator charges.

Important note: The Bank never asks cardholders to give their card PIN codes when making payments.

Will I be able to pay with the Bank's card at an online merchant without the 3D Secure facility?

Yes. In this case, you just need to enter the card details required by the merchant, including card number, expiry date and CVC2 code.

What does it mean that the 3D Secure facility is blocked on the card?

In this situation it is not possible to pay with the card at an online merchant with the 3D Secure facility.

How can I unblock the 3D Secure facility on the card?

Please contact the Bank at +48 22 515 35 34. The connection will be subject to standard operator charges.

Questions or queries?

Should you have any questions or queries, please contact the Bank at +48 22 515 35 34. The connection will be subject to standard operator charges.