Frequently Asked Questions

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VERIFIED BY VISA – ONLINE SECURE

VISA

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QUESTION	ANSWER
What is a One-Time Password (OTP)?	OTP is service offered by the bank whereby customers can authenticate, or confirm their online card transactions. When you transact online on a merchant site that requires an OTP, the OTP will be send to your mobile phone via SMS. You must then enter the OTP received to complete the transaction.
What are the benefits of OTP?	An OTP is a unique code which the bank will send to our customer's registered mobile phone in order to authenticate the customer performing an online transaction using a Bank Gaborone Visa Credit and Debit card on a merchant's website participating in 3D secure. This can be identified on the merchants website by the "Verified by Visa" logo
Is an OTP required for all transactions for online merchants?	No, only online merchant who: - have the logo Verified by Visa SecureCode; - requires you to enter the OTP to complete the transactions.
How do I know if I need an OTP to complete my online transaction?	Look out for the Verified by Visa logo SecureCode at the participating online merchant. After entering your card details to make a payment, the merchant website will request an OTP.
Will I be able to enjoy these benefits when transacting online at the merchants that are not compliant to this service?	Unfortunately not, but this service is already available with many online merchant.
Can an OTP be sent to all mobile phone numbers?	Yes, the OTP will be sent to any valid mobile number that is linked to your account
If I do not have a mobile phone number that is registered in the Cavmont Bank system, can I still make transactions online?	No, you will not be able to do transactions online at the merchants that have a sign Verified by Visa SecureCode. If you need to update your personal information on the Cavmont Bank system, please visit your Cavmont Branch as soon as possible.
What should I do if I have not received the OTP?	If you do not receive an SMS of OTP within 30 seconds after you have entered the web page that requires you to enter the OTP, you can click on "Resend OTP" to request the resent of the OTP. You can also contact Cavmont Bank on 3333 to

	ensure that your mobile number is current and accurate on the Cavmont system.
What will happen if I have incorrectly entered OTP for several times?	You have 3 attempts to enter your OTP. However, if you still enter the wrong OTP after the third attempt, you have to return to the merchant's online transaction page to recapture the transaction.
How long will OTP be valid?	Your OTP is valid for 10 minutes only.
What should I do if I fail to enter my OTP until it expires?	If after 10 minutes you still have not entered the OTP, you may then click the "Resend OTP" to request the resending of the OTP.
Can I receive the OTP when I am overseas?	Yes, we will send the OTP to your mobile phone number already registered in the Bank Gaborone system. When you are overseas and using an overseas mobile service provider, please make sure your mobile phone is able to receive international SMS' which will enable you to receive the OTP.
How do I unblock my card?	If your card is blocked due to entering the wrong OTP 3 times, you can contact Cavmont Bank on 3333 or please visit your Cavmont Branch as soon as possible.