



SBM e-secure

USER GUIDE

SBM Bank (Mauritius) Ltd
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SBM e-secure User Guide

What is SBM e-secure?

SBM e-secure provides an additional layer of protection for your online purchases at registered merchants using two-factor authentication, by means of a One-Time Password (OTP) sent to your registered mobile number or email address to complete your transaction.

How does SBM e-secure work?

Step 1

Perform purchases at any Visa Secure/MasterCard Secure Code registered merchant.

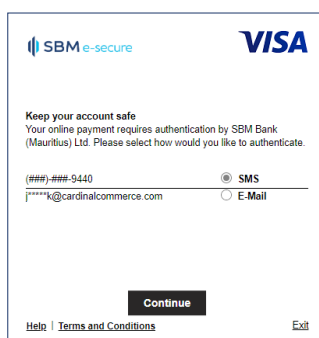
Step 2

Checkout:

- Proceed to checkout page.
- Enter your SBM card number, expiry date and the 3 digits located at the back of the card on the checkout page.

Step 3

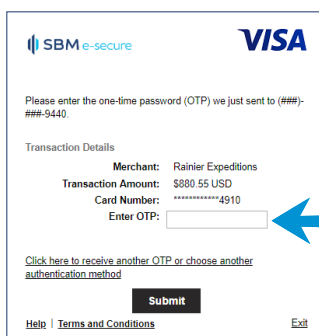
- An e-secure pop up window will appear, asking you to select the preferred authentication channel to send the OTP.



The screen displays the SBM e-secure and VISA logos. It prompts the user to 'Keep your account safe' and states that online payment requires authentication by SBM Bank (Mauritius) Ltd. The user is asked to select how they would like to authenticate. There are two radio buttons: 'SMS' (selected) and 'E-Mail'. Below the radio buttons, the user's registered mobile number '(###)###-9440' and email address 'j****k@cardinalcommerce.com' are shown. A 'Continue' button is at the bottom, along with links for 'Help', 'Terms and Conditions', and 'Exit'.

***Note: Customers registered for one channel only will not get this option.**

- You will receive an OTP on your registered mobile number or e-mail address based on the authentication channel selected.
- Enter your e-secure OTP and proceed to complete payment.

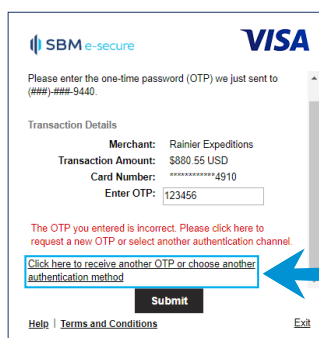


The screen displays the SBM e-secure and VISA logos. It prompts the user to 'Please enter the one-time password (OTP) we just sent to (###)-###-9440.' Below this, 'Transaction Details' are shown: Merchant: Rainier Expeditions, Transaction Amount: \$880.55 USD, Card Number: *****, and Enter OTP: [input field]. A blue arrow points to the OTP input field. Below the input field is a link: 'Click here to receive another OTP or choose another authentication method'. A 'Submit' button is at the bottom, along with links for 'Help', 'Terms and Conditions', and 'Exit'.

Enter the 6 Digits Code (OTP) received on your mobile number or email address in the field

What to do in case of incorrect OTP or OTP not received?

- Please click on the link 'Click here to receive another OTP or choose another authentication method'



The screen is identical to the previous one, but with an error message: 'The OTP you entered is incorrect. Please click here to request a new OTP or select another authentication channel.' A blue box highlights the link 'Click here to receive another OTP or choose another authentication method'. A blue arrow points to this link. The 'Submit' button and footer links remain the same.

Click here

- Proceed as per Step 3 above.

Do not hesitate to reach out to us for support and/or assistance using the contact details below

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