

Making your online transactions on Exim Bank VISA & MasterCard Cards more secure

Dear Valued Customer,

Your financial security is our utmost concern. We have taken few steps to make your Online/ E-Commerce transactions more secure on your EXIM Bank VISA & MasterCard products such as Debit, Credit & Pre-paid cards from 3rd Feb 2018.

As per Payment Card Standards, an online/E-Commerce transaction is termed as Non-Secure, if it is completed by entering the 16-Digit card number, Expiry date & an optional Card Verification Value 2 commonly known as CVV2.

The E-Commerce Non-Secure transactions bear the following risks:

- As per Payment Card Standards, E-Commerce Non-Secure transactions are not liable for chargebacks since they are completed only with Card number, Expiry date & an optional CVV2
- Thus, a malicious person / entity can capture card details & conduct E-commerce transactions on sites that accept Non-Secure transactions

Therefore, as a proactive measure to safeguard Exim Bank cardholders from above mentioned threats, the following rules will apply on your Exim Bank Cards.

| Card Type | Authorization Rule |
|-----------------------------|--|
| All Exim Bank Debit Cards | OTP (One time Password) is mandatory CVV2 Present (Matching) is mandatory |
| All Exim Bank Credit Cards | OTP (One time Password) is Optional CVV2 Present (Matching) is mandatory |
| All Exim Bank Prepaid Cards | OTP (One time Password) is Optional. CVV2 is Optional |

This additional security layer is implemented to safeguard all our cardholder interests and does not impact ATM & Point-of-Sale transactions.

We encourage the use of Pre-Paid cards to reduce the risk and increased convenience on Non-Secure Sites. Pre-Paid Cards offer you following benefits:

- An ideal alternative to carrying cash
- It can be used as a travel card as you can top-up the expenditure amount
- Can be used to make purchases on-line, or at a Point of Sale machine at a merchant and ATM's.
- They are internationally accepted.
- Very Secure as they use Chip and PIN Technology.
- Can be topped up from Exim Mobile Banking or through Mobile Wallets like M-Pesa, Airtel Money and Tigo Pesa

Also, please ensure that your mobile number is updated in the Bank's records. In case of any further queries, please contact the Exim Bank call center on +255-800780111 or write to us on customercare@eximbank.co.tz

Yours sincerely,
Customer Care
Exim Bank Tanzania Ltd



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