

1. What is an E-Commerce Transaction?

An E-Commerce transaction refers to the online purchase of products or services paid using a Debit/Credit/Prepaid Card and a CVV (Card Verification Value) number.

2. Who is eligible for making an E-Commerce transaction with his/her debit card?

All customers who hold a SBM Visa, Mastercard or UPI debit card and who have activated the E-Commerce feature on their debit card(s).

3. How can I make an E-Commerce Transaction?

The customer has to enter the 16-digit card number, the 3-digit CVV (Card Verification Value) number and the one-time-password (OTP), if required, to authorize payment. The CVV is a 3-digit number printed on the back of the Debit Card while the card's expiry date is printed on the front.

4. Do I need to enter my PIN to make an E-Commerce transaction?

PIN is not required for E-commerce transactions. However, an OTP (One-time Password) will be required if purchases are done on a secured website.

5. Can I Change the CVV number?

No, the customer cannot change the CVV number.

6. What can I do if the CVV Number is not readable on my Debit Card?

The customer is advised to call at any SBM branch to apply for a new Debit card.

7. How will you receive the One-Time Password (OTP)?

On your mobile number or email address registered at SBM.

8. What should I do if I did not receive the One-Time Password (OTP) on my registered mobile number or email address when making an online payment on a Secured website?

- Immediately call the SBM Contact Centre on (230) 202 1256 during business hours (9.00 A.M. to 4.30 P.M. on weekdays) or send an email to customerservice@sbmgroup.mu
- Of note, after business hours, during weekends and on public holidays, call the SBM PRM Team on (230) 202 1256 or send an email to prmtteam@sbmgroup.mu

9. What to do if my contact details are not updated to receive the One-Time Password (OTP) or SMS Notification? (Retail/Private Banking)

- SBM Internet Banking (IB) users can update their contact details on the IB platform itself by following the steps listed below:
 - ✓ Log in to the IB platform > My Profile > Personal settings to update your contact details.

OR

- ✓ Click directly on **"Login issue with OTP - Update e-Contact Details"** on the IB homepage to change your contact details if you have either a valid SBM Debit or SBM Credit or SBM Prepaid card.
- Customers who are not registered for the Internet Banking service should call at any SBM Service Unit in person, bringing along their National Identity Card/ valid passport to update their contact details.

For more information, reach out to the SBM Contact Centre on (230) 202 1256 during business hours (9.00 A.M. to 4.30 P.M. on weekdays) or send an email to customerservice@sbmgroup.mu. You may also call the SBM PRM Team on (230) 202 1256 after business hours, during weekends and on public holidays or send an email to prmtteam@sbmgroup.mu.

10. What to do if I want to activate/deactivate the E-Commerce feature on my debit card?

For Retail & Private Banking

- (1) To proceed with activation/deactivation of E-commerce feature:
 - Log in to the SBM Internet Banking platform on Path: General Services > Service Requests > New Requests > Request Type Cards > Activate/Deactivate e-Commerce transaction or
 - Log in to the SBM Mobile Banking app on Path: More > Services > Debit Cards > Activate/Deactivate e-Commerce transaction > Type of Card > Select Card Number or
- (2) Submit a request via a secured email on the SBM Internet Banking platform for activation/deactivation or
- (3) Call at any SBM Service Unit in person, bringing along your National Identity Card/passport, or
- (4) Contact your respective Personal Banker/ Private Banker or
- (5) Call SBM Contact Centre on 202 1256 during regular business hours (from 9.00 A.M. to 4.30 P.M. on weekdays) to activate/deactivate the E-commerce feature on your debit card(s) or

10. What to do if I want to activate/deactivate the E-Commerce feature on my debit card?(Cont'd)

- (6) Call SBM PRM Team on (230) 202 1256 after business hours, during weekends and on public holidays to activate/deactivate the E-commerce feature on your debit card(s).

For Corporate Banking

- (1) Contact your respective Relationship Manager or
- (2) Call at any SBM Service Unit in person, bringing along your National Identity Card/passport and all the required documents.

11. Can I increase/decrease my E-Commerce transaction limit?

Yes.

12. What should I do if I need to change the E-commerce limit on my debit card?

For Retail & Private Banking

- (1) To adjust the E-commerce limit accordingly:
 - Log in to the SBM Internet Banking platform on Path: General Services > Service Requests > New Requests > Request Type Cards > Increase/Decrease e-Commerce limit or
 - Log in to the SBM Mobile Banking app on Path: More > Services > Debit Cards > Increase/Decrease e-Commerce limit > Type of Card > Select Card Number or
- (2) Call at any SBM Service Unit in person, bringing along your National Identity Card/passport, or
- (3) Contact your respective Personal Banker/Private Banker.

For Business/Corporate Banking

- (1) Contact your respective Relationship Manager or
- (2) Call at any SBM Service Unit in person, bringing along your National Identity Card/passport and all the required documents.

13. How to prevent online frauds on your debit card(s)?

- Check your transactions and account balance regularly
- Always use a secure network when making online purchases
- Only carry out transactions at reputed online stores/merchants
- Never share your card details with others.

14. Who should I contact if I encounter any issue related to E-commerce on my debit card or notice any suspicious transaction?

- Immediately call the SBM Contact Centre number on (230)202 1256 during regular business hours (from 9.00 A.M. to 4.30 P.M. on weekdays) or send an email to customerservice@sbmgroup.mu
- You may also call the SBM PRM Team on (230) 202 1256 after business hours, during weekends or on public holidays or send an email to prmtteam@sbmgroup.mu

15. What is the default E-commerce limit on my debit card and what is the maximum E-commerce transaction limit that I can set using the SBM Internet Banking platform or the SBM Mobile Banking app (IB/MB)?

CARD FLAVOUR	DEFAULT TRANSACTION LIMIT	MAXIMUM TRANSACTIONS LIMIT ALLOWED ON IB/MB
VISA CLASSIC DEBIT	MUR 10,000	MUR 25,000
MASTERCARD DEBIT UNEMBOSSED	MUR 10,000	MUR 25,000
UNIONPAY DEBIT	MUR 10,000	MUR 25,000
VISA PLATINUM DEBIT	MUR 50,000	MUR 100,000
MASTERCARD PLATINUM DEBIT	MUR 50,000	MUR 100,000
VISA BUSINESS DEBIT	MUR 50,000	N/A

16. What should I do if I need to increase my E-commerce transaction limit above the maximum authorised on IB/MB?

You should either visit any SBM branch or contact your Personal Banker/Private banker.

17. What is the maximum E-commerce transaction limit authorised at SBM Service Units?

The maximum E-commerce transaction limit will be determined based on the available balance on the cardholder's account and subject to approval by Senior Managers/Head of Retail.