ARBUTHNOT LATHAM
Bankers since 1833

Visa Secure Authentication Process
Frequently asked questions

What is the One Time Passcode (OTP)?
The OTP is a code that will be sent to you via SMS text message when you are about to make an online payment. The code will be sent to the mobile phone number we hold on record for the payment card being used.

How quickly will you receive the OTP?
When you make an online transaction that requires OTP, you will receive your code in seconds. In exceptional circumstances it may take longer. You may need to check your network coverage and your ability to receive text messages with your mobile phone service provider.

Can I use the OTP for multiple transactions?
No, each OTP is valid for a single transaction only.

How long is the OTP valid?
The OTP is valid for 60 seconds. If you do not enter the OTP within 60 seconds, you can request a new OTP to be sent to you on the payment authentication screen.

What if I enter the OTP incorrectly?
If you enter the code incorrectly three times you will need to start the payment again which will prompt a new OTP to be sent to you.

Will it cost me anything to receive the OTP by SMS text message?
Arbuthnot Latham will not charge you, however please check the service agreement with your mobile phone provider for any text message charges.

What happens if I am overseas?
You can receive an OTP overseas if your mobile phone and SIM card allow global roaming and the country you are in operates a compatible network. Please check with your mobile phone service provider before you leave for further information about global roaming.

Can I opt out of OTP authentication?
No, an OTP is mandatory for websites that support the Visa Secure authentication process.

Will I still receive the OTP via SMS text message to my mobile phone for replacement cards issued in the case of lost, stolen or renewed cards?
Yes, if there is no change to your mobile phone number you will receive the OTP and can start using your new card for online transactions immediately.

Who should I contact if I experience problems?
If you experience any problems while making a transaction that requires an OTP please call us.

Private Banking Support: +44 (0)20 7012 2600
Commercial Banking Support: +44 (0)20 7012 2100

For business. For family. For life.

Contact Information

Arbuthnot Latham & Co., Limited

Registered Office

Arbuthnot House
20 Finsbury Circus
London EC2M 7EA

+44 (0)20 7012 2500

banking@arbuthnot.co.uk
arbuthnotlatham.co.uk

Bristol

St Catherine's Court, Third Floor
Berkeley Place, Clifton
Bristol BS8 1BQ

+44 (0)117 440 9333

Exeter

The Senate, Ground Floor
Southernhay Gardens
Exeter EX1 1UG

+44 (0)1392 496 061

Manchester

82 King Street (8th Floor)
Manchester
M2 4WQ

+44 (0)161 413 0030

AL216 / 12 August 2024