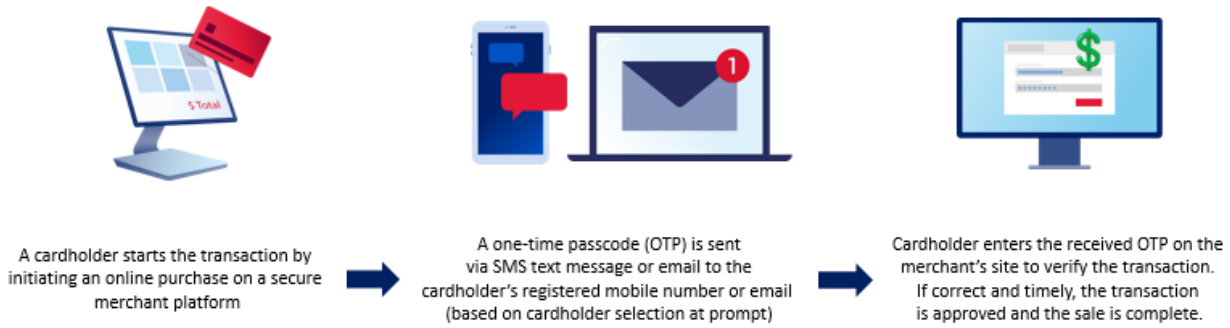
One-Time Passcode (OTP) Authentication FAQ

To enhance security for online transactions, Bank of America is introducing OTP verification for select card-not-present purchases. This process helps protect cardholders against unauthorized use while maintaining a seamless payment experience. Below you'll find key facts and answers to common questions about this change.

Transaction Flow



One-Time Passcode (OTP) facts:

- Each OTP is unique per transaction and valid for 10 minutes.
- Cardholders have 3 attempts per transaction to enter the OTP correctly before contacting servicing.
- Cardholders can request a new OTP up to 3 times per transaction before contacting servicing.

Frequently Asked Questions:

What is a one-time passcode (OTP)?

An OTP is a unique 6-digit numeric code used to verify select online purchases. It is sent via SMS or email to the cardholder's registered mobile number or email address on file.

Why is OTP being introduced?

To serve as an additional layer of security mandated by the merchant and supported by Bank of America for online transactions to help protect against fraud.

Who is impacted?

All Bank of America Commercial cards issued in North America are impacted. These cards are configured to support 3D Secure (3DS) authentication as part of enhanced security measures.

What does this mean for Commercial Card clients?

Cardholders may be asked to enter an OTP when making certain online purchases.

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What qualifies as an online purchase?
Any transaction initiated through a merchant's website. This does not include making an online payment to settle a card balance.

Will every online purchase require an OTP?
No. OTP may be required for some transactions when the merchant uses 3D Secure and other risk-based factors apply.

What actions should cardholders take?
Register for Global Card Access (GCA) and confirm that mobile phone and email details are current. Updates can be made via bofa.com/globalcardaccess or the GCA mobile app.

Can OTP be sent to a different email or phone number?
No. OTP can only be sent to the registered contact information. Updates can be made via bofa.com/globalcardaccess or the GCA mobile app.

What happens if no email or phone number is registered?
The transaction will be declined. Updates can be made via bofa.com/globalcardaccess or the GCA mobile app.

What if I have a phone number outside of North America?
Currently, OTP can only be sent to a North American mobile number. If you do not have a North American mobile phone, you will need to select email delivery for the OTP.

What if an admin makes purchases for an executive?
Ensure the card has a registered contact option accessible to the purchaser, typically an email address.

Who should I contact for assistance?
Call Global Card Services using the number on the back of your card or use the 'Need Help?' option during OTP verification.

Is OTP available globally?
Yes, OTP is already in use in other regions; this rollout applies to North America.

Does OTP apply to recurring payments or subscriptions?
Generally, OTP is required for initial setup, not for subsequent recurring charges.

Can cardholders opt out of OTP?
No. OTP is a mandatory security feature.

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