

## Frequently asked questions

**What do I need to make purchases from merchants that use the Internet security system 3D Secure?**

You need *Ibanka* data – User ID, Password and Access codes from *Ibanka* code card or Digipass.

**How can I become a user of *Ibanka*?**

To apply for *Ibanka* you can in any *SEB banka* Client Service Center.

**Do all Internet shops use the security system?**

Not yet; however, the number of merchants that use the security system is continuously growing.

**Do I need to enter the *Ibanka* data if the merchant has not implemented the security system 3D Secure?**

No, in such case the data of *Ibanka* are not required.

**Does the Bank charges any fees for the activation and use of the security system?**

No.

**Will the access to the *Ibanka* be blocked if the client enters incorrect data 5 successive times at an Internet shop that uses the additional security system?**

Yes, and the times are aggregated if the client enters incorrect data at the *Ibanka* and then again at the Internet shop at the identification.

**How can I make sure that the requester of data is *SEB banka*?**

You can make sure that the data are entered on the Bank's website by the visual design of the window that has to be similar to that of *Ibanka*, also that you are addressed in your name and by the *Verisign Secured* certificate.