

A safer way to pay for your essentials



1. What is 3DS and its benefits?

3D Secure (3DS) is a security protocol used by banks worldwide to authenticate online transactions. It adds protection against unauthorized use of debit/credit cards when making payments online. It is a secure way to authenticate whether a member who is making an online purchase is the rightful owner of the debit/credit card being used.

2. How it works?

When making purchases online, 3DS will prompt the purchasing member to enter a one-time password (OTP) to authenticate the transaction. If the OTP is correct, the purchase transaction will be processed and completed.

- Step 1 – Card information collection
- Step 2 – 3D secure enrollment confirmation
- Step 3 – Redirection to card provider's 3DS page
- Step 4 – Additional security authentication (OTP)
- Step 5 – Redirection to Young Living website
- Step 6 – Payment confirmation

However, if your card is not registered for 3D Secure, your order will immediately proceed to payment confirmation upon checkout (skips Step 2 to Step 5).

3. What is OTP?

OTP is a unique 6-digit number that will be sent via SMS to the registered mobile phone linked to the cardholder's debit/credit card.

OTP can be used only for a single online transaction. Every transaction has a unique OTP.

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4. When do I key in the OTP?

When you checkout either an enrollment or a quick order, you will be directed to VISA/Mastercard authentication screen asking you to enter the OTP.

On the other hand, monthly recurring Essential Rewards (ER) orders will not trigger OTP even the member changes card payment details.

Sample 3DS OTP screen only. This varies from bank to bank.

The image shows a sample 3DS OTP screen. At the top, there are logos for 'Card Network' and 'AnyBank'. The main heading is 'Purchase Authentication'. Below this, it states: 'We have sent you a text message with a code to your registered mobile number ending in 5329.' and 'You are paying Test the amount of 1708.00 using card *****1091.' There is a text input field labeled 'Enter Code Here' and three blue buttons: 'SUBMIT', 'RESEND CODE', and 'CANCEL'. At the bottom, there is a link that says 'Need some help?'.

5. What should I do if I do not receive the OTP?

OTP may be delayed due to circumstances beyond Young Living or your bank's control, as it is telco-dependent. However, if you have not received the OTP within a reasonable period of time, you can request for another OTP by clicking 'Resend OTP' button.

If you do not receive the OTP after multiple attempts, you may reach out to your bank to ensure that your mobile number is updated in your bank records.

If you are overseas, you'll need to turn on your mobile phone and activate your roaming service to make sure you receive the OTP.

6. Do I need to enroll for 3DS so I can receive OTP from my bank?

No, there is no need for any registration. This feature will be automatically enabled on your card. You may also reach to your bank to verify if your card is 3D Secure.