

Dear Editor

We refer to Ms Chua Shu Ting's letter, "Why ask for detailed credit card info?" (Straits Times Forum, 25 April).

Merchants do require customers to provide the three-digit CVV/CVC code when placing order over the telephone. These merchants require the CVV/CVC code for transmission to the card issuing bank when seeking approval of the credit card transaction.

Card Brands have put in place strict requirements for protection of credit card information for compliance by all merchants under the Payment Card Industry Data Security Standards (PCIDSS). In particular, merchants are required to ensure that credit card information, including the CVV/CVC code, is handled in a secured and proper manner, including archival and destruction.

In instances where there are fraudulent transactions arising from the compromise of the card number and other details, consumers will be absolved from such liability. We would like to reiterate that consumers must make their own informed choices as well as be comfortable with the required payment methods for their phone order purchases.

Ong-Ang Ai Boon, Mrs
Director
The Association of Banks in Singapore