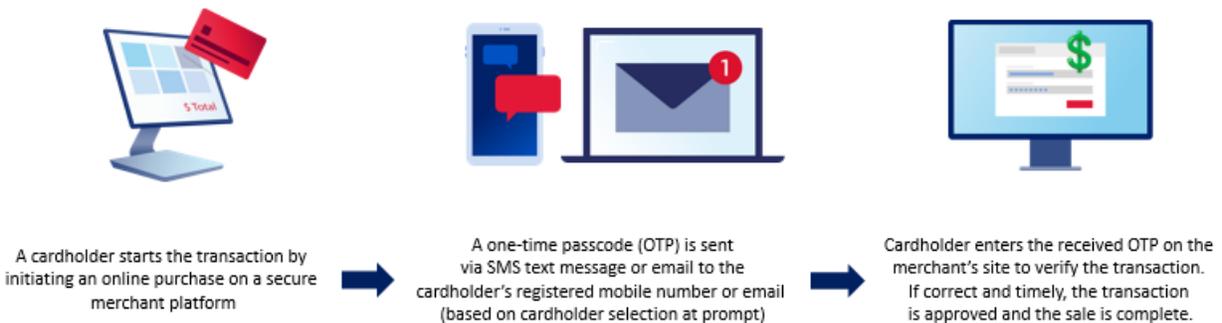


One-Time Passcode (OTP) Authentication FAQ

Bank of America is introducing a self-service option for authenticating qualifying online transactions when merchants use 3D Secure (3DS). Today, these transactions may decline and require a call to Fraud Servicing for approval. With this enhancement, cardholders can authenticate using a one-time passcode (OTP) sent via SMS or email, providing a faster and more convenient experience. Below you'll find key facts and answers to common questions about this update.

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 authenticate qualifying online purchases. It is sent via SMS text or email to the cardholder's registered mobile number or email address on file. An OTP must never be shared with someone else.

How frequently will step-up authentication be required?

OTP will only be required for qualifying online (i.e., e-commerce purchases) transactions when the merchant uses 3DS and additional authentication is required by the merchant. Fraud rules and transaction behavior are not impacted by this enhancement. If you rarely see declines today, you likely won't see frequent OTP prompts after rollout.

Why is OTP being introduced?

When a merchant uses 3D Secure (3DS) today for additional transaction security, qualifying online purchases may require authentication. Currently, these transactions decline, requiring cardholders to call Fraud Servicing for approval. The introduction of OTP provides a self-service authentication option via SMS text or email, reducing the need for phone calls and improving the overall transaction experience.

Who is impacted?

All Bank of America Commercial, Purchasing, and Corporate cards issued in North America with a primary cardholder are eligible. Virtual Pay, Ghost, and Meeting/Department cards are out of scope.

What does this mean for Commercial, Purchasing, and Corporate Card clients?

Cardholders may be asked to enter an OTP for certain online purchases when merchants require 3DS authentication.

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 or recurring charges.

Will every online purchase require an OTP?

No. It will only be requested for qualifying online (i.e., e-commerce purchases) transactions when the merchant uses 3DS and additional authentication is required by the merchant.

What actions should cardholders take?

Ensure contact details (mobile number and email) are current. Cardholders can update via bofa.com/globalcardaccess or the GCA mobile app, or program administrators can update on their behalf using GRAM or Works. Updates are processed overnight, not in real time and must be completed by 7pm EST.

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 GCA mobile app, bofa.com/globalcardaccess, GRAM, or Works.

What happens if no email or phone number is registered?

The transaction will be declined. Cardholders can update contact details via bofa.com/globalcardaccess or the GCA mobile app, or program administrators can update using GRAM or Works. If no update is made, cardholders must use the "Need Help?" option on the OTP screen to contact Fraud Servicing. Servicing will never ask a cardholder to provide the 6 digit OTP code for online transactions.

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.

Didn't receive your One-Time Passcode (OTP)?

If you don't see the OTP in your inbox, check your junk or spam folder. Emails will be delivered from chauthentication.bankofamerica.com. If you requested delivery by text message, ensure your mobile number is correct and able to receive SMS text within the US and Canada. If you still haven't received the code, select "Need Help?" on the OTP screen to contact fraud servicing for assistance.

What if an admin makes purchases for an executive?

The card should have a registered contact option that the purchaser can access, typically an email address. If no accessible contact option is available, the purchaser will not be able to complete OTP verification and must use the "Need Help?" option on the OTP screen to contact Fraud Servicing for assistance.

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?

OTP may be required for initial setup, not for subsequent recurring charges.

Can cardholders opt out of OTP?

No. OTP is a mandatory security feature.

Can cardholders bypass using the OTP?

Yes. If cardholders do not wish to use the OTP when requested, they can use the “Need Help?” option on the authentication screen and call Fraud Servicing directly to support the authentication process.

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