

Bank of America Step-Up Authentication

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1. Cardholders have experienced declines if a merchant required verification through 3D Secure (3DS).
 - There was no way to authenticate the cardholder online.
 - Cardholders were required to call Fraud Servicing to approve the purchase.
2. March 1, 2026 - Bank of America introduced step-up authentication using a One-Time Passcode (OTP) for transactions when the merchant uses 3D Security (3DS).
 - Cardholders can self-authenticate using the OTP via SMS text or email.
 - Eliminates the need to call Fraud Servicing.
 - Simplifies the payment process.
3. To ensure a smooth roll-out, all cardholders are encouraged to complete the following steps:
 - Register their card on Global Card Access (GCA) and ensure that Bank of America has a current mobile phone number and/or email address.
 - If you have already registered, please review and update your contact information if necessary.

Accurate contact information is crucial, especially during times of travel.