

1. How does the 3D Dynamic Password work?

“3D Secure Payments on the Internet” is a service that TBI Bank EAD provides to the cardholders for additional security in card payments on the Internet.

The service is based on the international security standard **3D Secure Code**, developed and implemented by international card organization **Mastercard** through the **Mastercard SecureCode** program. The main purpose is the in-depth verification of the cardholder by additional confirmation of his identity after the introduction of the so-called “3D secret code”.

For each payment with your card on the Internet, the Bank sends a SMS containing a one-time password valid only for the specific payment to the mobile number that you have declared to the Bank,

Important clarifications:

- The 3D password is generated automatically at the time of payment only if the online merchant is also registered in the Mastercard SecureCode program and the website is marked with the following logo:

SecureCode

- The password is valid within 15 minutes only for the specific payment. For every next payment, even to the same merchant, the customer receives a new password on his mobile phone.
- The service will be active on the next day, from the day of the card activation or the day of requesting the service.
- The 3D service will be block in case of 3 wrong attempts to enter the one-time password. In that way, the card will not be able to perform Internet transactions requiring the password. The Cardholder needs to fill in "Application for unblocking access to the service" at the branch office of TBI Bank.
- The service is valid for all debit and credit cards issued by the Bank.
- Mobile numbers served by European Union operators are supported
- The change of a mobile number is performed by submitting an application at a branch of the Bank

2. What do you need in order to use the "Dynamic 3D Secure Code”

- A basic requirement is that you have provided an up-to-date mobile number to which you want the messages with the dynamic password to be sent.

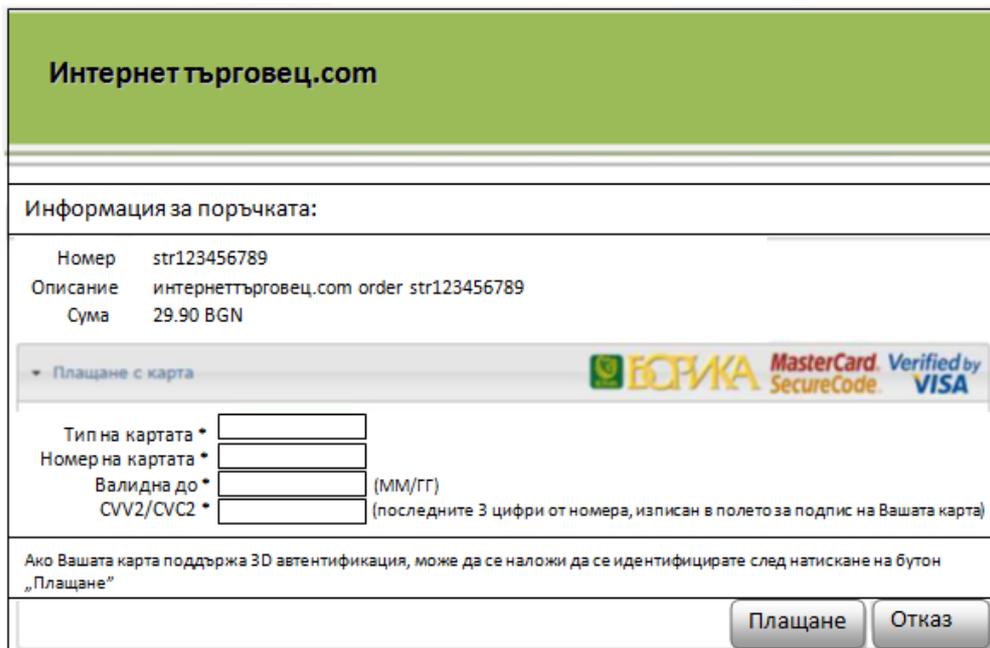
3. How do you sign up for the "Secure Payments on the Internet" service?

- The registration for the service is automatically done by the Bank upon request of the customer and is valid for all bank payment cards;

4. How to pay secure in the Internet?

- **STEP 1:** Open the chosen web page.
- **STEP 2:** Choose a product and payment method
- **STEP 3:** You should enter the mandatory payment card requisites to finalize the purchase

- Card type
- Card number
- Expiry date
- CVV/CVC- the last 3 numbers on the back of the card



Интернет търговец.com

Информация за поръчката:

Номер str123456789
Описание Интернет търговец.com order str123456789
Сума 29.90 BGN

Плащане с карта

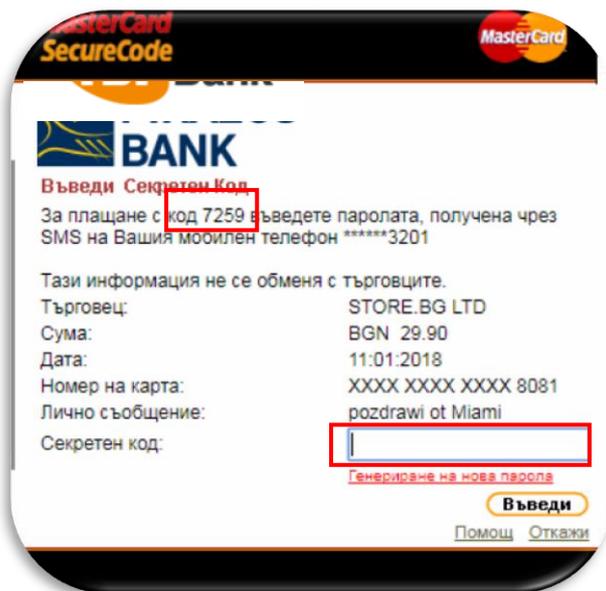
Тип на картата *
Номер на картата *
Валидна до * (ММ/ГГ)
CVV2/CVC2 * (последните 3 цифри от номера, изписан в полето за подпис на Вашата карта)

Ако Вашата карта поддържа 3D автентификация, може да се наложи да се идентифицирате след натискане на бутон „Плащане“

Плащане Отказ

In case that the purchase is through merchant who is not a participant in the secure payment programs, the payment ends with this step!

- **STEP 4:** In case that the transaction is to a merchant that is participant in the secure payment program on the Internet, the system will take you to a further step for additional verification
- An active field screen is displayed **PASSWORD/СЕКРЕТЕН КОД**



MasterCard SecureCode

BANK

Въведи Секретен Код

За плащане с код 7259 въведете паролата, получена чрез SMS на Вашия мобилен телефон *****3201

Тази информация не се обменя с търговците.

Търговец: STORE.BG LTD
Сума: BGN 29.90
Дата: 11:01:2018
Номер на карта: XXXX XXXX XXXX 8081
Лично съобщение: pozdravi ot Miami
Секретен код:

Генериране на нова парола

Въведи

Помощ Откази

- After a few seconds the system sends a free text message with the 6-digit password to mobile number ***** 3201 (the client) with the following content:

„Vashata ednokratna parola za SecureCode e 123456 (za plashtane s kod 7259)”

- You should enter the received password in the "Security Code" field as it is shown on the screen above;
- If the message is not received, erased, etc., when the option "**Generate new password**" is selected, the system sends a new password
- Select „Enter”

5. Recommendations for your security:

- Pay with your card only to merchants who have a good reputation and are certified for Mastercard SecureCode
- After each purchase, it is advisable to keep merchant information - name, address, telephone, contact person, until receiving the goods / service
- Make sure that the purchase confirmation screen contains the logo of TBI Bank. The presence of this item proves that the payment is checked by the Bank and the information you enter is not disclosed to other persons.
- Check the exact amount of the payment. Take a look at the decimal point.
- Do not reply to emails that refer you to websites where you must enter confidential information related to your bank card, bank account, PIN or 3D Secure Code.
- Inform the Bank immediately if you have any doubts that someone has learned confidential information about your card.
- For payments with your card, use only a personal computer, phone, tablet, or other device! Avoid using someone else!

If you need further information, please contact us by phone

0700 17 571 or * 8242