

## GUIDANCE ON USING THE SERVICE 3D SECURE CODE

What does 3D Secure Code mean?

„TBI Bank“ EAD presents to its customers its new product 3D Secure Code – the most advanced security system for Internet shopping. The service is available for all card holders and for those customers, who want to issue a card. This Code does not burden the customer with the issuance of a new card. The Code offers you the opportunity to protect your card against fraud when shopping on the Internet.

The 3D Secure Code is only used in the websites of online retailers. You shall be able to use your card seamlessly, as usual and with no limitation, by applying the steps of the respective seller.

When you use the 3D Secure Code and shop from sellers, who are granted with a certificate for this service, you additionally increase the security level of your card, and this is completely **free**.

Each customer, a holder of a debit or credit card, receives information on the new service on an e-mail address indicated by the client, as well as in the monthly statement of the client's account.

### IMPORTANT HIGHLIGHTS:

#### I. Registration for the service 3D Secure Code

##### ❖ First Stage

- First Stage for citizens on the territory of the Republic of Bulgaria;
- First Stage for citizens outside the territory of the Republic of Bulgaria.

##### ❖ Second Stage: Registration on the web-page of the Bank at "BORICA-BANKSERVICE"

- II. How to shop on the Internet with the service **3D Secure Code**?
- III. Profile Management.
- IV. Forgotten Secure Code.

#### I. Registration for 3D Secure Code

The cardholder receives their Temporary password to access all ATMs in the country within the system "BORICA-BANKSERVICE" that support this function.

The registration for the service is performed in two stages. The First Stage is divided in two sub-stages: for citizens on the territory of the Republic of Bulgaria, and for citizens outside the territory of the Republic of Bulgaria. The Second Stage is generally valid for nationals of the country and outside it.

##### ❖ First Stage

- **First Stage for citizens on the territory of the Republic of Bulgaria: Receive a password at an ATM**

1. The cardholder inserts their card in the cash-machine.
2. The cardholder selects "Other Services".

3. The cardholder selects "Payment via Internet"
4. The cardholder selects „Verified by Visa / MasterCard Secure code“
5. On the next screen the cardholder selects "Temporary Password for Registration".
6. The cardholder enters the PIN code of the card.

The advice slip is printed automatically, where there is a randomly generated 8-digit temporary password. In case of a failure to print the advice slip, it is highly recommended that the client repeat the same steps on a different ATM.

- **First Stage for VIP clients and for citizens outside the territory of the Republic of Bulgaria.**

1. The cardholder receives a letter with a Temporary Password automatically generated from the Bank for the registration of the service 3D Secure Code.
2. Cardholders with newly issued cards receive a Temporary Password in an envelope together with the PIN code of the card.

- ❖ **Second Stage: Registration on the web-page of the Bank at "BORICA-BANKSERVICE"**

At this stage of registration the cardholder has to change the Temporary Password with one that is familiar only to the cardholder. It is necessary to visit the indicated link with the web-page of the Bank and to follow the steps:

1. Start of the registration

The cardholder enters the indicated address of the Bank on the Internet. The following screen appears:

With the left mouse button click, the cardholder presses the button "Register", and the following window appears:

The cardholder presses the button "Registration with Temporary Secure Code", and the following window appears on the screen:

2. Identification

The cardholder fills the following fields:

- Number of the card for registration for 3D Secure Code;
- An updated e-mail address.

Then presses the button "Continue". A screen with the General Terms & Conditions of "TBI Bank" EAD for providing and using the service 3D Secure Code appears.

3. General terms of the Service.

The cardholder gets acquainted with the General Terms and marks the field "Agree", and presses the button "Continue". The following screen appears:

4. Enter Temporary Secure Code

The cardholder enters the Temporary password and clicks the button "Continue". The following screen appears:

5. Personal Secure Code.

The cardholder fills the following fields:

- ✓ Secure Code – This is the code that the client chooses on their own, and which will serve the client for online shopping at Internet from sellers with a 3D Secure Code Certificate
- ✓ Confirm the Secure Code – Reinsertion of the Secure Code.
- ✓ Reminder Question – This is a question that the client chooses alone, with the purpose of helping the client to remember the Secure Code in case it has been forgotten.
- ✓ A Hint Reply – This is the reply of the secret question, again coined by the cardholder and known only by the cardholder.

The client presses the button "Continue".

6. Personal message

In the field "Personal message" the cardholder enters a message they invented, which will appear at every online shopping transaction at retailers included in the service, and presses the button "Enter".

7. End of the registration

The registration has been completed successfully!

## **II. How to shop on the Internet with the service 3D Secure Code?**

When the cardholder is shopping on the Internet at sellers who maintain the service, a message appears on the screen:

1. Enter the Secure Code.
2. Help

If the client needs help, and clicks this button, the following screen appears:

For questions and problems, please contact a representative of the Bank:

- ✓ During working hours with an employee from Card Operations Department.
- ✓ Outside operations hours with the duty officer from the Call Center.

3. Wrong Secure Code.
4. Secret Code

After 3 times of wrongly entered Secure Code, the following screen appears:

5. Change the Security Code
6. Failed to identify

After the maximum number of the Security Code entries, the cardholder shall be blocked, and the following screen appears:

### **III. Profile Management**

1. Enter

For customers who already have the necessary registration for using the 3D Security Code, press "Profile Management Login".

A window reading "Profile Management - Identification" appears:

2. Identification

The cardholder enters the number of the card and the Secure Code, and presses the "Next" button.

The customer chooses among several options for the Profile Management:

- Transaction History
- Profile Update
- Cancel Registration.

3. Transaction History

This menu allows the client to obtain the required information, regarding the transactions executed via this card with the 3D Secure Code service included, as the customer specifies the period for the extracted information of transactions.

#### 4. Profile Update

This menu allows the cardholder to change and to update the data entered by the customer at registration. Within this menu the client can change the e-mail, the Secure Code, the Reminder Question, the Hint Reply, and the language for displaying the information.

After pressing the button "Update", the new information shall be saved.

#### 5. Cancel registration

The menu allows the client to cancel the service 3D Secure Code.

The following window appears on the screen:

By pressing the button "Next" the customer cancels the service 3D Secure Code for their card.

### IV. Forgotten Secure Code

In case of a forgotten Secure Code, it is necessary to set up a new one from the cardholder. This can be performed through the Reminder Question or with a new Temporary Password.

#### 4.1. Set up a new Secure Code with the help of the Reminder Question during the shopping session.

4.1.1. Set up a new Secure Code with the help of the Reminder Question in "Profile Management".

4.1.2. Set up a new Secure Code – login.

The cardholder clicks the button "Login to Profile Management". The following screen appears:

4.1.3. Enter the number of the card

The cardholder enters the number of the card and presses the button "Forgotten Secure Code". A screen appears:

4.1.4. Forgotten Secure Code

The cardholder enters the reply of the Reminder Question, and presses the button "Enter". A screen appears:

**4.1.5.** Set up a new Secure Code.

The cardholder creates a new Secure Code, and presses the button "Submit". A screen appears:

This completes successfully the set up of a new Secure Code.

**4.2. Set up of a new Secure Code with the help of a new Temporary Password**

After entering the 3D Secure Code 3 times, the clients' profile of the cardholder shall be blocked, and a new Temporary Password shall be required to obtain. The cardholder may receive it at an ATM within the "BORICA-BANKSERVICE" system. The operation is already available for registered users only. The Temporary Password shall be valid for 15 calendar days, starting from the date of generation at ATM.

## Your Personal Bankers