

Notice on the improved method of protection against unauthorized use of the payment cards for individuals for online purchases - 3D Secure

Eurobank a.d. has introduced 3D Secure technology for Visa and MasterCard payment cards for individuals, which provides additional security for online purchases.

What is 3D Secure?

3D Secure is an international security protocol supported by Mastercard (mastercard ID Check) and Visa (Verified by Visa) card institutions, which provides the payment card user with additional security when using the payment card online.

Namely, in order to verify the authenticity of the card user, the Bank may request user authentication by entering a one-time password (One Time Password) at the online merchant that support payment using the 3D Secure protocol.

One-time password (One Time Password) is received during payment via SMS to the registered mobile phone number.

You can only use the password for one payment.

How do I register to use 3D Secure?

All Visa and Mastercard payment cards issued by Eurobank a.d. are automatically registered for this service. The only condition that needs to be fulfilled is the registration of the mobile phone number to which the SMS message with a one-time password will arrive. If your mobile phone number is already registered in our system and you have not changed it in the meantime, no re-registration is required.

If you do not have a registered mobile phone number in Eurobank or you need to update your existing mobile phone number, you need to call our Contact Center by calling the phone number +381 11 20 23 353 * (from a mobile phone or from abroad) or 0800 11 11 44 * * (from a landline) and register your mobile phone number so that you can use SMS one-time password services.

Is every internet transaction secured with 3D Secure protocol?

The 3D Secure protocol verifies only transactions that are performed on the sites of Internet retailers that participate in 3D Secure protection.

If there is a **mastercard ID Check** or **Verified by Visa** logo on the internet merchant's website, the merchant participates in the 3D Secure program.

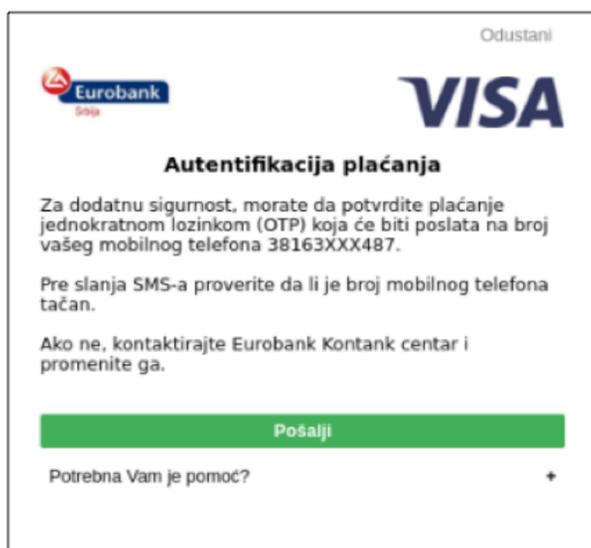


If the internet merchant does not participate in the 3D Secure program, the purchase transaction will be authorized without additional authentication and you will not receive a one-time password (One Time Password) via SMS.

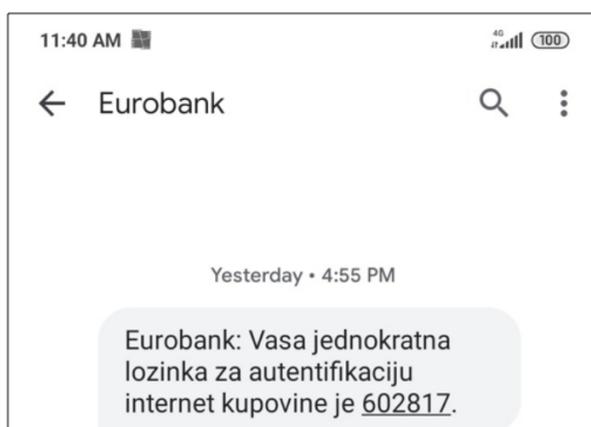
How does the 3D Secure service work?

When paying at the online merchant, you need to enter the necessary data from the payment card.

After selecting the "Payments" option, the following screen appears:



If the mobile phone number displayed on the screen is correct, click on the **"Pošalji"** field, and you will receive a text message with a one-time password to the registered mobile phone number.



In the field provided for entering a one-time password, it is necessary to enter the password you received via SMS and click on the **"Potvrdi"** field, after which additional authentication and approval of the purchase transaction is performed.



I do not receive text messages with a one-time password. What should I do?

You need to contact the Eurobank Contact Center and check if you have a registered mobile phone number or if the information is up to date.

If you have not previously reported your mobile phone number or you have changed it in the previous period, you need to report your correct mobile phone number to the Contact Center.

I entered the wrong one-time password. How do I get a new one?

You can twice enter a one-time password in one transaction.

After the third wrong attempt, the transaction will be aborted.

If you make a mistake in entering the one-time password 3 times in the next transaction, you will be able to execute the next transaction after 24 hours.

You can get a new password by clicking on the field **"Pošalji ponovo SMS OTP"**.



For help and all additional information, please contact us via the Eurobank Contact Center at +381 11 20 23 353 * (from a mobile phone or from abroad) or 0800 11 11 44 ** (from a landline)

* Calls are charged at the standard rate of your operator

** Calls are free