

INSTRUCTIONS TO CREATE A STATIC 3D SECURE CODE FOR STRONG CUSTOMER AUTHENTICATION UPON PAYMENTS ON THE INTERNET WITH A PAYMENT CARD, ISSUED BY UBB AD, AT MERCHANTS, SUPPORTING 3D SECURE PROTOCOL, KNOWN UNDER THE *VISA SECURE* OR *MASTERCARD IDENTITY CHECK* TRADEMARK

DEAR CLIENTS,

Thank you for choosing UBB products!

In order to ensure your security and while complying with all regulatory requirements, UBB introduces *Strong Customer Authentication*, applied via special *Visa Secure* and *Mastercard Identity Check* protocols, identifying the Cardholder, as the verification of your identity will be performed on the basis of two independent factors – by requiring a static 3D Secure Code and a dynamic 3D Secure Code.

Upon your registration to obtain a static 3D Secure Code, you should have received from the Bank a text message (SMS) on your mobile phone, the number of which you have provided and registered with UBB. This text message contains a temporary code for the purposes of creating your own static 3D secure code, known only to you and devised according to the instructions herein and the **GENERAL TERMS OF UNITED BULGARIAN BANK AD ON ISSUANCE AND USE OF PAYMENT DEBIT AND CREDIT CARDS, effective as from 03.09.2020.**

To create a new or change an already existing static 3D secure code, you need to follow the steps described below.

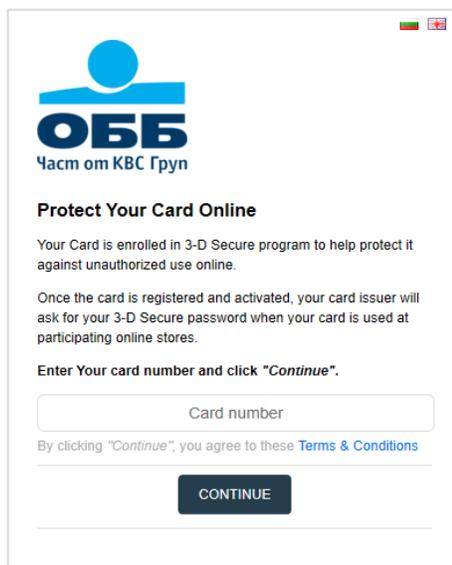
I Use of a temporary code, received via a text message (SMS) for the purposes of creating a static 3D Secure Code

1. At the mobile phone number you have provided to and registered with UBB, you will receive a text message (SMS), containing a temporary code for the purposes of creating a static 3D secure code, as the message will read the following:

Text message to a mobile phone upon receipt of a temporary code for the purposes of creating a static 3D secure code

UBB: NNNNNN is your password for registration of card ***nnnn for secure payments on the Internet.
For registration: <https://www.ubb.bg/3DS2> until dd.mm.yyyy hh:mm

- To create your own static 3D Secure Code, you need to access UBB's website www.ubb.bg and follow the *Online payment card registration* link, located on the home page. A screen will be displayed, containing a brief instruction on the use of a static 3D Secure Code that you are about to create, a field to enter your card number, as well as a link to the **GENERAL TERMS OF UNITED BULGARIAN BANK AD ON ISSUANCE AND USE OF PAYMENT DEBIT AND CREDIT CARDS**. Enter the 16-digit number, embossed on the front side of your card. To confirm the entered data, click on the *CONTINUE* button.

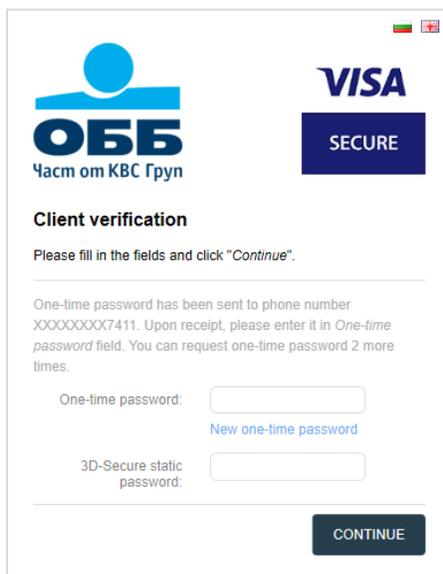


The screenshot shows a web page with the UBB logo (ОББ) and the text "Части от KBC Груп". Below the logo, the heading "Protect Your Card Online" is displayed. The text explains that the card is enrolled in a 3-D Secure program and that a 3-D Secure password will be required for online purchases. It instructs the user to enter their card number and click "Continue". A text input field labeled "Card number" is provided, followed by a link to "Terms & Conditions". A dark blue button labeled "CONTINUE" is at the bottom.

- This step requires you to enter the temporary code, received in Step 1 of these Instructions for the purposes of creating a **static 3D Secure Code** or an already used static 3D Secure Code (that you wish to change), and a one-time dynamic code, which you will receive via a text message, sent to a mobile phone number you have pre-registered with the Bank at the time of your performing the current step.

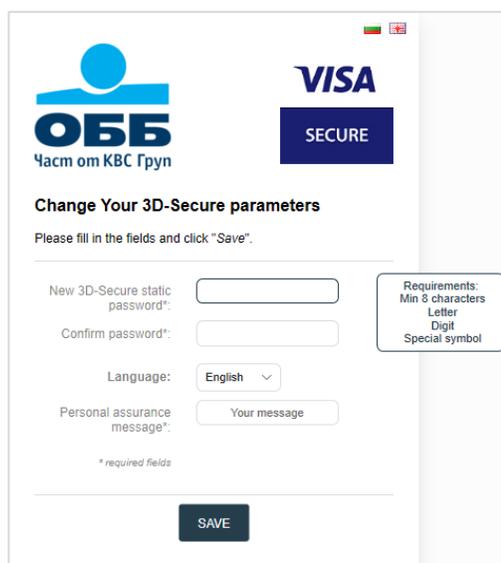
Text message to a mobile phone with a one-time dynamic code for the purposes of creating a static 3D Secure Code

UBB: Your dynamic password to access the 3D Customer page is: NNNNNN



Click on the *CONTINUE* button.

4. A screen will load through which you can create/change you static 3D Secure Code. The Static 3D Secure Code should be 8-character long and must contain at least one letter, a number and a special symbol. Confirm you static 3D Secure Code by reentering it. From a dropdown menu select your preferred language and enter a personal message, which you will see in online payments with your card. To confirm and finalize the creation of you static 3D Secure Code, click on the *SAVE* button.



II FORGOTTEN static 3D Secure Code

In case you have forgotten your static 3D Secure Code, you need to call UBB's Client Contact Centre at 0700 117 17 or *7171 (for mobile phones) to have a new temporary code generated and sent via a free-of-charge text message (SMS) to your mobile phone, provided to and registered with the Bank. Follow Steps 1 through to 4 from Section I of these Instructions.

IMPORTANT! The dynamic 3D Secure Code and the static 3D Secure Code represent a personalized security feature of your payment card and you, as a Cardholder, are responsible for keeping them in secret by using them solely by yourself.

EXEMPTIONS FROM 3D SECURE APPLICATION!

Strong Customer Authentication applies to shopping on the Internet only from merchants, participating in *Visa Secure* and *Mastercard Identity Check* programs for secure payments. The requirement for Strong Customer Authentication is not mandatory for online merchants, having their seat outside the EU.

The Cardholder authorizes card payment transactions on the Internet at the amount of up to EUR 30 (thirty euro) (or the respective equivalence in the account currency) by entering the card number, validity date, and the three-digit code printed on the reverse side of the card (CVV or CVC). After executing five consecutive payment transactions amounting up to EUR 30 (thirty euro), the Cardholder should enter additionally a static 3D Secure Code and a dynamic 3D Secure Code.

Thank you for using UBB card products!