

SAFE online shopping - 3D SECURE payment cards of EUROSTANDARD BANK AD
SKOPJE

“3D Secure” technology is available for MasterCard® debit and credit cards from Eurostandard Bank AD Skopje, which are provided with the prestigious international certificates of “MasterCard® SecureCode”.

“3D Secure” allows checking **the authenticity and identity of the card user** when executing online payments with MasterCard® cards by sending **SMS** on a mobile phone during the transaction including **a one-time OTP password**. In order to be able to complete the transaction, it will be necessary to enter the received OTP password (which was sent to a mobile phone), which will verify the transaction authenticity.

The users will not be exposed on additional costs by the Bank for receiving the password.

NOTE: In order the transactions to be realized without any problems, the clients need to update their contact information, in particular the mobile phone on which they should receive SMS with a one-time OTP password.

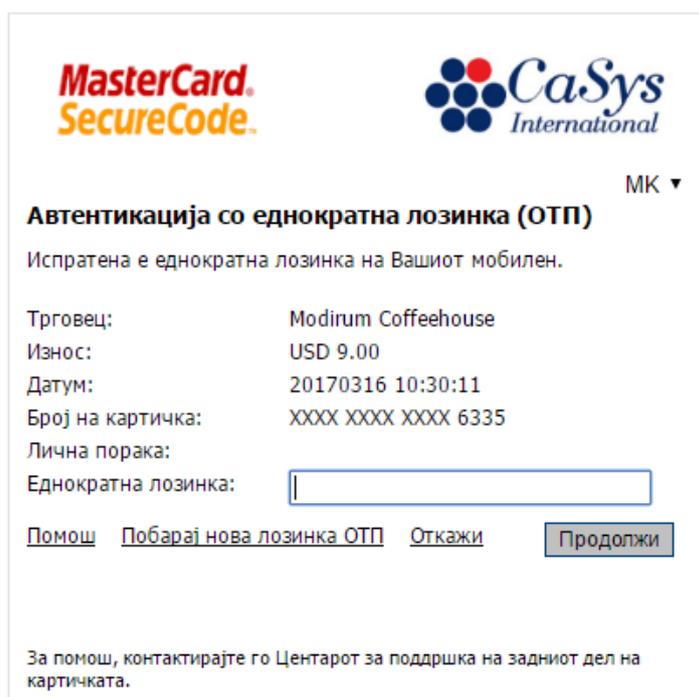
The clients can make this update personally at the nearest Branch or counter of Eurostandard Bank AD Skopje every working day from 08:00 to 16:00.

All e-commerce transactions **will not be** exposed on OTP verification, but only the transactions that the system estimates are more risky or non-standard for the user.

Example of e-commerce transaction verified with OTP password:

Step 1: You receive SMS with the content of the numeric OTP Password (e.g. 468848)

Step 2: You enter the numeric OTP Password received as SMS on your mobile phone.



The screenshot shows a mobile payment verification interface. At the top left is the **MasterCard SecureCode** logo, and at the top right is the **CaSys International** logo. Below the logos, there is a dropdown menu set to **MK**. The main heading is **Автентикација со еднократна лозинка (ОТП)**, followed by the text **Испратена е еднократна лозинка на Вашиот мобилен.**

The screen displays transaction details in a list format:

- Трговец: Modirum Coffeehouse
- Износ: USD 9.00
- Датум: 20170316 10:30:11
- Број на картичка: XXXX XXXX XXXX 6335
- Лична порака:
- Еднократна лозинка:

At the bottom, there are three links: [Помош](#), [Побарај нова лозинка ОТП](#), and [Откажи](#), followed by a **Продолжи** button.

At the very bottom, there is a note: **За помош, контактирајте го Центарот за поддршка на задниот дел на картичката.**

MasterCard.
SecureCode.

CaSys
International

MK

One-time password authentication (OTP)

A one-time password has been sent on your mobile phone.

Trader:	Modirum Coffeehouse
Amount:	USD 9.00
Date:	20170316 10:30:11
Card number:	XXXX XXXX XXXX 6335
Private message:	
One-time password:	

[Help](#) [Request new password OTP](#) [Cancel](#) Continue

For help, contact the Support Center which is at the back of the card.

The purpose of the "3D Secure" protection mechanism is to provide protection against card users identity theft and card data misuse (card number, expiration date and CVC / CVV2 code).

It is an advanced technology that represents the highest standard in the field of cardholder protection when paying online.

All users of MasterCard® debit or credit card from Eurostandard Bank AD Skopje are registered and their cards have the "3D Secure" standard for online payment protection i.e., it is not necessary to register or submit an additional application to the Bank. The only important thing is that the Bank always possesses the updated mobile number of the card user.

EUROSTANDARD Bank AD Skopje