

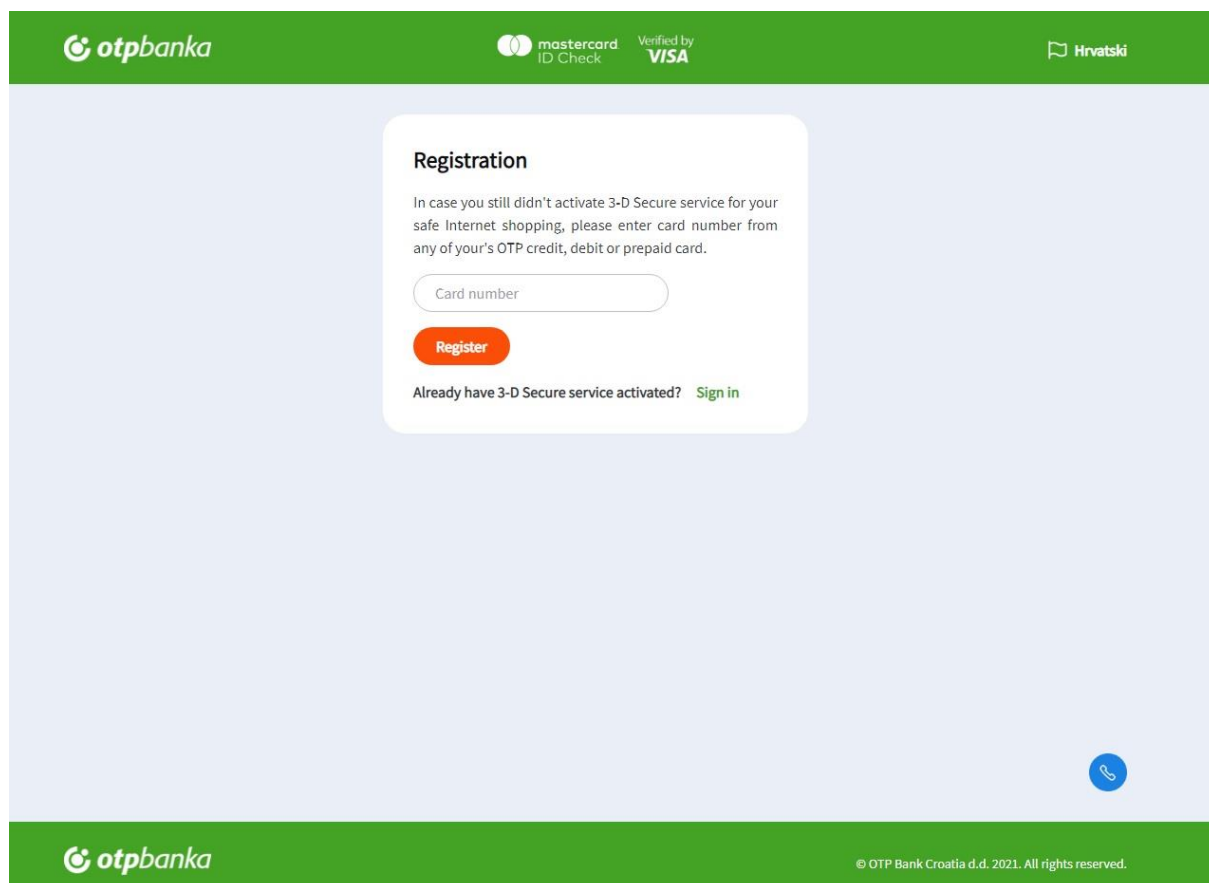
Instructions for activating the 3D Secure service

The procedure for activating cards for the 3D Secure service via computer consists of the following steps:

- Accepting the 3D Secure General Terms of Use provided by OTP bank Hrvatska d.d.
- Entering of personal data. By doing so, the card issuer verifies the cardholder's identity by comparing predefined personal data pertaining to a specific card number with those entered by the cardholder.
- Defining the authentication data used in combination with the SMS one-time password.

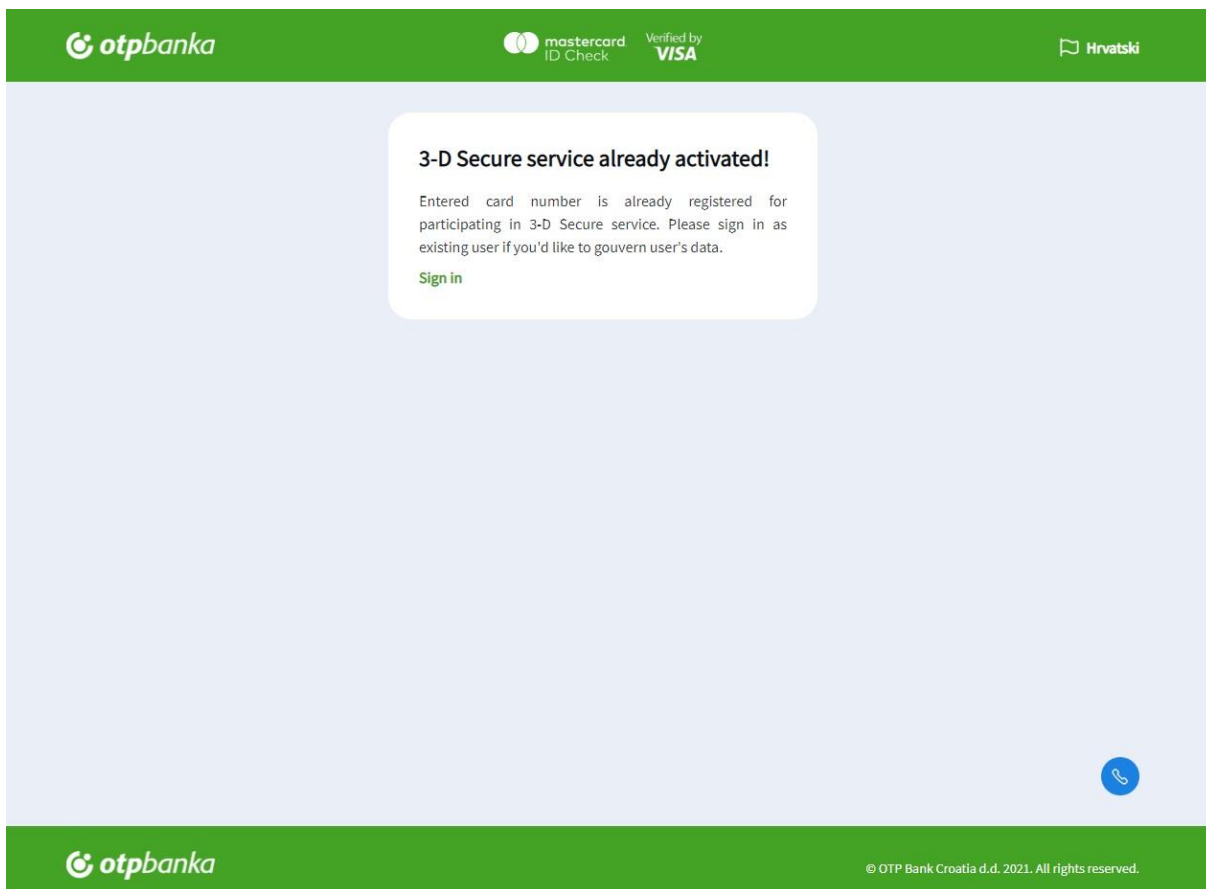
Steps for activating the Service:

1. Enter the card number into the registration form.



The screenshot shows the OTP Bank registration interface. At the top, there is a green header with the OTP Bank logo on the left, the Mastercard ID Check and Verified by VISA logos in the center, and the text 'Hrvatski' on the right. The main content area is light blue and features a white registration form. The form is titled 'Registration' and contains the following text: 'In case you still didn't activate 3-D Secure service for your safe Internet shopping, please enter card number from any of your's OTP credit, debit or prepaid card.' Below this text is a text input field labeled 'Card number'. Underneath the input field is a red 'Register' button. At the bottom of the form, there is a link: 'Already have 3-D Secure service activated? Sign in'. In the bottom right corner of the main content area, there is a blue circular icon with a white telephone handset. The footer consists of a green bar with the OTP Bank logo on the left and the text '© OTP Bank Croatia d.d. 2021. All rights reserved.' on the right.

In case the card has already been activated for the 3D Secure service, the following message shall appear on the screen together with a link for access to the page for User Data Management.



The screenshot shows the OTP Bank Croatia website interface. At the top, there is a green header bar containing the OTP Bank logo on the left, the Mastercard ID Check and Verified by VISA logos in the center, and a language selector for 'Hrvatski' on the right. The main content area is light blue and features a white message box with the following text: '3-D Secure service already activated! Entered card number is already registered for participating in 3-D Secure service. Please sign in as existing user if you'd like to govern user's data.' Below the text is a 'Sign in' link. In the bottom right corner of the main area, there is a blue circular icon with a white telephone handset. The footer consists of a green bar with the OTP Bank logo on the left and the copyright notice '© OTP Bank Croatia d.d. 2021. All rights reserved.' on the right.

Accepting of the 3D Secure General Terms of Use is confirmed by ticking the box just under the text and then by clicking the button Continue.

otpbanka

mastercard ID Check Verified by VISA

Hrvatski

General Terms and Conditions

otpbanka

3D SECURE GENERAL TERMS OF USE
(Mastercard SecureCode/ID check service for Mastercard cards and/or Verified by Visa services for Visa cards)

A. GENERAL PROVISIONS

1. These 3D Secure Terms of Use (hereinafter: Terms) define the terms for activating and using the mentioned service for the purchase of goods and/or services via Mastercard and Visa cards (hereinafter: Card) issued by OTP banka d.d., Split, Ulica Domovinskog rata 61, taxpayer ID No: 52508873833.
2. The service is used on points of sale that offer products and services via Internet and which support payments via 3D Secure standard.

B. DEFINITIONS

1. The definitions, which are not defined otherwise in these Terms, have the meaning as determined by the General Terms and Conditions of the Issuance and Use of Visa cards of OTP banka d.d. and the General Terms and Conditions of the Issuance and Use of Mastercard cards of OTP banka d.d. (hereinafter: General Terms and Conditions).
2. 3D Secure standard – the standard for verifying the authenticity of the Cardholder during online shopping, based on the security model developed by the global payment system of Mastercard and Visa (Mastercard SecureCode/ID check and Verified by Visa). All online points of sale supporting payments via 3D Secure standard are easily recognized by the logo SecureCode/ID check and Verified by Visa, which is pointed out on their sites.
3. 3D Secure service – as defined in these General Terms, refers to applying of the Mastercard SecureCode/ID check and Verified by Visa standard for secure payment of goods and/or services on Internet points of sale.
4. Cardholder – for the purpose of these Terms refers to the Cardholder as a natural person and/or legal entity, i.e. the

I accept above mentioned General Terms and Conditions

Continue

2. Fill out the mandatory fields with personal data (taxpayer identification number and date of birth) so to perform identity check.

Identity check

Please enter requested data to register for 3-D Secure service

Taxpayer Identification Number

Date of birth (DD/MM/YYYY)

Confirm

3. Define the PIN number which must consist of 4 digits which are not allowed to repeat consecutively or sequentially (e.g. 1111 or 1234).

Create a PIN for 3-D Secure service

New PIN

PIN should be consisted of 4 digits, which are not allowed to repeat itself, neither to continue consistently (example 1111 or 1234)

Confirm new PIN

Continue

Cancel

4. Enter the one-time password which you received on your mobile phone number registered with the Bank.

One time password check

Please enter One time password received on your mobile device.

One time password lasts still: 00:01:42

One time password

Confirm

If the time for entering the one-time password has expired, select the option 'Send OTP again' in order to receive a new one-time password.

One time password check

Please enter One time password received on your mobile device.

One time password lasts still: 00:00:00

[Send OTP again](#)

One time password

[Confirm](#)

5. If you activated the Service correctly, the following message shall appear on screen

3-D Secure service activation successful

In case you're willing additionally to change Your data, please sign in as an existing user.

[Sign in](#)

After activating the Service, you may sign in into the User Data Management System where you can change the language and/or overview your 3D Secure transactions.

The screenshot shows the top navigation bar with the 'otpbanka' logo on the left, 'mastercard ID Check' and 'Verified by VISA' logos in the center, and a 'Logout' button on the right. Below the navigation bar is a white box with the title 'Data management' and a subtitle 'Welcome to the 3-D Secure user's data management page'. At the bottom of the box are three links: 'Home' with a house icon, 'Language change' with a speech bubble icon, and 'Transaction overview' with a document icon.