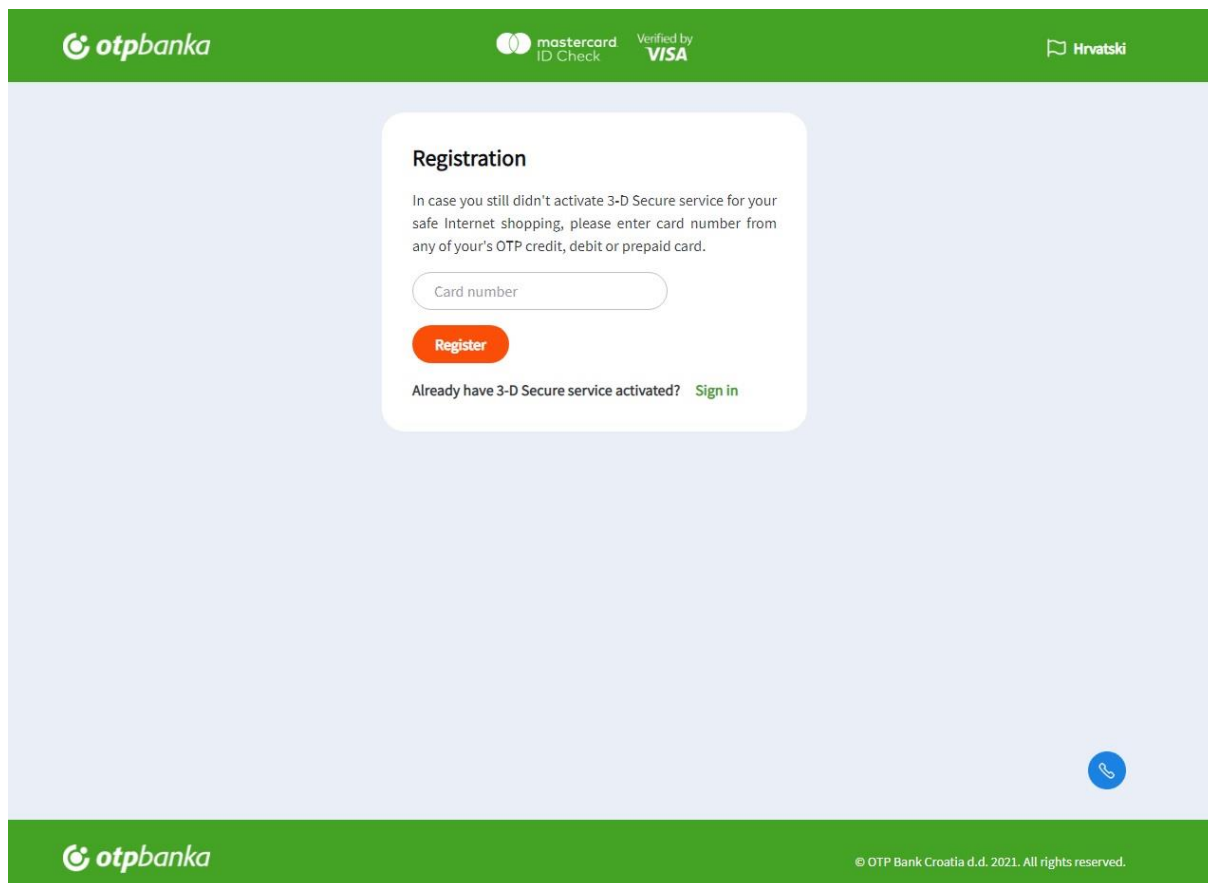


## Instructions for safe online shopping via PIN number

When shopping online with Visa and Mastercard cards, it is necessary to perform authentication in order for the cardholder to confirm his identity, after which he then confirms the transaction. Depending on where the product is being purchased, two types of screens may appear, but with the same process of confirming the cardholder's identity (authentication) and confirming the requested transaction (authorization). These are the steps for performing cardholder authentication and authorization of the transaction.

1. For the purchase to be performed via PIN number, the cardholder must have a predefined PIN number. The PIN number can be defined by activating the 3-D Secure service on the OTP banka website (here).



The screenshot shows the OTP banka website interface. At the top, there is a green header with the OTP banka logo on the left, the Mastercard ID Check and Verified by VISA logos in the center, and the Hrvatski language selector on the right. The main content area is light blue and features a white registration box. Inside the box, the title "Registration" is followed by a paragraph: "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 box, 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 banka logo on the left and the copyright notice "© OTP Bank Croatia d.d. 2021. All rights reserved." on the right.

2. If the PIN number has been defined in the bank's system, one of the two following screens shall appear during online shopping:



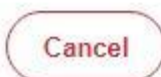
Merchant: Test merchant  
Amount: EUR 10.00  
Date: 25.10.2021 12:28  
Card number: 479077XXXXXX2921

Please enter the PIN and click the "Send SMS OTP" to get the SMS message containing the One Time Password (OTP) to this phone number:

Predefined Mobile number: 385XXXXXX403

Enter PIN:

[Forgot your PIN?](#)



Cancel



### Purchase authentication

For added security, you need to authenticate your payment (30,00 EUR, 25.10.2021, Example).

Step1 - Please enter the PIN that you've defined for secure online shopping service.

Step2 - After selecting the SEND SMS OTP button, we will send you One Time Password to the mobile phone 38597XXXX403.



The predefined PIN (from the previous step of this Instruction) is entered in the PIN field, and then the option "Send SMS OTP" is selected, which initiates sending of a one-time password.

3. After completing step 2 of this Instruction, an SMS (or Viber) message arrives to the cardholder's mobile phone number predefined in the bank's system containing a one-time password that the cardholder needs to enter on the following screen (depending on which type of screen appears):

The screenshot shows a mobile payment verification interface. At the top left is the 'otpbanka' logo, and at the top right is the 'Verified by VISA' logo. The screen displays transaction details: Merchant (Test merchant), Amount (EUR 10.00), Date (25.10.2021 12:28), and Card number (479077XXXXXX2921). Below this, it shows a Predefined Mobile number (385XXXXXX403) and a field for the One time password (SMS OTP). A timer for the One time password duration (SMS OTP) is shown as 00:02:34. At the bottom, there are three buttons: 'Help', 'Cancel', and 'Submit'. Below the main screen, a separate section titled 'Purchase authorization' provides instructions: 'For authentication of your payment (30,00 EUR, 25.10.2021, Example) please enter One Time Password that you've received on your mobile phone 38597XXXX403.' This section includes an input field for the password, a green 'SUBMIT' button, and a 'Resend SMS OTP' button. At the very bottom, there is a light blue bar with the text 'Instructions' and a green checkmark icon.

After entering the one-time password, the "Submit" button is selected, which completes the authorization of the online shopping transaction.