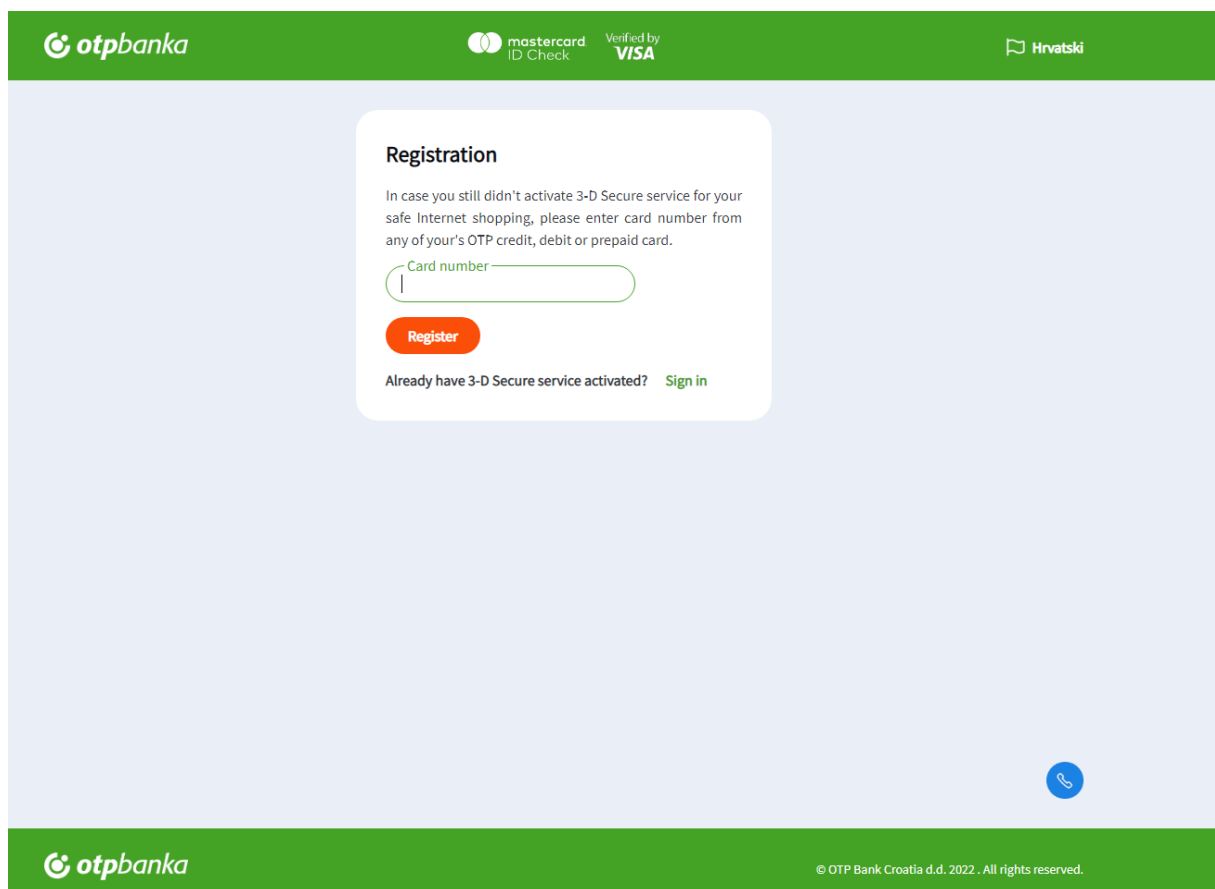


## Instructions for secure Internet shopping using a PIN number

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. 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 a language selector for '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' with a vertical cursor. Underneath the input field is an orange '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 small blue circular icon with a white symbol. The footer consists of a green bar with the OTP banka logo on the left and the copyright notice '© OTP Bank Croatia d.d. 2022. All rights reserved.' on the right.

2. If the PIN number has been defined in the bank's system, the following screen will appear during online shopping:



## Purchase authentication

For added security, you need to authenticate your payment (300,00 EUR, 07.10.2022, testni trgovac).

1. In the first field, enter the PIN you have defined for the secure online shopping service on the Bank's website.

2. Select the option Send SMS OTP to receive a one-time password on your mobile phone 38591XXXX935.

**SEND SMS OTP**

**Instructions**



**Need some help?**



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:



### Purchase authorization

For authentication of your payment (300,00 EUR, 07.10.2022, testni trgovac) please enter One Time Password that you've received on your mobile phone 38591XXXX935.

**SUBMIT**

**Resend SMS OTP**

**Instructions**



**Need some help?**



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