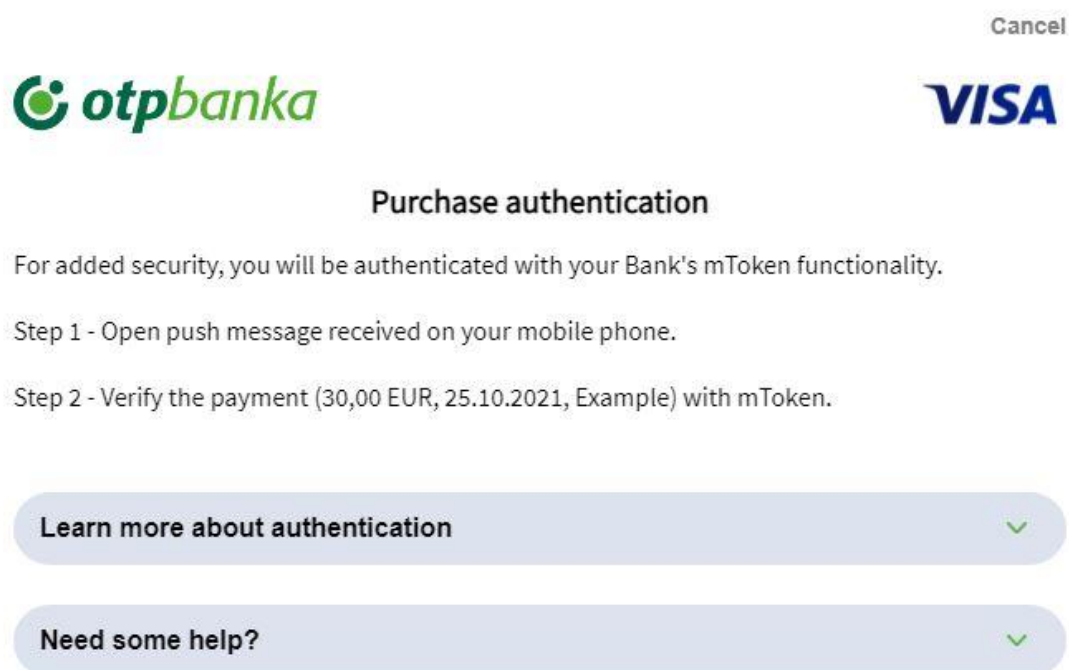
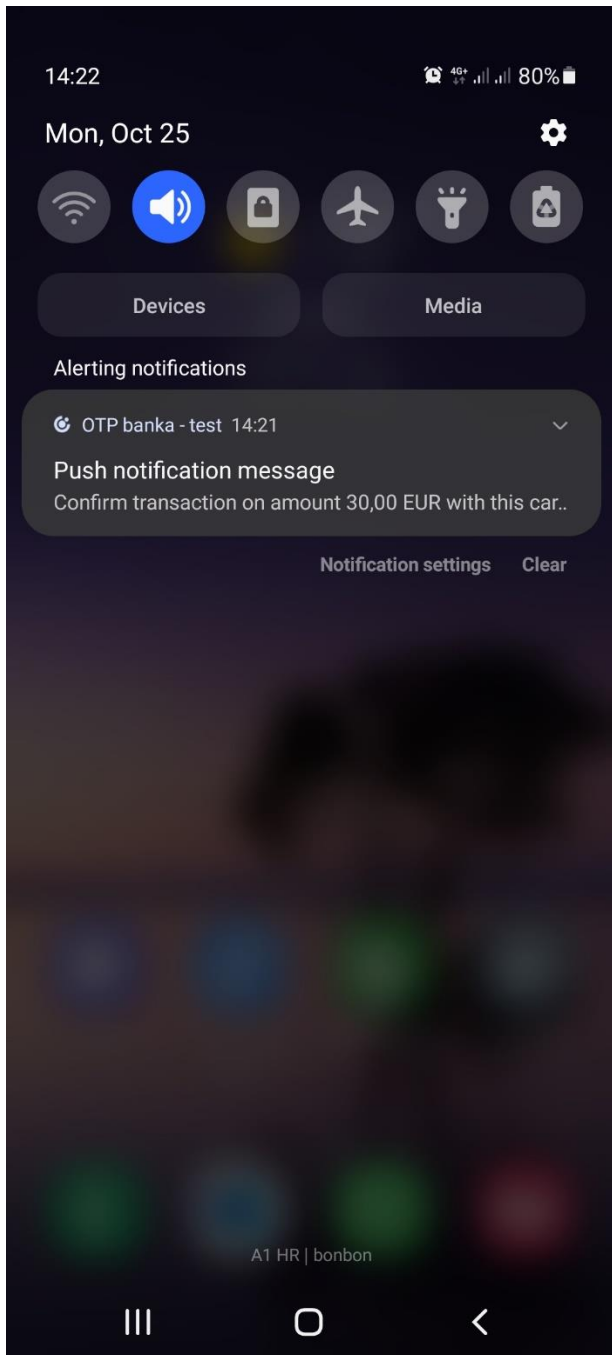


Instructions for safe online shopping via mtoken

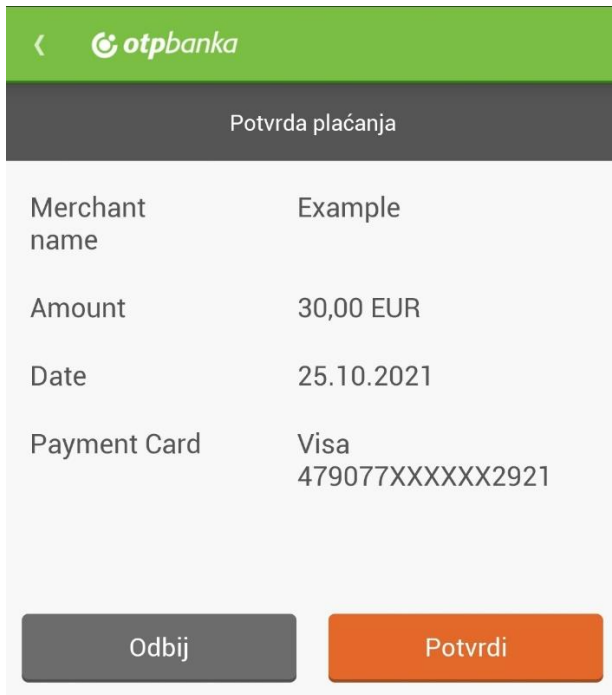
When shopping online with Visa and Mastercard cards, it is necessary to perform authentication in order for the cardholder to confirm his identity, after which he then confirms the transaction. All of this is possible with the mtoken of OTP banka d.d. in just two steps and with the highest level of security. Activation of mtoken functionality is possible via Internet banking application of OTP banka d.d. or in the nearest OTP branch. These are the steps for safe online shopping via mtoken.

1. After starting the purchase of a certain product, the following screen opens, containing instructions for verifying the cardholder's identity (authentication), with a push notification arriving on the mobile device.





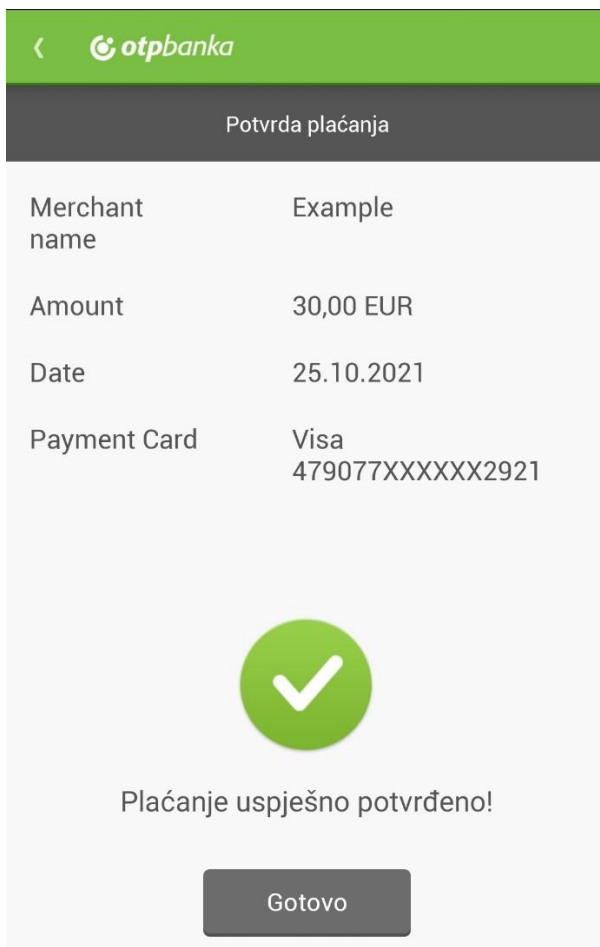
2. By selecting the received push notification, the mtoken functionality is opened, where the data on the transaction initiated by the cardholder are visible. By selecting the „Potvrdi“ option, the cardholder goes through the identification process and confirming of the transaction by using biometrics (fingerprint or face scan) or with a predefined PIN for the use of the mtoken application.



Merchant name	Example
Amount	30,00 EUR
Date	25.10.2021
Payment Card	Visa 479077XXXXXX2921

Odbij Potvrdi

3. When the transaction is confirmed, a screen appears with information on successful identification and confirmation of the transaction - it is necessary to select the button „Gotovo“.



Merchant name	Example
Amount	30,00 EUR
Date	25.10.2021
Payment Card	Visa 479077XXXXXX2921

Plaćanje uspješno potvrđeno!

Gotovo