

## **USER GUIDE TO THE J&T BANKA d.d. MASTERCARD SECURECODE SERVICE**

### **WHAT IS THE MASTERCARD SECURECODE SERVICE?**

J&T banka d.d. has introduced a new service into their offer, the MasterCard SecureCode. This service enables all existing Maestro debit card users to make more secure purchases and payments over the Internet. The MasterCard SecureCode service is intended for a more secure purchasing of goods and/or services from online merchants supporting the MasterCard SecureCode service. The service is based on the 3D Secure standard.

### **USING THE SERVICE**

A new card is not required to use the service, the service is completely free of charge, and is activated and used in a fast, easy, and secure way. The service can be used at all online stores supporting the MasterCard SecureCode payment system.

All users of J&T banka d.d. Maestro debit cards must activate the MasterCard SecureCode service if they wish to shop online. Users of J&T banka d.d. Maestro debit cards can activate the service during their first online purchase, i.e. payment.

### **ACTIVATING THE MASTERCARD SECURECODE SERVICE AND PAYING ONLINE**

Using/activating the service is simple and quick by taking the following steps:

- The card user chooses the desired goods and/or services and enters the required card payment information into the online form (card number, card expiration date, CVC number), as well as other data if required by the merchant.
- The Internet store automatically connects to the Bank to verify that the card is activated for using the MasterCard SecureCode service.
- If not, a window will appear on the screen with a service activation offer, and it is required to first accept the General Terms and Conditions of J&T banka d.d. for using the MasterCard SecureCode service (hereinafter: General Terms). The user must accept the General Terms, otherwise, the authentication process is stopped, and the user will not be able to complete the purchase. The General Terms window will appear at each purchase attempt until the first successful authentication is completed.
- After accepting the General Terms, the dynamic password authentication window is opened, where the user enters a one-time password received via text message sent to the mobile phone number registered at the Bank and defines a personal message. If the user has not previously registered their mobile phone number at the Bank, or if the mobile phone number has changed, it is required to update the number at one of the Bank's branch offices, or through the J&T banka d.d. Internet banking services. The mobile phone number must be entered in the correct format (e.g. 003859\*\*\*\*\*), otherwise, the service cannot be activated, and the online purchase cannot be completed.
- After entering the required service activation data, the Bank verifies them and if everything is in order, the service is activated and the user can continue with the payment.

- If the card has been activated for the MasterCard SecureCode service, a window displaying basic transaction details and the previously defined personal message will appear on the screen, and the user will only be required to enter a one-time password. If the user does not enter the one-time password within the defined password validity period, they need to generate a new one-time password, which will be sent to them in a text message, by choosing the "Request a one-time SMS password" option.
- At any subsequent online shopping, it is not necessary to reactivate the MasterCard SecureCode service, as the user confirms their identity by entering a one-time password received via text message. This way, the card user is protected against unauthorised online use of the card. The Internet point of sale does not have access to the exchanged data.
- If the entered information is correct, the user receives a confirmation of successful authentication and is redirected to the Internet point of sale.
- The Internet point of sale continues processing the transaction and sends an authorisation request about the status of the card and the available balance in the account to the Bank.
- The Bank, depending on the verification status, approves or refuses the transaction.

For any additional questions, please feel free to contact us at our toll-free number 0800 8222, via our e-mail [0800@jtbanka.hr](mailto:0800@jtbanka.hr), or in person at your nearest branch office of the Bank.