

Instruction for internet payments with UniCredit Bank's payment cards using one-time password.

Internet payments with UniCredit Bank's payment cards

Dear Sir/Madam,

In order to increase security within internet payments, UniCredit Bank's payment cards use 3D Secure verification supported by Mastercard and VISA payment systems.

When performing internet payment transaction you will be asked to enter following data:

- Card number
- Card validity
- cvc2/cvv2 code*

Description: **description**
 Amount: **1.00 / EUR**

Name on card:

Card number:

Expires (month/year): /

CVV2/CVC2*:

COMPLETE THE PAYMENT

*cvc2/cvv2 code is three digit number positioned at the card's back

By choosing the "Pay" option, the merchant/point of sale gets information that your card is provided with a 3D Secure option and redirects you automatically to the UniCredit Bank's website, where you need to confirm your payment with a one-time password.

On the UniCredit Bank's website, window that clearly shows which merchant has requested the transaction confirmation, the amount and the exact time when transaction is initiated, will be displayed.

SMS layout

Lozinka: UL-02578616
 Br. Kartice: 8151
 Iznos: RSD 6034.40
 Trgovac: WWW.WEBPLACANJA.TELEKOM.RS

At the same time, UniCredit Bank will provide you a one-time password via SMS, which you need to enter in the box next to the text "Please enter a password".

In the front of the text box two character letter sign will be placed, which will help you to identify one-time password which you received in SMS and you need to enter.

After entering an one-time password, you need to select the **CONFIRM** button and authenticate, after which you will be transferred to the merchant's website, where the transaction will be approved or denied, depending on the account balance and card status.

Password for authentication is one-time password and can't be used for other transactions.

In case you enter the wrong one-time password, transaction will be declined and you will receive notification from the Bank about the wrong input and SMS notification which contains new one-time password.

In each moment, you have the possibility to cancel transaction by selecting option "Cancel" after which you will be redirected to the merchant's website and transaction will be unsuccessful.

Banking that matters. |

Notice:	Private individuals	Usage of one of the SMS services (SMS Card Alarm or SMS Info) is required for online payment with Bank's cards based on a one-time password. A one-time password will be sent to the mobile phone number that you have registered for the listed services.
	Business clients	Usage of SMS Card Alarm service is required for online payment with Bank's cards based on a one-time password. A one-time password will be sent to the mobile phone number that you registered for the service.