User Manual of Mastercard Identity Check™ - more secure online payment service

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1   Introduction

Mastercard Identity Check™ (hereinafter referred to as Mastercard ID Check) is a more secure online payment system based on ID Secure protocol developed by MC International. In order to implement the safest and simplest payment models, MasterCard Worldwide has selected ID Secure protocol and based on it developed its service.

The system is based on the idea, that in the process of the transaction, Cardholder and the Bank shall exchange information only known to them confirming their authenticity and the result of such a check deliver to an online trader who further, on the basis of the results obtained, decides to continue or abort the transaction. In the entire process of authentication the important issue is the fact that, regardless of the fact that the transaction is conducted on the site of the online trader, the online trader does not have an access to the content of the confidential data being exchanged between the Customer and the Bank. Classified information exchanged between the Customer and the Bank is One Time Password by which the Customer confirms his/her authenticity.

Preconditions for using Mastercard ID Check services are:

− Online Trader who supports payments via Mastercard ID Check;
− Bank Card of the issuer who supports Mastercard ID Check method of payment;

If one of those conditions is not met, the course of a transaction will take place in the usual (traditional) way, without authentication check on the relation Customer - Bank. In other words, if the online trader supports payment via Mastercard ID Check services, and the card of the Customer does not support it, the transaction will be carried out in the usual way. Also, if the Holder of a card participating in the program of Mastercard ID Check makes a purchase on the website of the online trader who does not support the method of payment using Mastercard ID Check services, the course of transaction will be performed as in the previous case described. Thus the customers are in no way deprived of the possibility of using the card on the Internet.
Outlets of the online traders that support payments system through Mastercard ID Check services are usually characterized with a distinctive logo.

Picture 1 - Mastercard ID Check logotype

2   Prerequisites for the use of Mastercard ID Check

In order to make an online trader support the method of payment through Mastercard ID Check, its bank must be certified by Mastercard. Due to the large number of standards which must be met, method of certification is quite complex and time consuming, and there are still a number of traders that do not support this method of payment through Mastercard ID Check, although the tendency of payment card regulations is to prepare an increased number of online traders to offer such a service. The online trader is obliged to point out on its website the information about whether the online trader is in Mastercard ID Check program and what type of cards it accepts (usually in the part that relates to information on payment methods).

Next prerequisite for using Mastercard ID Check service is a card that has the possibility of using Mastercard ID Check (Maestro debit, Mastercard debit, Mastercard Standard, Mastercard Business Credit, Mastercard Business Debit) services. Banks that want to allow the use of their cards in Mastercard ID Check program must meet strict standards set by the credit card company - Mastercard. Erste Bank AD Podgorica has completed certification procedures and provided that all the cards in its portfolio can be used to make payments on Internet sites that support payments through the Mastercard ID Check services.

From the standpoint of the Cardholder, the use of Mastercard ID Check service does not require the use of special programs or upgrade of a computer. Mastercard ID Check service can be used by all users who own a computer with some of the most popular Internet browsers with latest update version (Internet Explorer, Mozilla Firefox, Opera, Safari, Chrome, Edge etc.). Use of the Mastercard ID Check service is completely free, so it is not necessary to come to the Bank in order to activate this service, it is only necessary to accept the general conditions for using this service during the first purchase.

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3 The process of verifying transactions through the Mastercard ID Check service

1. The Cardholder selects the desired goods on the internet merchant's page and goes to the page (link) for payment.
2. The Cardholder enters the required data on the internet merchant's application - personal data and/or card data (example Picture 2).

Picture 2 - Shopping on the Internet site - entering data of the card,

3. The Internet trader connects with the Bank, where the Bank automatically opens the MC ID Check application for transaction verification (Picture 3) and sends a one-time password (OTP) via SMS to the mobile phone number of the Cardholder registered in the Bank (Picture 4).

Picture 3 - MC ID Check application for entering OTP

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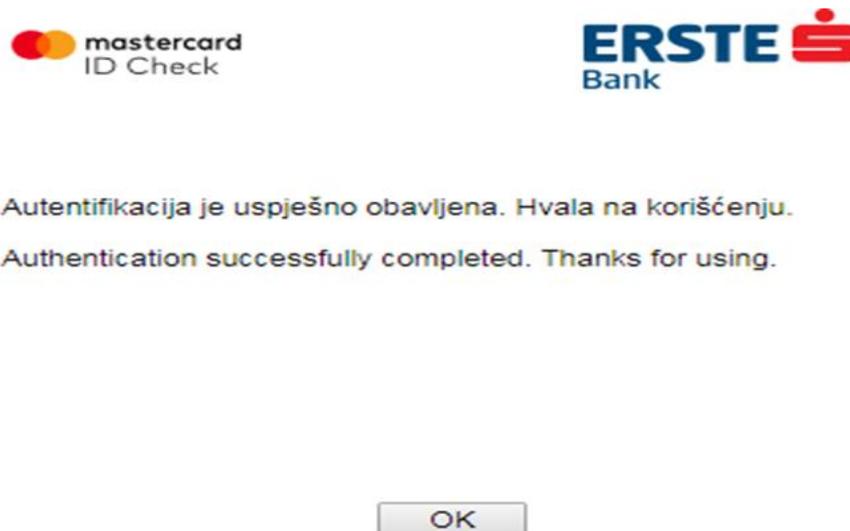-Erste Bank AD Podgorica-
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Picture 4 - SMS with OTP

4. The user enters a 6-digit password in the **"Jednokratna lozinka/OTP"** field and confirms it by clicking on the **"OK"** field (Picture 3).

NOTE: If the Cardholder has not received OTP via SMS, it is very important that the Cardholder checks that the mobile phone number displayed on the MC ID Check application screen is correct. In case the mobile phone number is not correct or is not displayed, sending an SMS with OTP will not be possible (the transaction will not be able to be carried out further). In that situation, the Cardholder should visit the nearest Erste Bank branch and update the data of his mobile phone number. The User can update the data on the mobile phone number without going to the bank if he has activated one of the electronic banking services for retail clients (Netbanking and/or mBanking).

5. The bank checks whether the OTP is correct and displays a message about successfully executed authentication on the screen (Picture 5).

Picture 5 - Information about successfully completed transaction authentication

Autentifikacija je uspješno obavljena. Hvala na korišćenju.

Authentication successfully completed. Thanks for using.

OK

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6. The Bank returns to the Internet merchant the information that the Cardholder authentication process has been performed.

7. Internet merchant continues to process the transaction by sending an authorization request to the Bank regarding the status of the card and the available amount on the account.

8. The bank checks the availability of funds on the account, as well as the validity of the card data and, depending on the verification results, approves or rejects the transaction.

NOTE: The time provided for entering and confirming the entered OTP is 120 seconds, after which time the validity of the password expires and a new one must be requested. The Cardholder has the right to request 3 SMS messages for the current purchase. If it exceeds the maximum number of requested SMS messages, it is necessary to repeat the purchase process. If the Cardholder enters the wrong OTP 3 times in a row, the service is temporarily blocked for 60 minutes. After this period, the service will be automatically unblocked and three new attempts will be allowed.

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4.   Possible problems in using Mastercard ID Check

Problems in using Mastercard ID Check services can be divided into two groups:

a)   Problems caused by a system error;

b)   Problems caused by Cardholder errors;

a)   During regular operations it is realistic to expect the system of support/processing of the Mastercard ID Check services will, on rare occasions, be unavailable or will not work in line with the expectations. The Bank has tried to anticipate such situations and solution procedures thereof. In situations when the system is unavailable (the merchant has the Mastercard ID Check logo displayed, and the Mastercard ID Check verification screens do not appear), Cardholders will not be damaged in such a way that they will not be able to use the card as all the transactions will be carried out in the usual way, but without the check of the Mastercard ID Check One Time Password. Such situations may temporarily reduce the level of safety of realization of the transaction, but the Customers will still have the chance of using the card and the realizing the transaction.

Incorrect functioning of the system potentially poses a greater problem and in case of doubt it is necessary to immediately inform the Bank. In such situations, Users will be able to see the screen on which a system error message is shown (Picture 6).

Picture 6- The message on the system error occurred

b)   During the activation or authentication process, in most cases, errors occur because the Cardholder has entered the OTP incorrectly (Picture 7), or the time elapsed for entering OTP

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has expired (Picture 8). Therefore it is important to take care about input rules to be followed, in order for the transaction authentication to be performed successfully.

Picture 7 - Wrong password message

Trgovac / Merchant: telenor.me
Iznos / Amount: **EUR 2,00**
Datum / Date: 14.05.2020
Broj kartice / Card number: XXXX XXXX XXXX 9076
Mobilni telefon / Mobile phone: **38269***777**
Jednokratna lozinka / OTP:

Generiši jednokratnu lozinku!
Generate One Time Password!

OK Pomoć Odustani

Vaša jednokratna lozinka je neispravna. Molimo vas pokušajte ponovno.
Your one-time password is invalid. Please try again.

Picture 8 - OTP timeout message

Trgovac / Merchant: telenor.me
Iznos / Amount: **EUR 2,00**
Datum / Date: 14.05.2020
Broj kartice / Card number: XXXX XXXX XXXX 9076
Mobilni telefon / Mobile phone: **38269***777**
Jednokratna lozinka / OTP:

Generiši jednokratnu lozinku!
Generate One Time Password!

OK Pomoć Odustani

Jednokratna lozinka nije iskorišćena u periodu od 120 sekundi. Molimo vas da generišete novu lozinku.
A one-time password is not used for a period of 120 seconds. Please generate a new password.

IMPORTANT: With the introduction of the Mastercard ID Check service, the level of security of card payments has been raised to a higher level, but even so, abuses are still possible. When the Cardholder suspects possible misuse of the card, it is necessary to immediately notify the Bank by calling the Call Center on 020 409 490 or 020 409 491, in order to react as soon as possible and prevent possible misuse.

The User has the ability to enter the OTP three times. If it fails to enter the correct one in the third attempt, the service of using the Mastercard ID Check service will be disabled for the next 60 minutes (Picture 9). After the expiration of that time, the service is automatically unblocked and the number of attempts to enter is set to three. Such situations can be repeated three times, after which the card is permanently blocked for use in the Mastercard ID Check program and for unblocking it is necessary to contact the Bank.

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- The first three (3) wrong entries - temporary blocking for 60 minutes
- The next three (3) wrong entries - temporary blocking for 60 minutes
- The last three (3) wrong entries - permanent blocking (you need to contact Bank for unblocking)

In other words, the card is still active for use at ATMs, points of sale, and Internet merchants that are not included in the Mastercard ID Check program, but it is not possible to activate the Mastercard ID Check service until the Bank allows it. In case the Cardholder blocks the card due to unsuccessful entries, it is necessary to contact the Bank.

Picture 9 - Blocked card message

If you want the card to be unblocked and new attempts allowed, send the Request for Unblocking 3D Mastercard ID Check Services to the Card department email *cards@erstebank.me.* The Request is available on the Bank's website *www.erstebank.me.*
The service will be unblocked during the same business day in the working hours of 08:30-15:30h or at the latest on the first following working day, as the User will receive a return notification in the e-mail.

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