

**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.

Screen 1 - Mastercard ID Check logo



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 (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 the latest version (Internet Explorer, Mozilla Firefox, Opera, Safari, Chrome, Edge etc.) and smart phone with the Android or iOS operating system. Use of Mastercard ID Check service is completely free and there is no need to visit the Bank to start the activation process. All bank payment cards are automatically activated for this service.

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

3.1 The Cardholder selects the desired goods/services on the internet merchant's page and goes to the page (link) for payment.

3.2 The Cardholder enters the required data on the internet merchant's application - personal data and/or card data (example Screen 2).

Screen 2 - Shopping on the Internet site - entering data of the card

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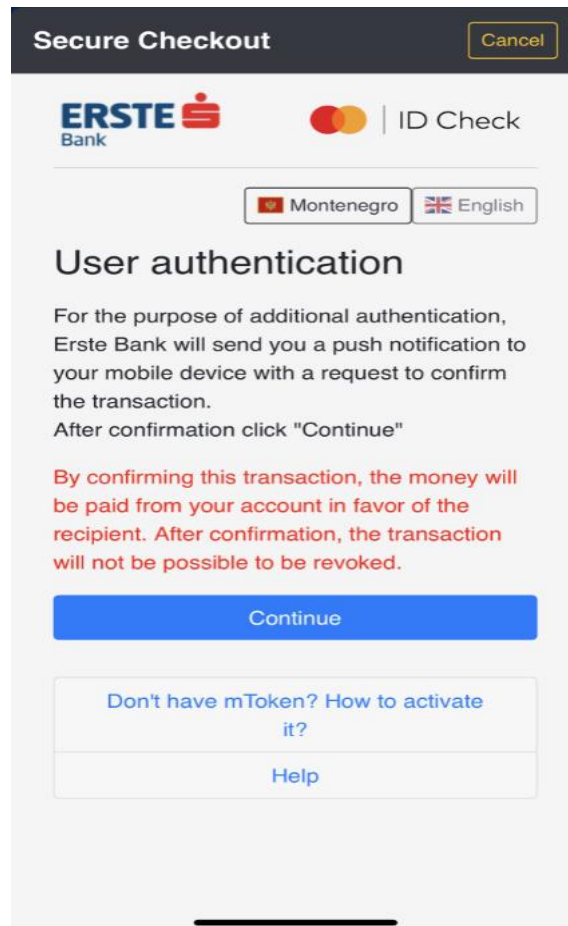
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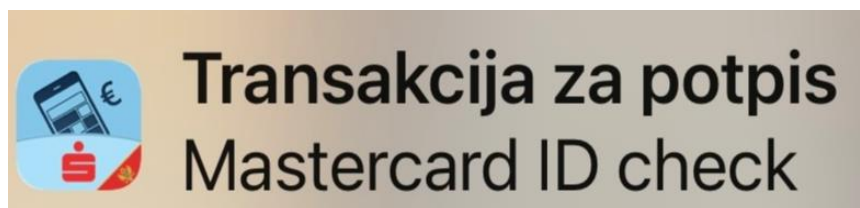
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3.3 When the Cardholder confirms the payment, the online merchant is automatically connected to the Bank, whereby the Bank automatically sends the Card User a Push notification to the mobile device (Screen 4), and on the Merchant's website the screen informs the Card User that he has received a Push Notification (Screen 3), and that is required to click the "Continue" button after signing the transaction through mToken to complete the payment.

Screen 3. MC ID Check screen



Screen 4. PUSH notification

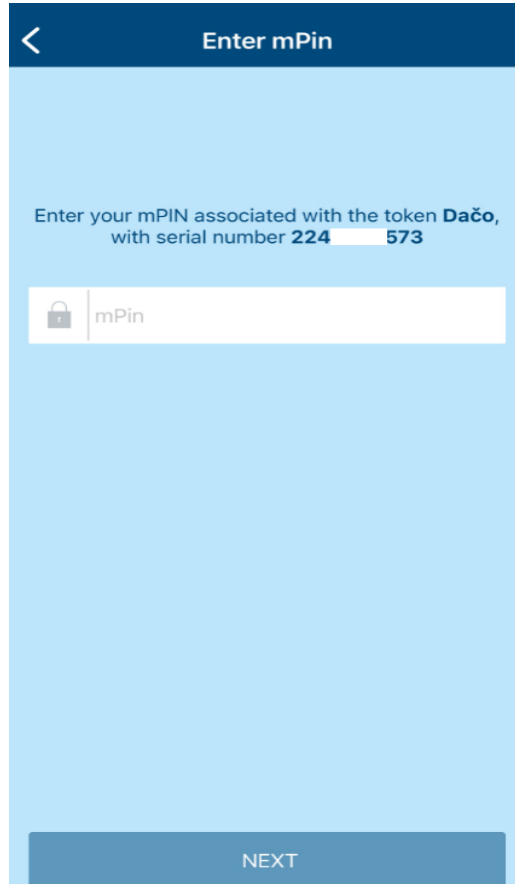


3.4 The user can immediately click on the received PUSH notification, and the program will automatically transfer him to the mToken login screen, where he will need to log in with the previously defined mPIN for login (Screen 5). After logging in, the details of the transaction for signing will be displayed, which should either be signed or canceled (Screen 6).

By clicking on the button **"Sign"** or **"Cancel"**, the client will sign the transaction (Screen 7) or cancel to sign the transaction (Screen 8).

The client can also ignore the PUSH notification, and still confirm the transaction by entering directly in mToken options in mBanking application. By entering the mToken section in the mBanking application, it is necessary to select the option **"Transactions for signing"** (Screen 10) and sign or cancel the transaction as explained (Screen 6).

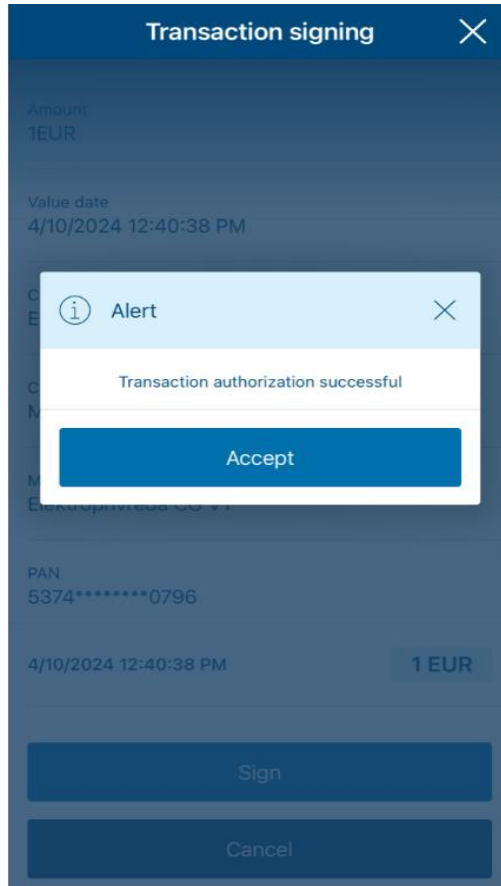
Screen 5. "Login to mToken" screen



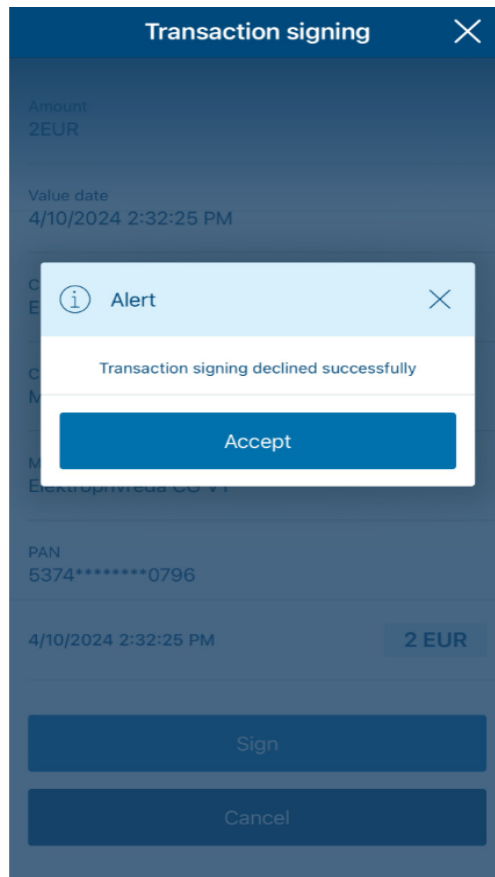
Screen 6. Mobile screen with the transaction details for signature



Screen 7. The screen on the mobile device after signing the transaction



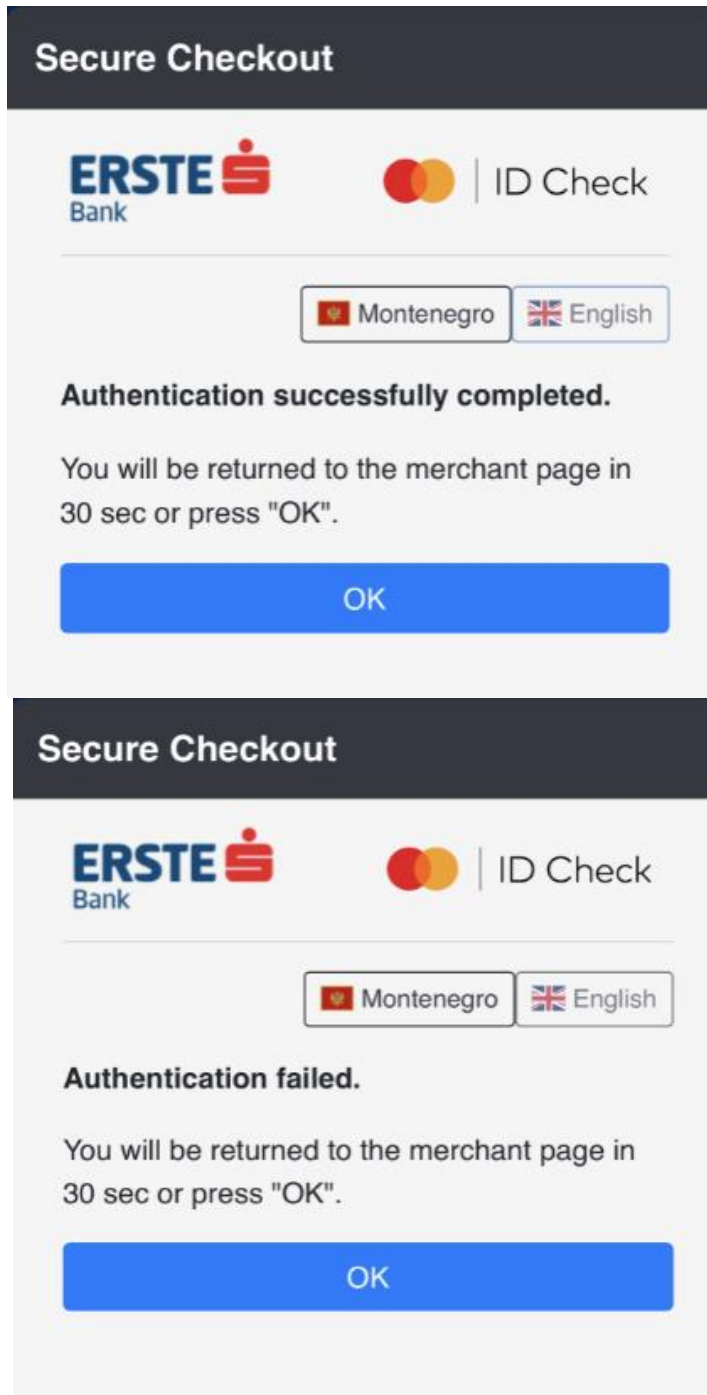
Screen 8. The screen on the mobile device after canceling the transaction



After successful signing of the transaction through mToken, if the merchant does not automatically redirect you to the initial MC ID Check screen (Screen 3), the client must return to the initial screen of the MC ID Check application and click on the "**Continue**" button to complete the payment.

3.5 The Bank checks whether the data is correct, and if it is, the screen shows the status of a successfully completed purchase on the website. In case the data is not correct, the message appears that the authentication is unsuccessful (Screen 9).

Screen 9. Screen of MC ID Check confirmation and cancelation of authentication



3.6 The Bank returns the information to the Internet merchant that the User authentication procedure

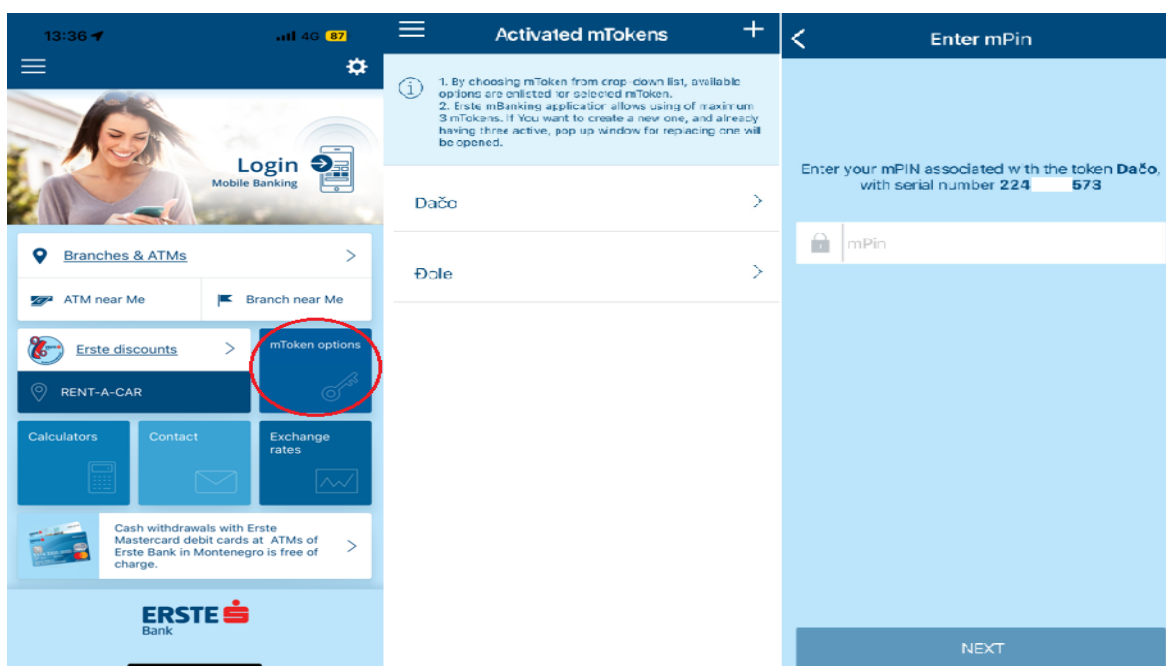
has been completed.

3.7 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.

3.8 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 decline the transaction.

3.9 *If for some reason, the Cardholder does not receive the PUSH notification or removes it, the transaction can be signed by entering the mToken options in mBanking application directly (Screen 10), and by selecting the option "Transactions for signing".*

Screen 10. Screens for direct signing through mToken options



4 Possible problems in using the Mastercard ID Check service

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

- Problems caused by a system error;
- Problems caused by Cardholder errors;

4.1 Problems caused by a system error

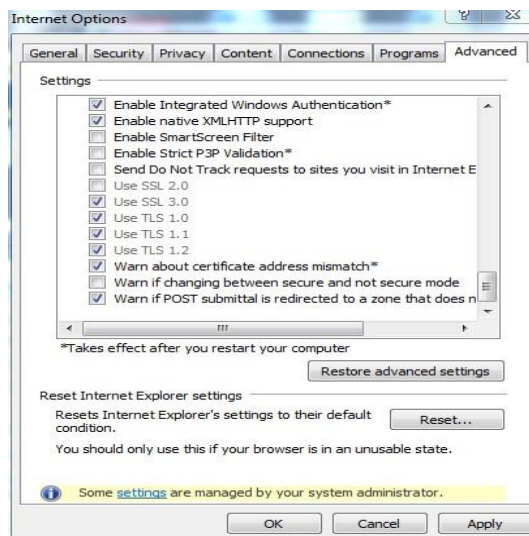
During regular operations, it is realistic to expect that the Mastercard® Identity Check™ service support/processing system will, in rare situations, be unavailable or not perform as expected. Improper functioning of the system potentially represents a bigger problem, and in case of any issues, it is necessary to warn the Bank immediately. In such situations, users will see a screen with a system error message.

In situations where the system is unavailable, Cardholder can retry payment at the same online merchant or perform a transaction at another online point of sale that is not in the 3D protocol system.

In case that the user is on the EGCP 3D Secure public domain <https://3dauth.mbu.hr/...> (i.e. when he is redirected to the site of the Internet merchant at the mentioned 3D URL), and he is not shown the authentication screen but an HTTP error message by the Internet browser, it is necessary to follow the instructions:

- Check whether the used Internet browser has an update to a newer version. If the end user is using an older version of the Internet browser, initiate an update to the newer version
- Check the Internet browser options whether the encryption protocols TLS 1.1 and TLS 1.2 are enabled. If they are not, the User needs to enable these protocols. (Screen 11).
- Check whether there is certain security software installed on the Cardholder's computer that blocks the display of the screen (antivirus, firewall, certain ADBlock software). If the user has locally installed the security software, check the configuration and, if necessary, allow EGCP 3D public URL (https://3dauth.mbu.hr)

Screen 11. Internet browser settings for TLS 1.1. i TLR

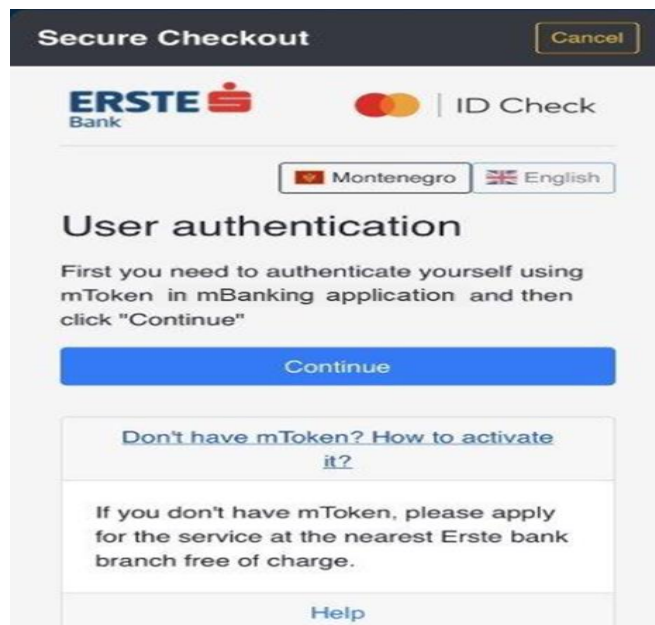


4.2 Problems caused by Cardholder errors

4.2.1 The cardholder does not have active mToken service

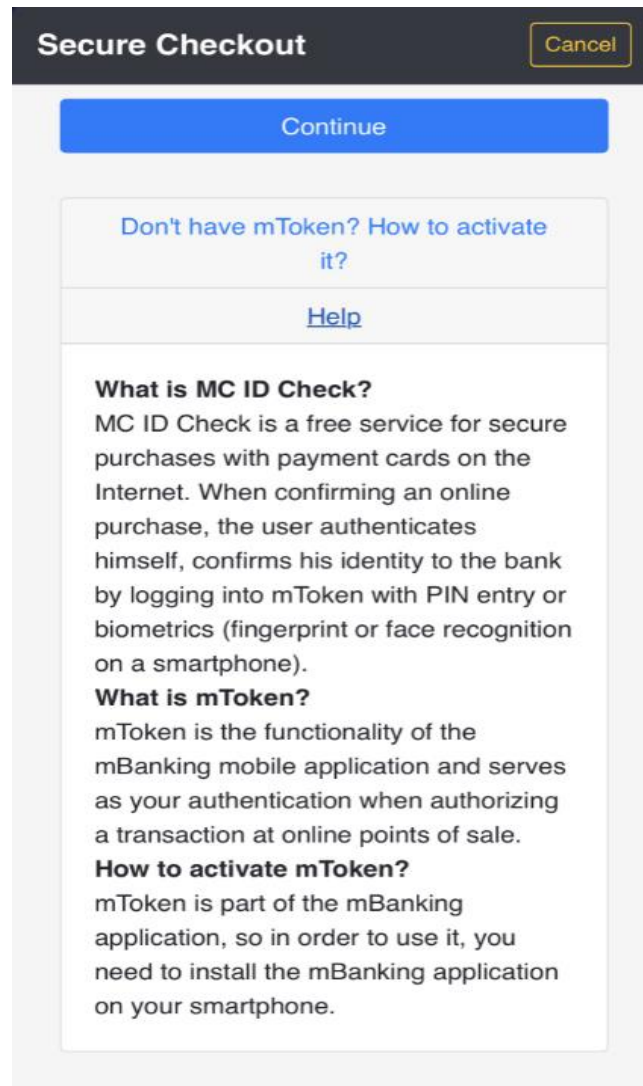
If the cardholder does not have the active mToken and clicks the **"Continue"** button on the home screen, the message will appear that in order to continue the shopping, he needs to be authenticated via mToken as the means of authentication (Screen 12). In the section **"You don't have mToken? How to activate it?"**, the Cardholder can see the short instructions on how to activate the mToken (Screen 12).

Screen 12. Screens when the transaction is confirmed without signing through mToken and clarifications



On the initial screen of the MC ID Check application, in the **"Help"** section (Screen 13), the cardholder can find brief information about the service.

Screen 13. Screen „Help“ with details

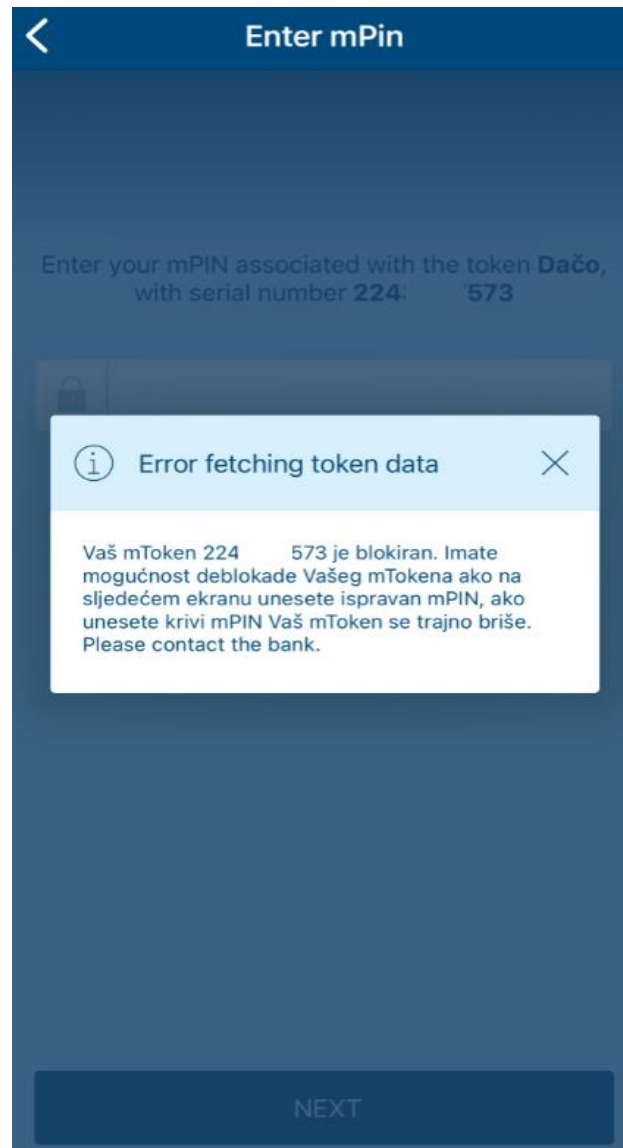


4.2.2 The user entered the wrong mPIN three times

The client can confirm the transaction by logging in mToken and confirming the transaction in mToken options > Transactions for signing, or by clicking directly on the Push notification and signing the transaction.

If the client enters the wrong mPIN three times while logging in mToken, his mToken will be blocked temporarily, however, he will still have the possibility of "recovering" the mToken if he enters the correct mPIN for the fourth time (Screen 14).

Screen 14. Screen with a message about mToken blocking



4.2.3 The user did not confirm the transaction within 10 minutes

If the cardholder receives a PUSH notification on the mobile device related to the confirmation of the Internet purchase transaction, and the he does not confirm it within 10 minutes from the time of initiating the payment confirmation, the authorization will expire and the client will have to go through the purchase process at the Internet point of sale again.

IMPORTANT: With the introduction of the Mastercard ID Check service, the level of the card payment security has been raised to a higher level, but despite this, the misuse is still possible. When the Cardholder suspects of possible misuse of the card, it is necessary to notify the Bank immediately 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.