



“3D Secure Code” - Shop Safely Online

Societe Generale Expressbank offers its clients a new functionality for cardholder authentication, developed together with international card organizations Visa International and MasterCard Worldwide, which guarantees the most secure system for shopping online called 3D Secure Code. It is valid for all cardholders of existing and new bank cards issued by the Bank.

What is “3D Secret Code”?

“3D Secret Code” is based on international security standard for shopping online known under the name 3-D Secure. This technology is commercialized by Visa and MasterCard as:

- "Verified by Visa" for Visa – 
- "MasterCard SecureCode" for MasterCard – 

This standard helps you protect your Card against fraud when shopping online, by entering a **personal secret code for identification**. Each time you pay on Internet website certified for this standard you enter the secret code defined by you to confirm the purchase.

“3D Secure Code” is used only at online merchant sites certified for this functionality which you can identify by the presence of the following logos:

- for Visa 
- for Maestro и MasterCard 

You can use your card freely at merchants, who have not been enrolled for Verified by Visa and MasterCard SecureCode and the transaction will pass in the standard way. The activation of 3D Secure Code does not restrict you from shopping online with your card no matter whether the site in which you want to make payment offers this service or not.

When you shop at certified online merchants you benefit from an additional level of security.

How do I enroll for “3D Secret Code”?

The registration is done in 2 steps:

1. Receive a temporary password



You can obtain your secure code at any ATM of the Bank and on all ATMs within the system of Borica that support this functionality.

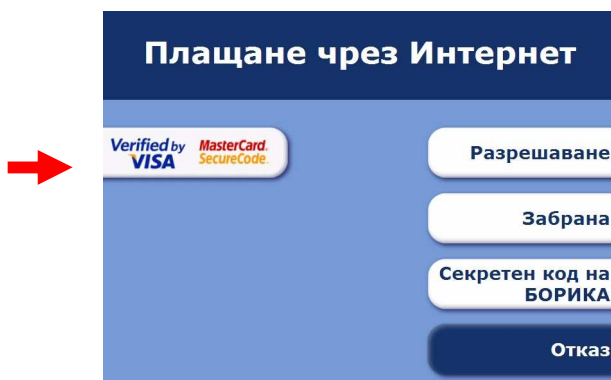
1.1. After you insert your card in the ATM, from the main screen select “Other services”:



1.2. On the next screen select “Payment via Internet”



1.3. On the next screen select the option  



1.4. On the next screen select „Temporary password for e-commerce registration”



After validating the request with your PIN, the ATM will print a receipt with the temporary secret code. In case it does not print a receipt, you can repeat the same steps at another ATM.

2.Registration on Societe Generale Expressbank' website in Borica and creation of customer profile

After you have received your Temporary Secret Code at the ATM, you have to register by visiting one of the following links depending on your card:

For Visa (Bulgarian)

https://i3d.borica.bg/vpas/sgebvbvisa/enroll/index.jsp?locale=en_GB&id=27&bankid=5

For Visa (English)

https://i3d.borica.bg/vpas/sgebvbvisa/enroll/index.jsp?locale=en_US&id=27&bankid=5

For MasterCard and Maestro cards (Bulgarian)

https://i3d.borica.bg/vpas/sgebseccode/enroll/index.jsp?locale=en_GB&id=29&bankid=6

For MasterCard and Maestro cards (English)

https://i3d.borica.bg/vpas/sgebseccode/enroll/index.jsp?locale=en_US&id=29&bankid=6

By following the steps for changing the temporary password with one chosen by yourself, you will create your client's profile. You will be asked to define:

- **New 3D Secret Code** - you can choose a code with letters and numbers easier for you to remember
- **Hint Question/ Answer** – the reply of the Hint questions serves for identification during shopping in case you have forgotten your 3D Secret Code
- **Personal Assurance Message** – appears each time when you shop online before you enter you code. It guaranties that you have contacted the bank's system. **If you do not see it or see a different message, than you should not confirm your purchase**

In your client's profile you have the opportunity to follow your transaction history of all payments made using MasterCard SecureCode and/or Verified by Visa. From the menu in your client's profile you can unsubscribe from using 3D Secure Code, which does not restrict your access to online merchants, but discontinues the possibility to use this functionality.

A new registration is needed for:

- each card for which you want to use this functionality
- If the card has to be re-issued for any reason
- When the card is renewed upon expiration

If you have difficulties registering for 3D Secure Code, please contact Societe Generale Expressbank's Customer Card Support Centre on phone **0800 19 333**.

How to shop online?

Once registered, the 3D Secure Code is recognized by every online merchant certified for the standard MasterCard SecureCode and Verified by Visa.

"3D Secure Code" does not require installation of any specific software and can be used from every computer linked to Internet.

Each time you make payments at online merchants certified for 3D Secure, upon entering your card details your card will be promptly checked by the system whether it is enrolled for 3D Secure.

The payment process goes through the following stages:

1. Enter you cards number
2. A new window pos up with the the following element



- logo of Verified by Visa and/or MasterCard SecureCode depending on the brand of your card
 - your Personal Assurance Message
 - a filed for entering your 3D Secure Code
3. After confirmation of the secret code, the Bank automatically checks the card and confirms the payment.

Change of password

You have the possibility to change you secret code at any ATM in the Borica system that supports this functionality. This operation is available only for already registered cards.



You can also change your password through your client's profile by using the site of the bank in Borica.

What to do if I forgot my password?


When you enter three times wrong 3D secure Code, you will be requested to enter the answer to the hint question that was previously defined by you. After you enter the correct answer, you can define a new Secret Code.

In case of forgotten answer to the Hint question and entered wrong answer (after 3 wrong Secret codes) the card will be blocked for this functionality.

When your card is blocked you cannot receive a new secret code at an ATM. In this case, please contact the Card Customer Support Center to have your card unblocked. After that you can use an ATM to receive a new secret code through the function "Change of Password"

In case of enquiries you can turn for assistance to Card Customer Support Center on email SGEB.Cardsupport@socgen.com or on phone 0800 19 333.

Advices for your security

- **Remember your secret code.** You will need to enter it each time you pay with your card at merchant sites having the following logo:

- **Do not use you PIN code** when you create your 3D Secret Code and avoid all easy to guess data/dates
- **Pay with your card** only ate online merchants which have good reputation and which are certified for 3D Secure.
- **Keep information** for the merchant, name, address, phone, contacts.



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- **Print/safe copy of the screen**, where the purchase is confirmed.
- Make sure that the screen for confirmation of the purchase has the logo of Visa and/or MasterCard and also the logo of Societe Generale Expressbank and the Personal Assurance Message, which you have chosen during the enrolment process. .
The presence of these elements proves that the payment is checked by the Bank and the information which you enter is not disclosed to third parties. Do not enter your data for identification and personal data,, if some of these elements is missing.
- **Check the decimal comma** of the confirmed amount
- **Do not reply to emails**, which transfer you to sites, where confidential information is requested like your card number, bank account, secret code or PIN.
- **Inform the bank immediately** if you have some doubts that someone knows your 3D Secret Code
- **Avoid payments** with your card from a computer, different from your personal one