

Guide to registering a static 3D password for secure card payments on the Internet via the Client page of Municipal Bank and using the service

Dear customers,

This guide applies to cardholders who have received an SMS with a temporary static password!

The SMS is sent from number 1909 and looks as follows:

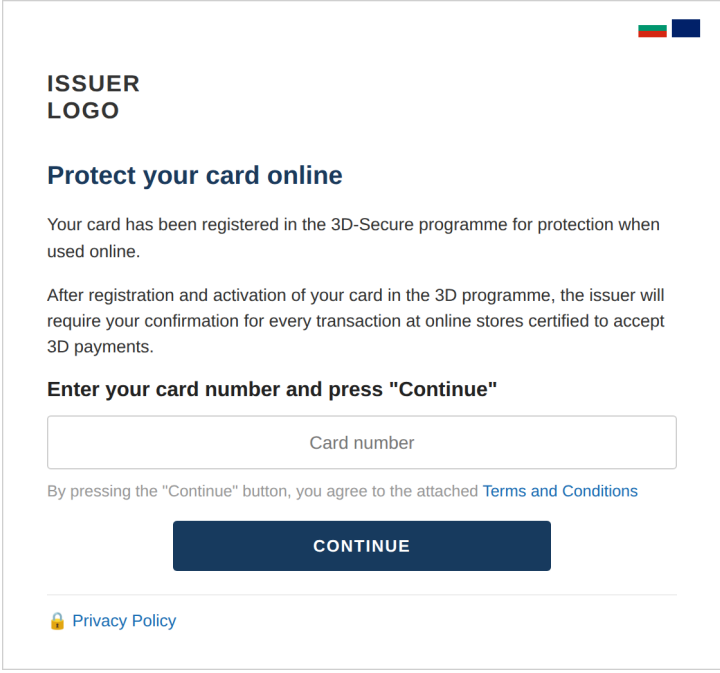
OB: NNNNNN e parolata Vi za registraciq na karta ****nnnn za sigurni plashtaniq v Internet. Za registraciq: <https://3ds.borica.bg/OBSHTINSKA> do dd.mm.yyyy hh:mm.

To successfully register a permanent static 3D password for Internet payments, you need to visit the Client page of Municipal Bank at the link:

<https://3ds.borica.bg/OBSHTINSKA>

You need to do the following:

1. Enter the full number of the card for which you have already received the SMS with the temporary static registration password;
- Confirm with the „Continue“ button.
 - Immediately afterwards you will receive a second SMS with a dynamic (one-time) 6-digit password, which you will use on the next screen.



ISSUER
LOGO

Protect your card online

Your card has been registered in the 3D-Secure programme for protection when used online.

After registration and activation of your card in the 3D programme, the issuer will require your confirmation for every transaction at online stores certified to accept 3D payments.

Enter your card number and press "Continue"

Card number

By pressing the "Continue" button, you agree to the attached [Terms and Conditions](#)

CONTINUE

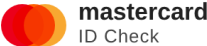
[Privacy Policy](#)

2. In the „dynamic password“ field, enter the password you received by SMS from number 184343 at the moment you are logging into the system.

The SMS looks like this:

OB: Vashata dinamichna parola za vhod v 3D Klientската stranica e: NNNNNN

In the 3D Secure static password field, enter the password you received by SMS.



User verification

Please fill in the fields and press "Continue".

The dynamic password was sent to phone XXXXXXX4519. Please wait to receive it and then enter it in the "Dynamic password" field. You can request a new password 2 more times.

Dynamic password:

[New dynamic password](#)

3D-Secure static password:

CONTINUE

3. Create your own permanent static password, which must contain at least 8 characters:

Please note that the characters must be upper- and lower-case letters (in Latin script), at least one digit and a special character. The valid special characters are

_ - % @ & * \ . # , / ? !

- Confirm the created password again;
- Select the menu language;
- Enter your **personal** message, which will be displayed with every online payment you make at merchants whose websites support the „3D Secure Payments“ service. (The personal message may be a word or phrase chosen by you and is written in Cyrillic or Latin script, depending on the selected language);
- Confirm with the „Save“ button;




Change your 3D-Secure parameters

Please fill in the fields and press "Save".

New 3D-Secure password*:

Confirm password*:

Mobile number*:

Language:

English ▼

Personal message*:

* required fields

SAVE

When the user data is entered correctly, you will receive a message on screen that your registration is successful!

When making an online payment at merchants whose websites support the „3D Secure Payments“ service, the following screens are displayed:




Enter your passwords

Merchant:

MEGA Shop

Description:

Payment details.

Amount:

121.00 BGN

Date:

09/30/2020

Card number:

**** * 6513

Personal message:

I love OW

Please check the transaction details and wait to receive a dynamic password.
Enter the received password in the "Dynamic password" field and your personal password in the "Static password" field:

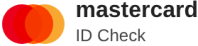
New dynamic password

CONFIRM

[Exit](#)
[? Help](#)

The dynamic and static passwords are entered in the respective fields.

If data is entered incorrectly, the following screen is displayed:

Enter your passwords

Merchant: MEGA Shop
 Description: Payment details.
 Amount: **121.00 BGN**
 Date: 09/30/2020
 Card number: **** * 6513
 Personal message: I love OW

You entered a wrong password. Please enter the passwords again, and you may request a new dynamic password. If you have forgotten your static password, please contact the issuer of your card.
 Remaining attempts: 2

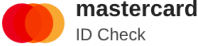
New dynamic password

CONFIRM

[Exit](#)
[? Help](#)

If necessary, the cardholder may request a new dynamic password.

When such a password is sent to the cardholder's registered mobile number, the screen shown below is displayed:

Enter your passwords

Merchant: MEGA Shop
 Description: Payment details.
 Amount: **121.00 BGN**
 Date: 09/30/2020
 Card number: **** * 6513
 Personal message: I love OW

A new dynamic password has been generated and sent, please wait to receive it.
 Enter the new password in the "Dynamic password" field and your personal password in the "Static password" field.

New dynamic password

CONFIRM

[Exit](#)
[? Help](#)

If the cardholder wishes to change the static password and/or personal message, the procedure is identical to the initial registration and is carried out through the Client page of Municipal Bank at the link:

<https://3ds.borica.bg/OBSHTINSKA>

After three consecutive incorrectly entered static and/or dynamic 3D passwords, the Bank blocks the use of the „3D Secure Payments“ service with the respective card. In this case, the cardholder must visit a Bank office!