Card Purchases over the Internet with Strong Customer Authentication User Manual

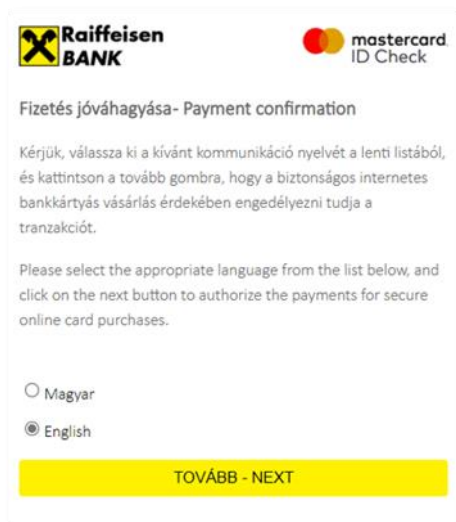## What does strong customer authentication mean?

In the case of card payments initiated over the internet it is no longer sufficient to provide the usual card data (card number, expiry date, CVV/CVC code, cardholder's name), but a further two-factor security confirmation is also required to finalise the purchase. Raiffeisen Bank offers the following two options for cardholders to confirm card payments with strong customer authentication:

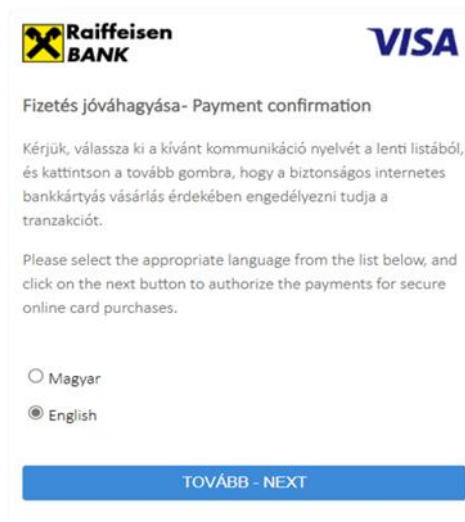- myRaiffeisen mobile app, or
- PIN2 + SMS security code.

How transactions are authenticated through the myRaiffeisen mobile app?

Our Customers who have downloaded the myRaiffeisen mobile application, and have registered in it, are also able to authenticate their internet purchases by the same means.
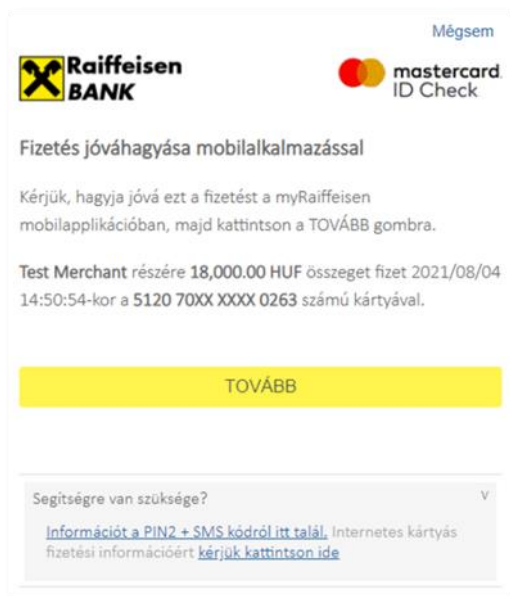
After entering the usual data in the website of the internet merchant, the buyer is automatically forwarded to the Bank's card **authentication page**, where after selection of the language the details of the transaction are displayed,
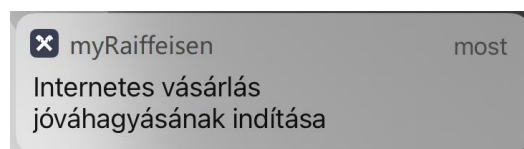
following which the buyer receives a pop-up (push) message to his/her mobile phone.

If you click on the Push message, the myRaiffeisen mobile app displays the details of the card transaction to be verified, and you can start the authentication with the "Sign" button. The transaction can be approved by entering the mobile token PIN code, or by fingerprint scan or facial recognition (where these are enabled).
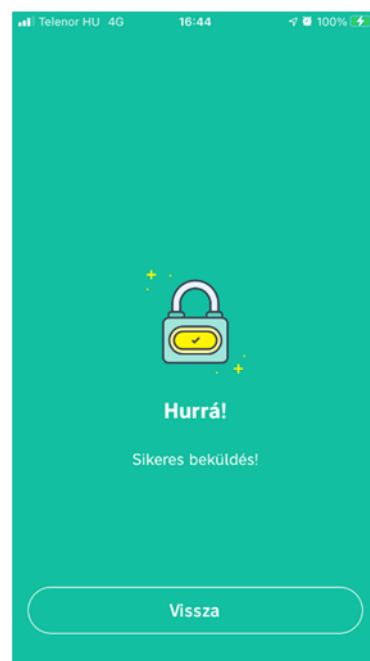
! After **approving the order**, **click** on the "**Next**" button in the authentication website. If authentication via mobile application is used, the order will be valid for 5 minutes.

How transactions are authenticated with PIN2 + SMS?

After entering the usual data in the website of the internet merchant, the buyer is automatically forwarded to the Bank's card **authentication page**, where after selection of the language first the PIN2 code created by the cardholder for this purpose,

then an individual one-time **security code** sent in SMS to the cardholder's telephone number recorded in the Bank's systems should be entered.

The security code sent in SMS will be **valid for 5 minutes**. If during this period the buyer fails to enter the one-time code, or enters any code erroneously, the authentication of the transaction will fail, and the purchase process must be started all over again in the merchant's website.

If the Cardholder has no telephone number recorded in Raiffeisen Bank's systems, or if his/her telephone number has changed in the meantime, he/she will not be able to approve internet card purchases going forward.