

# FREQUENTLY ASKED QUESTIONS (FAQ)

For the MasterCard SecureCode service from United Bulgarian Bank

---

## I. CONTENT

### I. CONTENT

### II. QUESTIONS & ANSWERS

1. [What is MasterCard SecureCode?](#)
2. [Who provides the MasterCard SecureCode Service?](#)
3. [How does MasterCard SecureCode provided by UBB work?](#)
4. [Can I use my own password for an authentication?](#)
5. [How does MasterCard SecureCode protect me?](#)
6. [Will I be able to make purchases at merchants that accept MasterCard but do not participate in the MasterCard SecureCode program?](#)
7. [Will I be able to make purchases with my card when I am outside Bulgaria?](#)
8. [What should I do if I do not receive an SMS message with an authentication password?](#)
9. [How long is valid the authentication password received via SMS?](#)
10. [How can I identify the SMS with an authentication password?](#)
11. [What happens if I decline or do not complete the requested authentication?](#)
12. [What happens if my card expires or is reissued with a new number?](#)
13. [What should I do if I lock my card's authentication status?](#)
14. [Can I de-register my card by participating in the Mastercard SecureCode?](#)

## II. QUESTIONS & ANSWERS

### 1. What is MasterCard SecureCode?

MasterCard SecureCode is an online security service that guards against the unauthorized use of MasterCard or Maestro cards in Internet, while shopping online at participating merchants. SecureCode is a secret word or "password" that identifies you to your Issuer when making online purchases. It is just like verifying cardholder identity with a PIN.

### 2. Who provides the MasterCard SecureCode Service?

The MasterCard SecureCode service is provided by MasterCard in conjunction with card Issuers and merchant Acquirers. The role of MasterCard in the service is to enforce the service regulatory as well as technological frame. Only certified by MasterCard Issuers and Acquirers can offer the service to their clients. Each Issuer and Acceptor determines the scope and the approach to provision of the service MasterCard registers participating merchants and cards and, at the time of transaction, connects acquirers to issuers. The role of the Issuer is to enroll or register the cardholder for the service and, at the time of transaction, to authenticate the cardholder and transmit the result to the merchant Acquirer. The role of the Acquirer is to register the merchant for participation into the service, and at the time of transaction, to include the authentication result into the transaction authorization request message.

### 3. How does MasterCard SecureCode provided by UBB work?

For your convenience and security, the Bank automatically registers your Mastercard for Mastercard SecureCode through "UBB 3-D Secure" service. Shop in online stores, pay with your card, and if the merchant is registered for participation in MasterCard SecureCode as well, an authentication request will automatically appear on your screen. The authentication password is dynamically changing - valid once for each separate payment. Enter the password, sent via SMS, to your Bank registered mobile phone number. Within seconds your identity will be confirmed and your purchase completed.

### 4. Can I use my own password for an authentication?

Separate registration for Mastercard SecureCode with the ability to create a custom password is no longer available. For your convenience and security, the Bank changed the process to an automatic, all the cards mandatory registration for Mastercard SecureCode with dynamically changing, Bank generated password. We believe that this will increase both the number of successfully completed transactions and the overall security of the process. If you have a custom password created by you, its use is no longer possible.

**5. How does MasterCard SecureCode protect me?**

When you correctly enter your authentication password during a purchase at a participating online merchant, you confirm that you are the authorized cardholder. Purchase can only be completed upon successful authentication. Even if someone knows your credit or debit card number, the purchase at a participating merchant cannot be completed without a correct authentication password. If the merchant does not participate in Mastercard SecureCode, you have the right to dispute the transaction and your money will be recovered.

**6. Will I be able to make purchases at merchants that accept MasterCard but do not participate in the MasterCard SecureCode program?**

Yes, you will not be asked for an authentication during these purchases.

**7. Will I be able to make purchases with my card when I am outside Bulgaria?**

The Bank will send an SMS with the authentication password, no matter where you are. Receiving an SMS message depends on your service provider. The Bank is not responsible for undelivered SMS messages.

**8. What should I do if I do not receive an SMS message with an authentication password?**

You have a possibility to request a new password by clicking on a button on the Authentication page. Please, note that a new password can be requested up to two times, after that the button will become inactive. If you still have not received a SMS message with a password, please contact us through the Customer Service Center to check which is the phone number registered in our system and if necessary, change it.

**9. How long is valid the authentication password received via SMS?**

Please note that the password is valid for up to 10 minutes after it is issued, and can only be used once, within one payment session per purchase. For each subsequent authentication request, a different password is sent. If a new password request have been initiated, and you receive both the new one and initially sent password, both of them will be valid within the payment session, ie. you could enter any of the passwords you have received

**10. How can I identify the SMS with an authentication password?**

In addition to the authentication password, the SMS text contains last digits of the card number, you are paying with, the merchant's site, the purchase amount, and the UBB contact details. Make sure that this information is correct before entering your password or contact us through the Customer Service Center if you notice a difference.

**11. What happens if I decline or do not complete the requested authentication?**

If you close the Authentication page without a password be entered, the authentication will be considered canceled and the payment process will be discontinued. If you enter an incorrect password three times in a row, the authentication status of your card will be locked. You will not be able to pay with it to online merchants participating in Mastercard SecureCode service. In either case, you will not be able to complete the current purchase.

**12. What happens if my card expires or is reissued with a new number?**

We will automatically update your customer service profile with this information.

**13. What should I do if I lock my card's authentication status?**

The Bank gives you an opportunity to activate your card by yourself from [here](#) if, due to three successive failures (incorrectly entered passwords), the authentication status of your card is locked.

**14. Can I de-register my card by participating in the Mastercard SecureCode program?**

Separate deregistration from authentication service is no longer possible. For your security, any Mastercard issued by UBB is automatically registered for Mastercard SecureCode. A request for temporary de-registration is acceptable to be considered only exceptionally, in the case of an objective impossibility to provide the service for the creation and delivery of a password for authentication