

**GENERAL TERMS AND CONDITIONS
of ProCredit Bank (Bulgaria) EAD**

for the use of the service for secure online payments with bank cards - “3D Secure for Online Payments”

1. Definitions

- A. **“3D Secure for Online Payments”** – a service enabling the Cardholder to register his/her international Visa cards issued by ProCredit Bank (Bulgaria) EAD (the Bank) in the Verified by Visa (VbV) program, which aims to increase the security of online payments to online merchants registered in the VbV program.
- B. **Verified by Visa (VbV)** – Visa International’s program for electronic 3D protection aimed at increasing the security of online payments. It identifies the bank card and the registered Cardholder, and validates the online payment at the time it is being made to a merchant who accepts this type of payment.
- C. **Cardholder’s profile** – personally defined by the Cardholder upon registering online for the “3D Secure for Online Payments” service. Through the profile, the Cardholder personally manages and changes the following: secret password, personal message, reminder question and answer. The profile data should be known solely to the Cardholder, who should take all possible measures against acquisition of this data by third parties. Access to the profile is obtained by entering the bank card number and a valid secret password.
- D. **Secret password** – personally chosen by the Cardholder, it is a combination of symbols (letters, numbers and signs) which identifies him/her and the card when confirming online payments to merchants enrolled in the VbV program. The password, along with the bank card number, is used by the Cardholder to obtain access to his/her profile.
- E. **Reminder question** – personally defined by the Cardholder in the management module of the “3D Secure for Online Payments” service, which allows the Cardholder to change his/her forgotten password after providing the correct answer.
- F. **Answer to reminder question** – personally defined by the Cardholder in the management module of the “3D Secure for Online Payments” service. The answer to the reminder question allows the Cardholder to change his/her forgotten secret password.
- G. **Personal message** – personally defined by the Cardholder in the module for profile management of the “3D Secure for Online Payments” service. The personal message appears every time a payment is made to online merchants enrolled in the VbV program. The purpose of the personal message is to confirm the authenticity of the merchant’s website, which requires entry of a secret password by the Cardholder and thus eliminates the possibility for fraudulent activities via malevolently created websites which mimic the original sites.
- H. **Online merchants with whom you can use the 3D Security code for online payments** – merchants who are enrolled in the VbV program.

2. General

2.1. These General Terms and Conditions outline the terms under which the Bank provides Cardholders with access the VbV program. They supplement the Agreement signed between the Cardholder and the Bank, under which the Cardholder has been issued a credit and/or debit card, the General Terms and Conditions of ProCredit Bank (Bulgaria) EAD to the Framework Agreement for opening and maintaining of bank accounts, the General Terms and Conditions for Payment Services and the General Terms and Conditions for issuing and management of Visa Classic/Visa Business Classic cards, in cases when the Cardholder uses the “3D Secure for Online Payments” service.

2.2. These General Terms and Conditions for use of the “3D Secure for Online Payments” service are valid for the Cardholder for the duration of the relationship between the Bank and the Cardholder related to the use of the “3D Secure for Online Payments” service regardless of the time at which the Cardholder terminates the use of the service.

2.3. The Cardholder can register his/her card to use the 3D Secure service for online payments in the following ways:

- a) at an ATM by selecting the option “Online payment - Verified by Visa” and “Temporary password for registration” from the ATM menu.
- b) at the time of making a purchase from a merchant who accepts payments under the VbV program. The Bank identifies the Cardholder through correct answers to questions asked by the Bank during the registration process.

3. Rights and obligations of the Bank

- 3.1. The Cardholder obtains a temporary registration password by inserting his/her bank card at particular ATMs offering access to the service. The Cardholder obtains a temporary password (9-digit code) which is printed on the slip dispensed by the ATM. The temporary password is valid for 24 hours from its issuance and can only be used by the Cardholder for registering the same card in the system to use the “3D Secure for Online Payments” service via links to the service which are published on the Bank’s website.
- 3.2. The Bank enables the Cardholder to confirm and complete the registration process for the “3D Secure for Online Payments” service via links on the Bank’s website. At this stage the Cardholder defines his/her client profile independently and manages it.
- 3.3. If the Client forgets his/her password, a new password can be obtained after answering the reminder question by using the “Change of password” function at an ATM. The Cardholder must enter the newly obtained temporary 9-digit code to enter his/her personal profile in the system for the “3D Secure for Online Payments” service. Next, he/she will be prompted to change the temporary code to a password of his/her choice which is known only to him/her and to create a new reminder question and answer.
- 3.4. If a password is incorrectly entered three times in a row and/or if an incorrect answer to the reminder question is entered, the Bank shall block access to the service. The Cardholder can unblock the access to the service by using the respective bank card at an ATM.
- 3.5. The Bank is not a party to the relations between the Cardholder and the merchant and bears no responsibility in disputes concerning the purchase, delivery, quality, quantity, price, warranty conditions, deadlines, etc.
- 3.6. The Bank shall not be responsible for losses of the Cardholder which were caused by improper use of the Cardholder’s card for online payments to online merchants resulting from a third party obtaining the secret password and/or answer to the reminder question. Any damages arising from such transactions shall be borne by the Cardholder.
- 3.7. The Bank shall not be responsible for direct or indirect losses of the Cardholder or failed payments or lost profits for the Cardholder which were caused by improper use of the “3D Secure for Online Payments” service or by data misuse or loss, etc. which occurred as a result of improper data storage by the Cardholder.

4. Rights and obligations of the Cardholder

- 4.1. The Cardholder shall register his/her bank card for the “3D Secure for Online Payments” service within 24 hours of obtaining his/her temporary password. If the registration deadline expires, the Cardholder can obtain a new password in accordance with these Terms and Conditions.
- 4.2. To be able to make secure payments to online merchants enrolled in the VbV program, the Cardholder needs to register for the service in one of the following ways: when shopping online, through the links on the Bank’s website or at an ATM using his/her bank card, creating and administering a personal profile by entering the secret password, answer to the reminder question and personal message.
- 4.3. The Cardholder can change his/her personal secret password, reminder question and personal message at any time through his/her profile against payment of a fee as per the Bank’s price list.
- 4.4. If a password is entered incorrectly three times in a row, the Cardholder’s profile and access to the “3D Secure for Online Payments” service will be blocked. The Cardholder can define a new secret password only after giving the correct answer to the reminder question defined at the time of registration.
- 4.5. If the Cardholder forgets the answer to the reminder question and enters an incorrect answer, the Cardholder’s profile for using the “3D Secure for Online Payments” service shall be blocked or shall remain blocked. The Cardholder can obtain a new password for the service at an ATM. For every new registration of a card for the service, regardless of the reason for doing so, the Bank shall charge a fee according to its current price list.



- 4.6. Through his/her profile, the Cardholder can receive information about purchases with the card as well as failed payments to online merchants participating in the VbV program.
- 4.7. The Cardholder shall participate and use the “3D Secure for Online Payments” service for all of his/her debit and/or credit cards issued by ProCredit Bank (Bulgaria) EAD.
- 4.8. The Cardholder shall not provide information about his/her personal secret password, reminder question or private message to third parties, including employees of the Bank, except to make payments on the websites of merchants participating in the VbV program. The personal password should be entered only if the personal message entered by the Cardholder during the “3D Secure for Online Payments” registration process appears.
- 4.9. The Cardholder shall not keep information about his/her personal password and/or reminder question with the card, on it or in any other way which could allow it to be obtained from third parties and shall be the only person to use his/her secret password and/or reminder question.
- 4.10. The Cardholder shall notify the Bank immediately if he/she suspects that a third party may have obtained his/her secret password and/or answer to the reminder question.
- 4.11. The Cardholder shall notify the Bank immediately if he/she has been asked about his/her secret password, reminder question and/or personal message except on a merchant’s website on which the personal message of the Cardholder appears.
- 4.12. The Cardholder shall address the merchant for resolving disputes related to specific sale conditions of goods and/or services, delivery terms, prices, warranty terms, etc.
- 4.13. In the event of failure to reach agreement on disputes described in the above paragraph and upon submission of a written claim for payment at the Bank, the authorized Cardholder shall be obliged to submit with the claim the complete correspondence with the online merchant relating to the purchase order and subsequent attempts to settle the dispute between the Cardholder and the merchant.
- 4.14. Any payment to an online merchant which is confirmed by a secret password is assumed to have been performed by the Cardholder with his/her knowledge, involvement and/or consent. Entering a correct secret password and/or response to a reminder question has the legal effect of entering a PIN.

These General Terms and Conditions for use of the “3D Secure for Online Payments” service were accepted by the Management Board of ProCredit Bank (Bulgaria) EAD by Resolution as documented in Protocol №626 of 6 July 2016 and shall be effective as of 6 July 2016.