

International **Display** Debit Cards V PAY CodeSure and Visa Business CodeSure from BACB



VPAY and Visa Business CODESURE **display** debit cards from BACB are the most innovative products offered by Visa Europe. They combine the functionality of international debit cards: the most secure payment and cash withdrawal cards with a high cardholder authentication security level through the generation of one-time dynamic password (OTP – one-time password). The password is generated following entry of your personal PIN on the keyboard of the card.

What do you get?

Multifunctionality - an opportunity to use one product as payment means, to access Virtual Bank banking and for secure payments on the Internet at the highest security level;

The token to log in and transact within the Virtual Bank is integrated in the card and you do not have to carry two devices with you;

Maximum protection and highest level of security of payments - the one-time dynamic password for remote identification is much more secure than the static password which can be easily intercepted by malicious individuals;

The highest level of security of payments via Internet - through generation and use of the one-time dynamic password in the Verified by Visa (VbV) system, following entry of your personal PIN code on the display of the card.

A device easy to carry on, secure and fun to work with.

VPAY CODESURE display debit card allows you to securely transact in the country and in Europe, as well as in all countries which have introduced the chip technology. You have access to your money 24/7 on all VISA chip card processing devices.

The Visa Business CodeSure display debit card gives you an access to the company account via ATMs and POS terminals all over the world. The security of the transactions is protected at the highest level, which is guaranteed by chip and PIN technology. No information is recorded on the magnetic stripe of VPAY card, thus eliminating the possibility for copying the data and for subsequent forgery and abuse. The funds on your current account are accessible through all access channels.

DD

Digital display

6 7 8 9

Functional keys



Power on / off button

OK

Confirmation button

C

Entered symbol delete button

Functional keys – 6 7 8 9 Touched when "Mode?" message appears on the display. Each of them generates a one-time dynamic password which is valid for 10 seconds. A different functionality is initiated by pressing each of the keys.




6 VbV – to generate one-time dynamic password (OTP) for secure payments via Internet, through Verified by Visa (VbV).

7 BACB Plus – to log in and sign transactions on BACB Plus Virtual Bank.

8 e-sign – to sign payment orders and orders for purchase – sale of foreign currency on BACB Plus.

9 bank ID – for mutual identification Client – Bank.

Switching the card on

Hold the card with one hand. Place the symbol marked with  on the card between the thumb and forefinger of the other hand. **"Mode?" message appears on the display of the card.**

Select function key 6, 7, 8 or 9:

6 VbV – to generate one-time dynamic password (OTP) for secure payments via Internet, through Verified by Visa (VbV)

→ Once the card is switched on touch button 6 in "Mode?"

→ When PIN _____ appears on the screen, enter your 4-digit personal PIN, which you use for payments on POS terminals and cash withdrawals on ATMs

→ Press OK or wait

To be able to make an online payment you have to enter the 8-digit one-time dynamic password, which appears on the display of the card, in the dedicated Verified by Visa (VbV) field.

7 BACB Plus – to log in and sign transactions on BACB Plus Virtual Bank

It is used to sign:

- To log in BACB Plus;
- Applications to open / close current accounts;
- Applications to open / close transactions with deposit and savings accounts;
- Applications related to debit cards (application for issuance, change of parameters and limits);
- Narrative instructions to the Bank;
- Utility payments;

→ Once the card is switched on press button 7 in "Mode?"

→ When PIN _____ appears on the screen, enter your 4-digit PIN, which you use for payments on POS terminals and for cash withdrawals on ATMs.

→ Press OK or wait.

→ The 8-digit one-time dynamic password, which you have to enter in the dedicated BACB Plus Virtual Bank field, appears on the display of the card.

8 e-sign – to sign payment orders and orders for purchase – sale of foreign currency

It is used to sign:

- BGN transfers (BGN transfer, transfer to the budget, multiline transfer to the budget, direct debit request);
- Foreign currency transfers;
- Purchase – sale of foreign currency;

→ Once the card is switched on press button 8 in "Mode?"

→ **Account** message appears on the display

→ Enter the first six digits of the recipient's account on the first line marked as follows: example:

→ **BG38BGUS9160**2446007844 (the full account is shown and the first 6 digits are bolded to make visualization easy and clear).

→ Account -> **389160**. Press OK.

→ **Amount** message appears on the display.



→ Enter the total amount of the transfers without the figures after the decimal point. **567.45** (the amount without the cents/stotinki is bolded to make visualization clear and easy). Amount -> **567**.

→ Press OK.

→ When PIN _____ appears on the screen, enter your 4-digit PIN, which you use for payments on POS terminals and for cash withdrawals on ATMs. Press OK or wait.

→ The 8-digit one-time dynamic password, which you have to enter in the dedicated BACB Plus Virtual Bank field, appears on the display of the card.

9 bank ID – for mutual identification Client – Bank

You are on the phone, but you are not certain you have the bank at the other side? Perform mutual identification Client – Bank:

→ The bank officer will request you to provide the first and last 4 digits of the number of your display card.

→ The bank officer will provide you an 8-digit code (Authenticating Challenge).

→ Switch the card on, select button 9 (9 bank ID) and enter the 8-digit code provided by the bank. The device checks the 8-digit code and, if correct, **VERIFIED** is displayed. **This is how you identify the bank.** (In case of invalid code or error **FAILED** shows on the screen).

→ Immediately after that the device asks you to enter your 4-digit PIN, which you use for payments on POS terminals or cash withdrawals at ATMs.

→ An 8-digit code – response code – is displayed. This is the code you provide to the bank officer who checks whether it matches the one in the system. **This is how the bank officer identifies you.**

General Terms and Conditions

Please, read the General Terms and Conditions for the Issuance and Use of International Debit Cards of BACB.

Returning the display card to BACB

The validity term of the card is 3 years. The display card will stop working after the expiry of this term.

Since the display card contains a battery, we remind you that in accordance with the General Terms and Conditions for the Issuance and Use of International Debit Cards of BACB, after the expiry of the validity term of the card "The card holder shall be obliged to cause the return of all cards attached to his / her account by the Authorized users" so they will be destroyed by BACB.