

### **What is 3D Secure?**

3D Secure is a security system designed to ensure that your credit card transactions are completed securely.

### **What is Secure Online Shopping?**

**Secure Online Shopping** is a service provided **free of charge** by Ziraat Bank and approved by Visa International and MasterCard® International, an innovative and trustworthy system whereby your internet purchases are approved using a code sent to your mobile by text message. A different code is produced for each transaction and sent to your mobile. While making purchases through secure sites, your Personal Assurance Message (PAM) will be displayed, proving that the message originates with our bank. For this feature please use the 3D Secure Account Manager section of our bank's web site to set up your Personal Assurance Message.

After checking that your Personal Assurance Message is correct, your transaction is approved by entering the single use 3D Secure code sent to your mobile number registered on our system by text message.

### **How can I take advantage of the Secure Online Shopping Service?**

Your card has already been recorded automatically by our bank to benefit from this service. You approve your transaction by entering the single use code sent to the mobile registered with the system by text message into the code window that appears during your purchase. Please check the mobile number to which the text message will be sent and that will be masked on the code entry window.

### **What should I do if I have no registered or current mobile number?**

If you do not have a mobile number registered on the system, a warning window will appear during your purchase instead of a code entry screen, directing you to one of our branches to register your phone. In such a situation please apply to your nearest Ziraat branch to register or update your mobile number to benefit from the Secure Online Shopping service. Thank you in advance for your cooperation. We would like to reiterate that if your mobile information on the system is not up-to-date, the code will be sent to the mobile number registered on the system.

### **What should I do if I have misentered the code sent to my mobile?**

If you misenter the single use code sent to your mobile during Secure Online Shopping three times, a one-hour block will be applied for security purposes to ensure that your card cannot be used by any third party. After an hour the card block will automatically be lifted.

### **Where can I do Secure Online Shopping?**

Virtual stores bearing the MasterCard SecureCode or Verified by Visa logos are included within the system.

### **What is a Personal Assurance Message (PAM)?**

A Personal Assurance Message is a text provided by the 3D Secure Account Manager which is accessible through our bank's web site. During purchases you will see your Personal Assurance Message on the code window that opens, proving that this window really originates from Ziraat Bank.

If you have not set up a Personal Assurance Message using the 3D Secure Account Manager, this field on the code window will appear blank.

To change your Personal Assurance Message, you need to again access to the 3D Secure Account Manager through our bank's web site and select the "Change Personal Assurance Message" tab.

**Before entering the code** sent to you by text message during Secure Online Shopping, please use our bank's website to ensure that the Personal Assurance Message previously provided by you is correct.

**How can I see my past transactions?**

There is no need for you to note down details of your past purchase transactions. To view your Secure Online Shopping transactions, login to the 3D Secure Account Manager through our bank's web site and select the "Past Transactions" tab.

**Can I use the Secure Online Shopping Service with my virtual card?**

You can use the Secure Online Shopping Service with your Ziraat Bank virtual cards. Please note that because virtual cards are not entered onto the 3D Secure at the same time as they are created, you will be able to perform 3D secure transactions on your virtual card starting one day after its issue.

**What should I do if I encounter a problem after a Secure Online Shopping transaction?**

If you experience any problems with Secure Online Shopping you can reach our Customer Services on **444 00 00**.