

3D Secure operations at ATM

After registration for 3D Secure, cardholders are to receive a unique password. Registration can be done either at their servicing bank or at an ATM from the BORICA system.

ATMs support the following functions related to the “Secure Internet payments” service:

- Registration and getting a code

After selecting this option, the card is registered for the service.

The so-called automatic registration takes place.

The 9-digit code printed on the ATM receipt is the password for the service.

Using this password, cardholders can immediately:

- Shop at merchants included in the "Secure Internet payments" service;
- Update their profile in the system (change their password, set a security question and answer, as well as a personal message), which is highly recommended.

The registration operation cannot be repeated.

Note: If there is a problem with printing the receipt by the particular ATM, the “Change Password” operation could be performed at another ATM where the cardholder shall receive a new password replacing the unsuccessfully printed one.

- Temporary code for registration

After performing this operation, the cardholder receives a temporary code for registration (9-digit code), printed on the receipt from the ATM.

This operation substitutes the actions of the bank administrator who generates temporary codes for the cardholder.

The operation can be performed more than once.

Note: If there is a problem with printing the receipt by the particular ATM, the operation could be performed again at another ATM.

- Answer to a question for registration

After selecting this option, the ATM prints out a nine -digit code on the receipt serving as an “Answer” that the cardholder should type during the so called Activation During Shopping, “ADS”.



This operation substitutes the bank's actions when sending a file with a definite structure, containing an entry for a card with an answer/s to a question/s intended for registration during shopping.

The operation can be performed more than once.

Note: If there is a problem with printing the receipt by the particular ATM, the operation could be performed again at another ATM.

- Code change

In case the cardholder has forgotten both his code and the answer to the security question, he can receive a new password (nine-digit number) printed on the ATM receipt by selecting this option.

The operation can be performed more than once.

Note: If there is a problem with printing the receipt by the particular ATM, the operation could be performed again at another ATM.

Bulgarian banks from the BORICA system that provide the 3-D Secure service to their cardholders with international Visa and MasterCard cards are (in alphabetical order):

1. Allianz Bank Bulgaria (Verified By Visa & SecureCode)
2. BACB (Verified By Visa & SecureCode)
3. Central Cooperative Bank (Verified By Visa & SecureCode)
4. CIBANK (Verified By Visa & SecureCode)
5. D Commerce Bank (SecureCode)
6. International Asset Bank (SecureCode)
7. Investbank (Verified By Visa & SecureCode)
8. Municipal Bank (SecureCode)
9. Piraeus Bank Bulgaria (SecureCode)
10. ProCredit Bank (Verified by VISA)
11. SG Expressbank (Verified By Visa & SecureCode)
12. TBI Bank (SecureCode)
13. Texim Bank (Verified By Visa)
14. Tokuda Bank (SecureCode)
15. UniCredit Bulbank (Verified By Visa & SecureCode)