

GUIDE

What do I need in order to confirm online card payments and how can I register?

From 31 October 2020, your online bankcard purchases can be confirmed using the **CIB Bank Mobile Application**. If you do not currently have the CIB Bank Mobile Application, we will show you how you can request this service in a few easy steps. You need a smartphone or a tablet to use the CIB Bank Mobile Application.

You have the opportunity to use the full version of the CIB Bank Mobile Application, enabling you to manage most of your banking through your device.

If you do not want to use the full application, you can, as a simpler solution, request the Card Authentication function of the CIB Bank Mobile Application.

CIB Bank Mobile Application full version I

Card Authentication function of the CIB Bank Mobile Application II



How can I register for these services?

I. Steps for registering for the full CIB Bank Mobile Application

Sign a contract for the full CIB Bank Mobile Application

- Via our CIB24 Customer Service Call Centre or
- in person at any of our branches

Our colleagues will help you with everything and will also help you with the registration process if you need it.



Create your user profile in the app in a few easy steps!

1. Click one of the links to download the CIB Bank Mobile Application to your smartphone or tablet

2. Authorise the CIB Bank Mobile Application to display notifications

3. In the app, touch "Register" on the "I'm a customer – Register" page to start the registration process

Important: for security reasons, the CIB Bank Mobile Application cannot be used on two devices at the same time, so if you register the application on another device using the recovery code, the registration will be deleted from the previous device.



Registration

1. On the registration interface, enter the 2x4 character code you received in a text message from the bank

2. On the next screen, enter the 2x4 character code you received in the second text message from the bank

3. Set your PIN

Setting your PIN

- Set your PIN in accordance with the following rules:
 - The PIN must be at least 5 digits long
 - it cannot contain consecutive (e.g. 123456) or repeated digits (e.g. 11111)
- Confirm the PIN on the next page



You will be able to use your PIN to use the CIB Bank Mobile Application and the #withKEY token, and to authenticate transactions and orders.

4. As the next step in the registration process, if your device supports it, set up biometric identification (fingerprint identification or facial recognition) to increase security

You will be able to apply biometric identification to use the CIB Bank Mobile Application and the #withKEY Token. If you also authorise biometric identification to confirm transactions, you will also be able to confirm online card purchases with biometric authentication.



5. Proceed to the next step of the registration process and set up the Application Recovery Code according to the rules below

- The code must be at least 6 digits long
- it cannot contain consecutive (e.g. 123456) or repeated digits (e.g. 11111)

Use the Application Recovery Code to restore the CIB Bank Mobile Application on another device in the case of a repeated registration or if you forget your PIN/fail to enter your PIN correctly 3 times in a row.



6. As part of the registration process, you will be allowed to subscribe to the #withPAY service

#withPAY

You can set up biometric identification in the mobile app, if this has not been done during registration

1. Log in to your profile

2. Open the menu in the upper left corner and touch "Settings" (gear icon)



3. On the "Login and security" page, touch "Touch ID/Face ID/Biometric identification"



4. You can enable biometric authentication separately for two purposes: to log in to the application and to confirm transactions

II. Steps for the registration process for the Card Authentication function of the CIB Bank Mobile Application

Create your user profile in the app in a few easy steps!

1. Click one of the links to download the CIB Bank Mobile Application to your smartphone or tablet

2. Authorise the CIB Bank Mobile Application to display notifications

3. In the app, touch "Register" on the "I'm a customer – Register" page to start the registration process



Important: for security reasons, the CIB Bank Mobile Application cannot be used on two devices at the same time, so if you register the application on another device using the recovery code, the registration will be deleted from the previous device.

Registration

1. CIB Bank automatically sends the code necessary for registering the Card Authentication function of the CIB Bank Mobile Application to your phone number registered for the 3D secure service of your bankcard. The code will be valid for 48 hours after sending

The code will not be sent when the application is downloaded; instead, our bank will send you a registration code several times from 14 September 2020 until the service is launched and until you have successfully registered

2. On the registration interface, enter the 2x4 character code you received in a text message from the bank

3. On the next screen, enter the 2x4 character code you received in the second text message from the bank

4. Set your PIN

Setting your PIN

- Set your PIN in accordance with the following rules:
 - The PIN must be at least 5 digits long
 - it cannot contain consecutive (e.g. 123456) or repeated digits (e.g. 11111)
- Confirm the PIN on the next page



You will be able to use your PIN to use the CIB Bank Mobile Application and the #withKEY token, and to authenticate transactions and orders.

5. As the next step in the registration process, if your device supports it, set up biometric identification (fingerprint identification or facial recognition) to increase security

You will be able to apply biometric identification to use the CIB Bank Mobile Application and the #withKEY Token. If you also authorise biometric identification to confirm transactions, you will also be able to confirm online card purchases with biometric authentication.



6. Proceed to the next step of the registration process and set up the Application Recovery Code according to the rules below

- The code must be at least 6 digits long
- it cannot contain consecutive (e.g. 123456) or repeated digits (e.g. 11111)

Use the Application Recovery Code to restore the CIB Bank Mobile Application on another device in the case of a repeated registration or if you forget your PIN/fail to enter your PIN correctly 3 times in a row.



7. As part of the registration process, a screen with subscription to the #withPAY service will be displayed

However, the service can only be used with the full CIB Bank Mobile Application, so please touch the "Skip" option in the top right corner of the interface

#withPAY

You can set up biometric identification in the mobile app, if this has not been done during registration

1. Log in to your profile

2. Open the menu in the upper left corner and touch "Settings" (gear icon)



3. On the "Login and security" page, touch "Touch ID/Face ID/Biometric identification"



4. You can enable biometric authentication separately for two purposes: to log in to the application and to confirm transactions

Following any of the above registration processes, you will have a mobile app that sends you an automatic message whenever you make online card purchases. By tapping on this, you can easily and securely confirm the payment in a few simple steps.

If the retail customer applied for their bankcard before 1 February 2019, and had a CIB Bank Mobile Application, they will receive their Confirmation code for online purchases – as used previously – in a smart notification (in a mobile app push message). If the retail customer applied for their bankcard before 1 February 2019, and did not have a CIB Bank Mobile Application before this date, the code will be sent to the mobile phone number registered in the CIB Card Monitoring service via text message. If a retail customer applied for their bankcard before 1 February 2019 and did not have either the CIB Bank Mobile Application or the Card Monitoring service, the codes were sent to the notification mobile phone number specified in their contract. If the customer does not have the CIB Mobile Bank service and has not provided a notification mobile phone number, then they will not have a 3D telephone number until they have specified the method of notification either by phone at the CIB24 customer service centre, after identification, or in person at a branch. If the customer applied for a bankcard after 1 February 2019, this means they will have specified a 3D phone number during the application process. For corporate customers (including sole traders), if a CIB Card Monitoring service was set up for the card in question before 1 February 2019, the phone number provided here has been set up as a 3D phone number.

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 CIB BANK