# BluOr Bank

How to confirm an online transaction using BluOr Bank's secure identification technology, 3D Secure?

BluOr Bank AS payment cards are connected to the international safe online purchase system – Verified by VISA / Mastercard SecureCode. It protects your payment card from unauthorised use while shopping on the internet.

First you need to make sure that the online shopping function is activated. You can do this in internetbank in the menu 'Accounts, cards': in the section 'Limits' select the item 'Online transactions' and activate it by sliding it to the right until it turns blue. If it is grey, it means that the ability to make purchases online has not been activated.
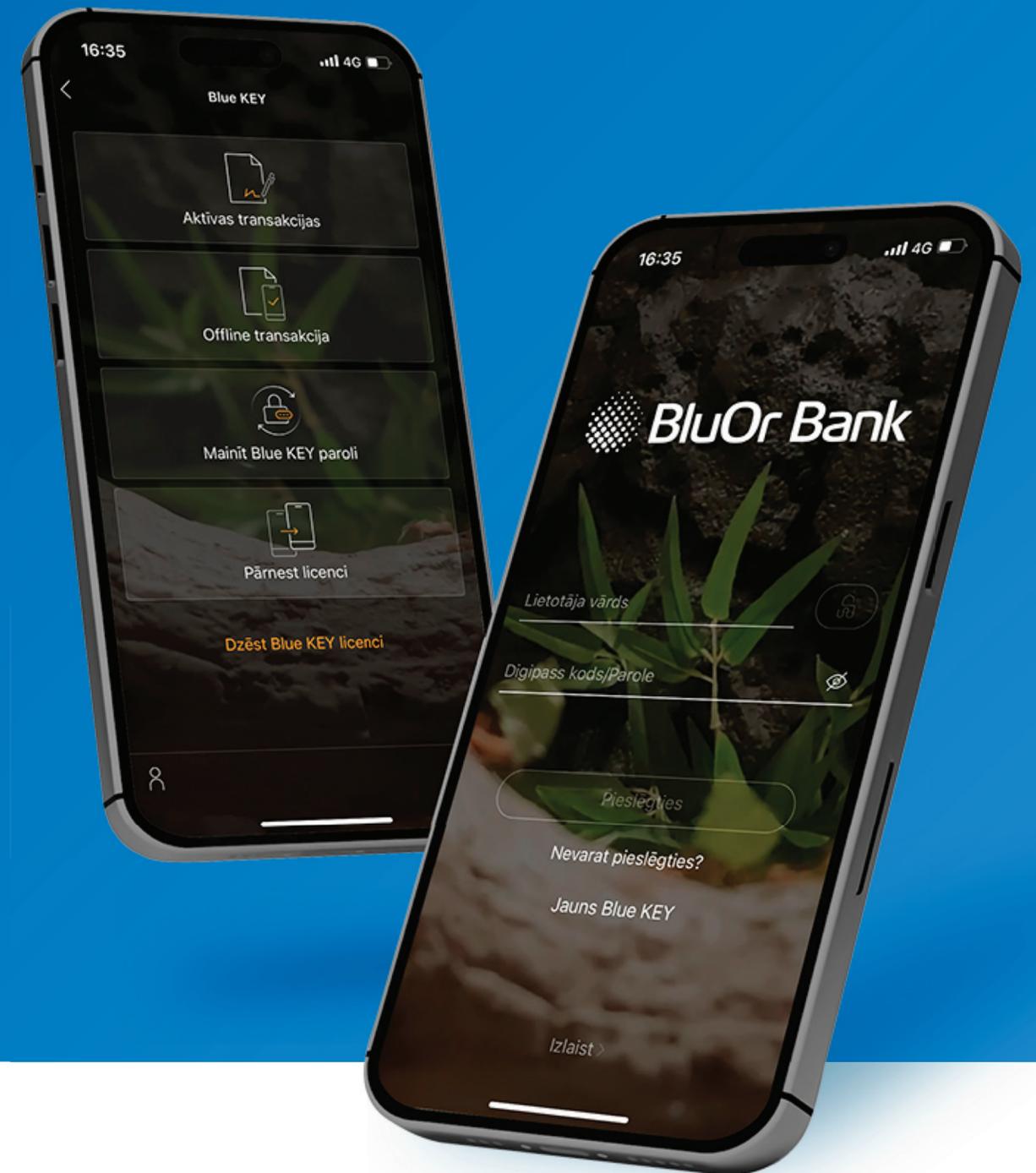
VISA | How does the service work?

When paying for online transactions, you need to enter your payment card details. To confirm the payment, enter the following payment card details:

1 first name, last name

\> **2** payment card number

\> **3** payment card expiry date

\> **4** CVV2/CVC2 – 3 digits

After entering the information, if the merchant has 3D secure, you will automatically be prompted to enter it in the next step:

confirm the transaction in the Blue KEY application

one-time SMS code, which you will receive on your mobile device if you use the code calculator (Digipass)
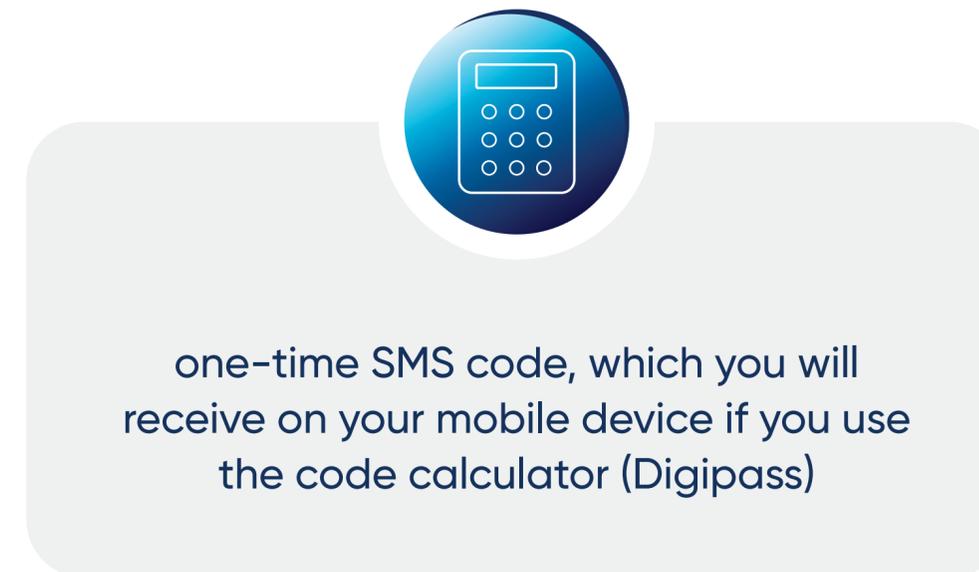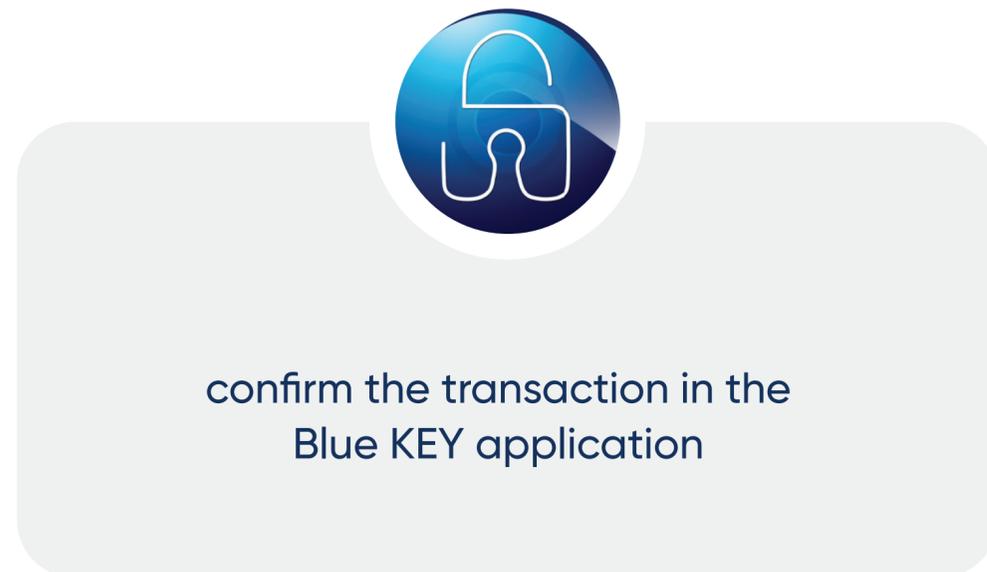
VISA | If you are using Blue Key

1 Select the Blue KEY authentication method.
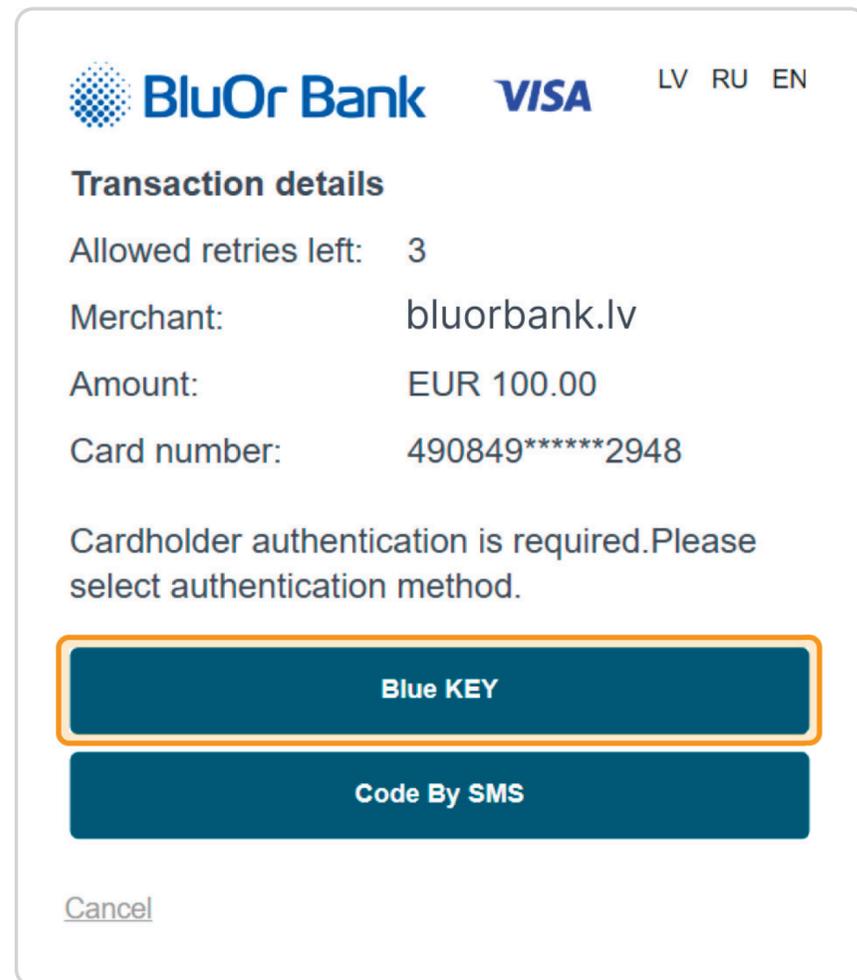
2 A push notification will be sent to your phone.
Tap on the push notification or open the BluOr app manually. To open the Active Transactions section of the app, tap the lock in the top left corner.
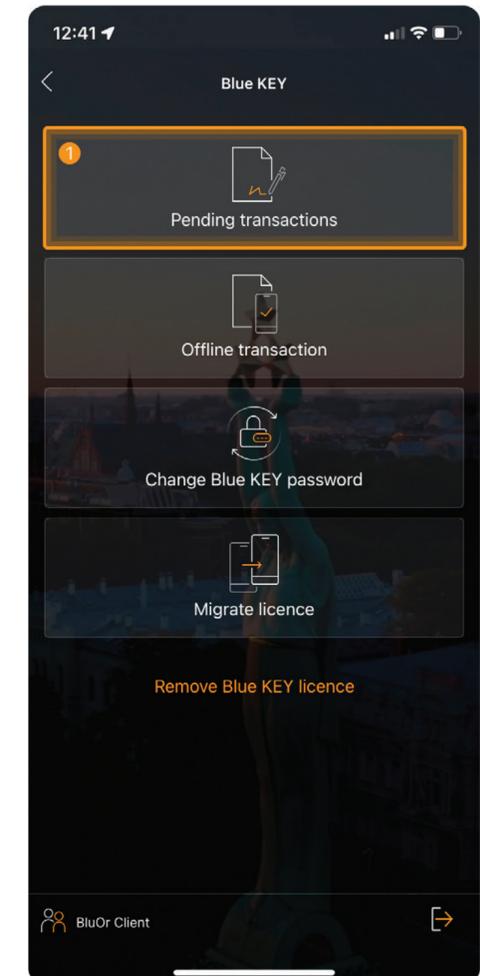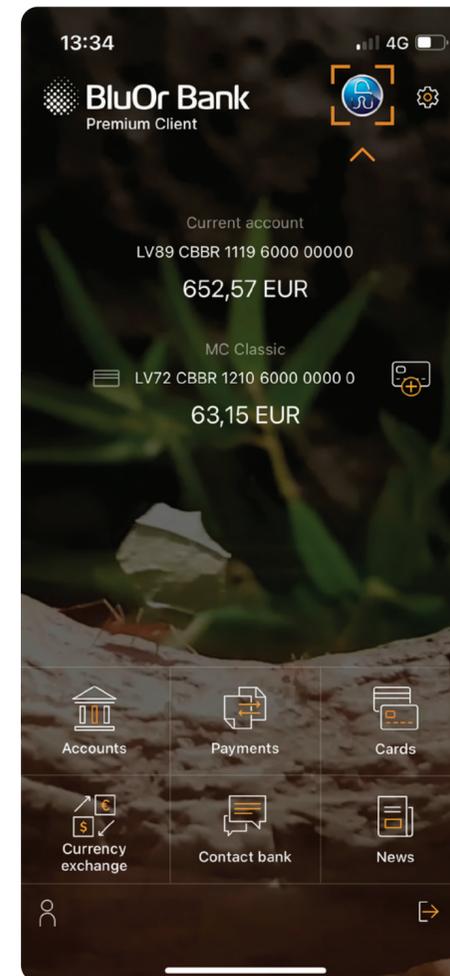
VISA | If you are using Blue Key

3 Click on the entry that displays the details of your purchase.
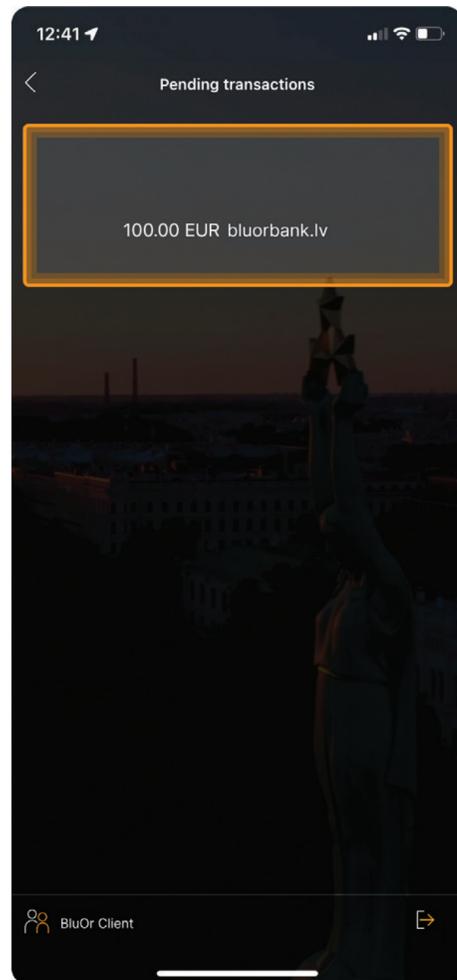
4 Verify the data and confirm the transaction.
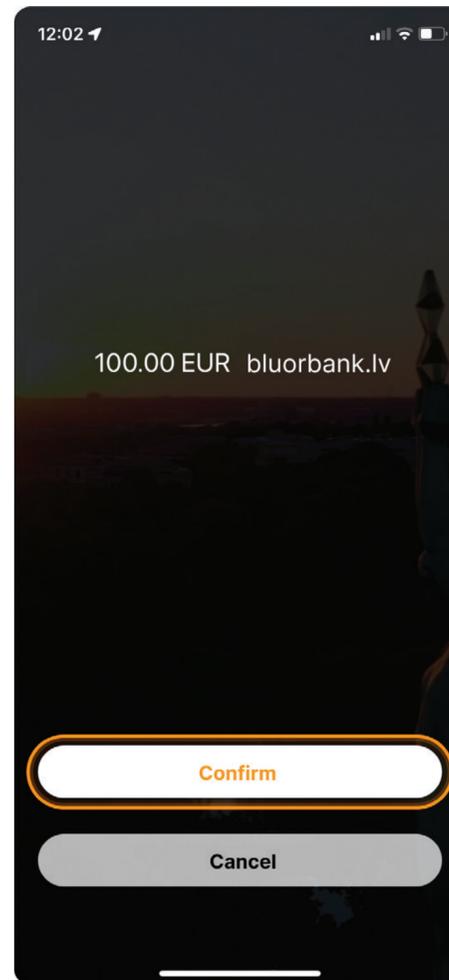
5 Click Continue to finish.
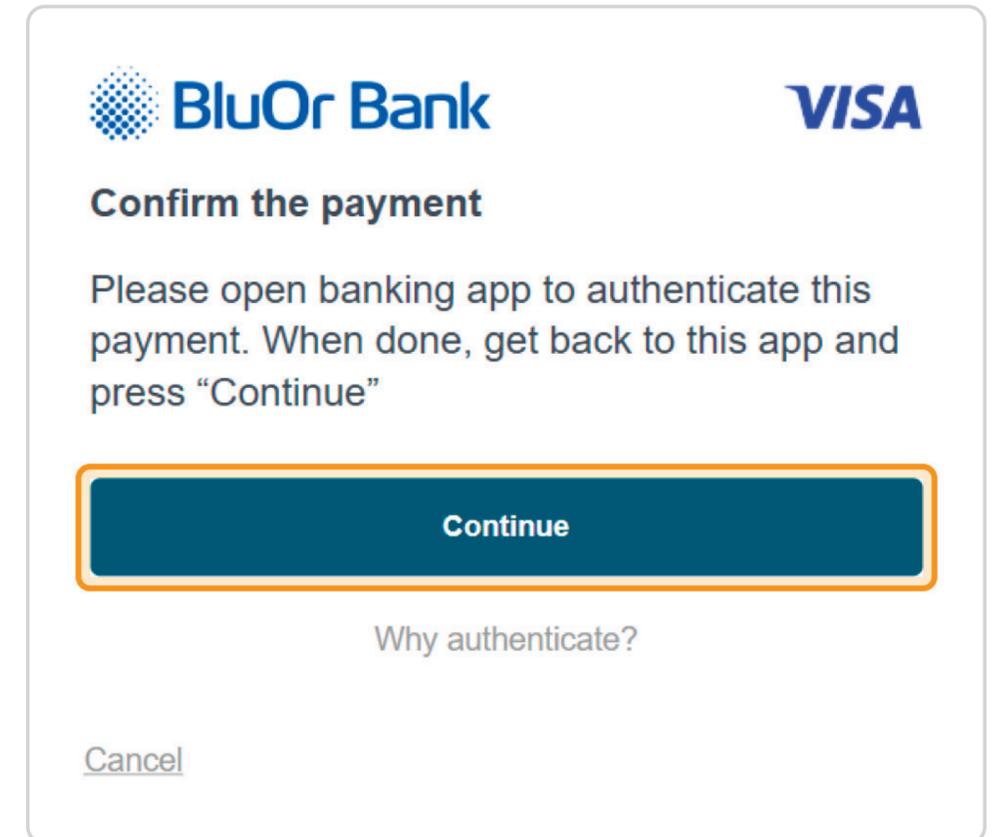
VISA | If you are using a code calculator (Digipass)

1 Select the SMS code authentication method.

2 Enter the code from SMS and press Submit.

BluOr Bank | VISA | LV RU EN

Transaction details

Allowed retries left: 3

Merchant: bluorbank.lv

Amount: EUR 100.00

Card number: 490849******2948

Cardholder authentication is required.Please select authentication method.

Blue KEY

Code By SMS

Cancel

BluOr Bank | VISA | LV RU EN

Insert verification code

We just sent you a verification code by text message to your registered mobile number

Allowed retries left: 2

Merchant: bluorbank.lv

Amount: EUR 100.00

Time left: 2:27

Insert passcode:

*****

Submit

Resend code (1)

Cancel

Mastercard | How does the service work?

When paying for online transactions, you need to enter your payment card details. To confirm the payment, enter the following payment card details:

1 first name, last name > **2** payment card number > **3** payment card expiry date > **4** CVV2/CVC2 – 3 digits

After entering the information, if the merchant has 3D secure, it will be possible in the next step to:

confirm the transaction in the Blue KEY application

confirm the transaction on the Digipass device
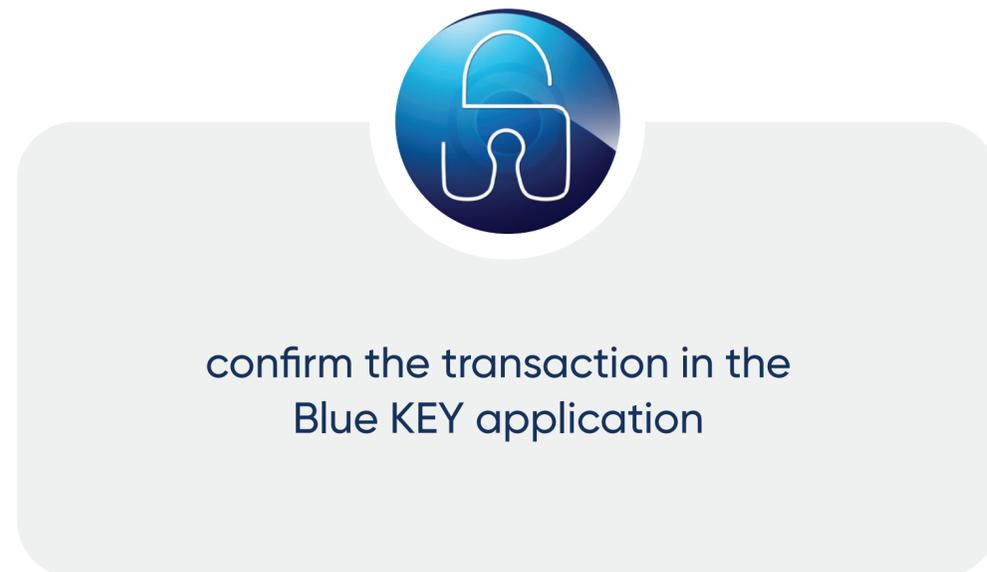
Mastercard | If you are using Blue Key

1 After the transaction is confirmed, an authentication code will be generated on your device.

2 Enter the one-time password generated by the Blue KEY in the 3DS authentication window and press Confirm
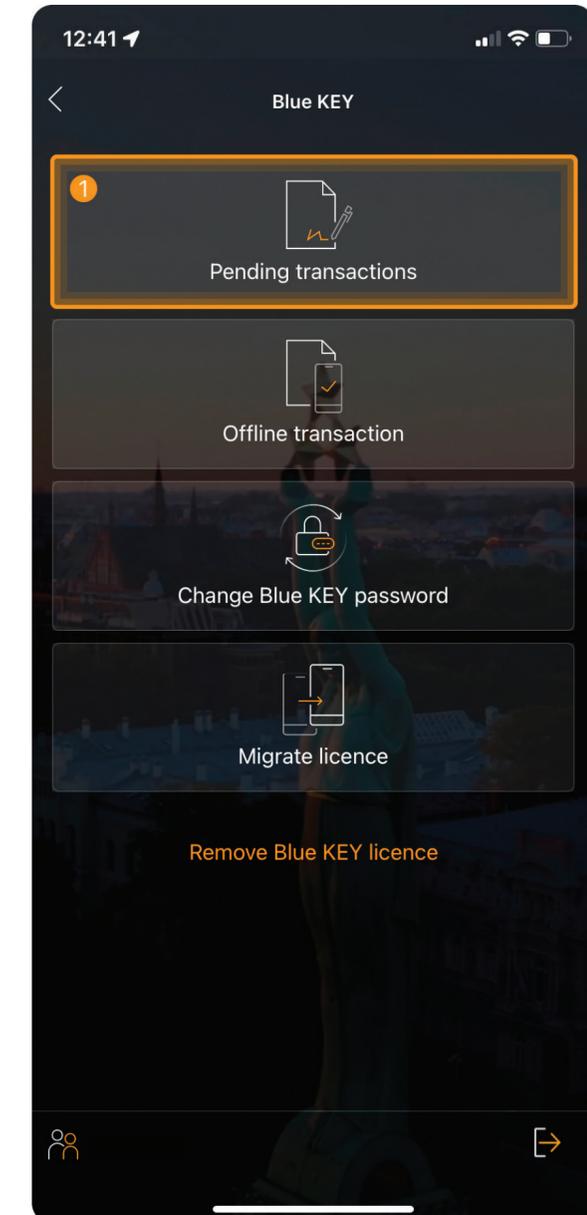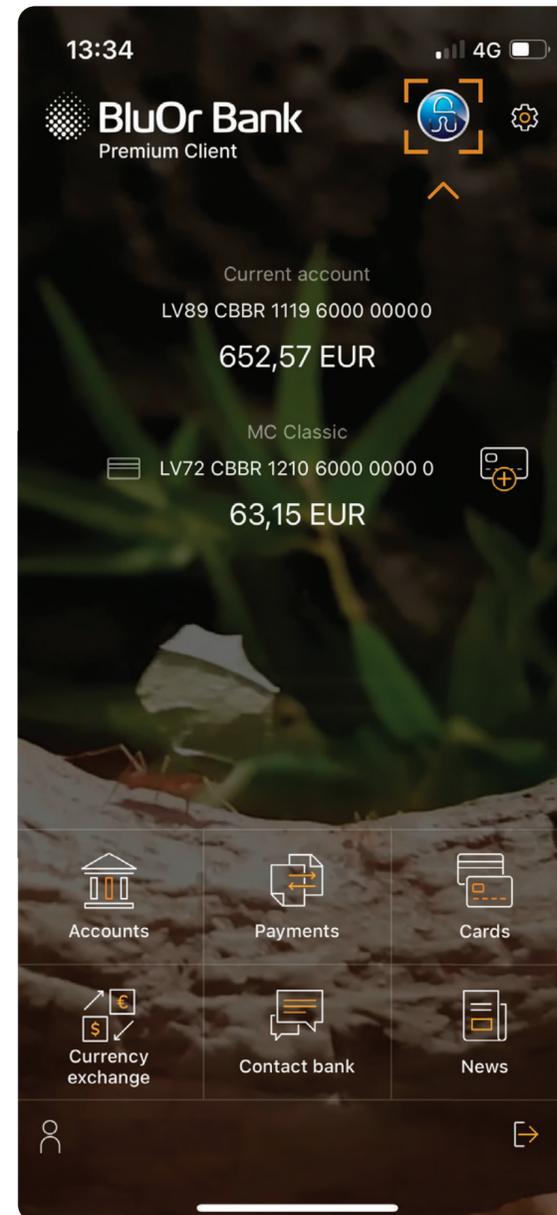
Mastercard | If you are using Digipass 310

1 Power up the device by holding the [OK ON/OFF] button. The screen will briefly display the caption **Welcome.**

2 In 1–2 seconds, this text will change to **YOUR PIN ?**. Input the PIN and press the [OK ON/OFF] button.

3 If the PIN is correct, the screen will display **PIN OK**, followed by **Select 1. Login.** Press the [OK ON/OFF] button.

4 The screen will display **Response:** followed by a 9-digit password that identifies you as the actual payer.

Mastercard | If you are using Digipass 700

1 Power up the device. The screen will briefly display the caption **BALTIKUMS**, which indicates that the Digipass belongs to BluOr Bank AS. In 1–2 seconds, this text will change to **YOUR PIN?**. Input the PIN and press the `ENTER` button.

2 If the PIN is correct, the screen will display SELECT I S F. Press the `I` button.

3 The screen will output a unique password that identifies you as the actual payer.