Security Instructions for usage of Raiffeisen ONLINE

Raiffeisenbank Bulgaria (EAD) uses the most modern security methods and tools for its online banking platform- Raiffeisen ONLINE and effectively protects your finances and giving you the convenience to banking everywhere. We encourage you to comply with the security policies described in this document to help us increase this protection. This will also lead to a significant reduction in the risk of abuse when paying with bank cards on the Internet.

Access to the Internet banking platform Raiffeisen ONLINE

- Do not use public computers (PCs in Internet cafes, libraries, etc.) to access Raiffeisen ONLINE.
- If you are using wireless Internet (Wi-Fi), make sure the connection is encrypted. Any connections to public and free Internet can result in compromised user credentials (user name and password).
- Access Raiffeisen ONLINE directly by typing the web address https://online.rbb.bg or the official site of Raiffeisenbank http://www.rbb.bg. Do not use automatic address completion features.
- Do not include the Raiffeisen ONLINE site in your browser's bookmarks or favorites because this way there is a risk of manipulating the saved links by unauthorized contacts (hackers).

Always check if the Raiffeisen ONLINE web page you access is the authentic one and communication with it is secured. After loading the page, make a session check session security prior entering your user name and password. The check is done as follows:

Google Chrome

- In the left part of the address field you should see a green padlock

- Click on it
- Click the "Details"
- Click the "View certificate" button
- Select the "Certification path"
- Verify that the Certification path has the sequence "COMODO RSA Certification Authority" -> "COMODO RSA Extended Validation Secure Server CA" -> "online.rbb.bg" and Certificate status is "OK".

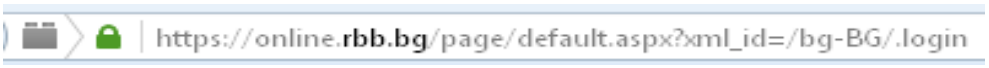
Internet Explorer

- You should see a padlock on the right of the address field

- Click on it

- Click the "View certificates" button
- Select the "Certification path"
- Verify that the Certification path has the sequence "COMODO RSA Certification Authority" -> "COMODO RSA Extended Validation Secure Server CA" -> "online.rbb.bg" and the certificate status is "OK".

Mozilla Firefox

- In the left part of the address field you should see a green padlock 

- Click on it
- In the window that opens, click on the arrow pointing to the right
- Click the "More Information" button
- In the window that opens, click the "View certificate"
- Select the "Details" tab
- Verify that the Certificate Hierarchy has the sequence "COMODO RSA Certification Authority" -> "COMODO RSA Extended Validation Secure Server CA" -> "online.rbb.bg" and that the Validity Not After is up to date.

- Always after you finish using Raiffeisen ONLINE press log-off before closing your browser.

Internet browsers

- DO NOT use your browser functionality for saving user names, passwords and form fields to save your credentials for Raiffeisen ONLINE.
- Access Raiffeisen ONLINE only via web browser supporting 128-bit encryption, which is supported by the latest versions of Internet Explorer, Mozilla, Firefox, Opera, Google Chrome, which still receive regular updates and are support from their developers..
- Activate the Automatic updates and the Phishing filters in your browser.
- Do not install additional toolbars – ASK toolbar, Google toolbar, etc. in the browser you are using to access Raiffeisen ONLINE unless absolutely necessary. There are many cases of toolbars being used by hackers for distributing malware.

User name and password for authentication in Raiffeisen ONLINE

- Always choose a strong password with a minimum of eight symbols length containing small and capital letters, numbers and special symbols (*,!,&, etc.).

- Change your password at regularly (minimum once every two months). Your internet banking password should be different from the one you access your emails, social networking, etc.
- Remember your user name and password for Raiffeisen ONLINE. DO NOT write them down on paper, in your mobile phone or in the computer.
- Your password should not contain names of family members, pets and company names. Do not use birthdates for a password. Do not choose dictionary words for passwords.
- Do not share your user name and password with anyone even members of your family. Your credentials (user name and password) are personal and constitute your identity in Raiffeisen ONLINE. If someone obtains your credentials, he can impersonate you in Raiffeisen ONLINE.
- If it is necessary that employees from your company or family members need to have access to your accounts, you as an account holder can request a separate access profile by visiting a Raiffeisenbank Bulgaria branch.

Additional security devices for users with active profiles

- Raiffeisen ONLINE provides system users two additional security devices for transaction authorization – MTAN via SMS messages and token.
- MTAN via SMS message – the SMS message contains transaction details and a one-time password for transaction authorization. Using this additional security device the user will have information if someone who is not authorized attempts to execute a transaction. The user will be notified by receiving SMS with a password and transaction details in case an unauthorized user attempts to perform a transaction on his/her behalf. DO NOT provide other persons with your mobile phone on which you receive SMS for transaction authorization.
- Token – keep the token in a safe place and in a secure manner. Remember the unlock PIN and do not share it with anyone. Do not write it down on paper or on the back of the token.
- Raiffeisen ONLINE provides group signatures functionality, i.e. transactions can be authorized by a number of persons using different additional security devices. This functionality enhances the security of active operations. Please consider the usage of a group signature for personal or corporate needs.

Operating system and additional software

- Always use up-to-date operating systems and software. Today most operating systems and software products can be set to automatically update. If this option is available, activate it. If the auto-renewal option is not available use only patches and updates for your operating system and software that are published on the official vendor sites. Hackers often use e-mails and fake update pages to distribute

fake security patch/update announcements urging you to download patches/updates, which are malware. By using an updated operating system and software products, you reduce the chance for ill-intentioned persons to use "breakthroughs" to access your personal information.

- Different types of software that you have installed on the computer you use to access Raiffeisen ONLINE may affect the level of security of your online banking usage. Follow the information provided by vendors of the software you have installed for reported bugs and security holes in their products and apply the relevant patches, updates and fixes according to their recommendations.
- Install a personal firewall on the computer you are using for online banking to protect from unauthorized manipulations. Firewalls can be configured to send out alert message when they detect an attack from the Internet. Use automatic updates options for your personal firewall.
- Install antivirus/antimalware software on the computer you use for banking with Raiffeisen ONLINE. The antivirus software scans your files and electronic mails for viruses, Trojans and other types of malware that may allow for unauthorized users to gain control over your personal computer.
- Consider antivirus software recommended by the operating system vendor. You can find a large number of free downloadable antivirus/antimalware programs on the Internet under different names and from unknown vendors. It is very common that such programs are developed by hackers/malicious users and are distributed by advertising via spam mails or other scare tactics – as you browse a web page a pop-up or the page itself claims that it has detected that your PC is infected and you should download a specific antivirus tool in order to clean it – scareware. Very often such programs contain viruses, Trojans or other malware themselves. In other cases the program locks all the programs rendering the PC unusable until you pay some kind of license fee – ransomware.
- Most antivirus programs are automatically updated so that the new threats in the Internet are mitigated. Always use updated antivirus software.
- DO NOT install any software with unknown origin. Using cracked programs from torrent sites is also a big risk. These programs have breakthrough protection, and can be used to install malware and Trojan horses.
- We would like to draw your attention on the discontinued maintenance of the operating system Windows XP (http://windows.microsoft.com/bg-bg/windows/end-support-help) and the measures you should undertake to keep safe and secure.

Mobile banking through native applications

- Users can access the mobile banking system of Raiffeisenbank – Raiffeisen ONLINE through native mobile applications for smart devices – phones, tablets, etc. The applications can be used by smart devices running on Android and iOS operation systems.
- Raiffeisenbank distributes the applications for smart devices only at official stores Google Play Store (for Android) and iTunes (for iOS).

- The authentication for the mobile Raiffeisen ONLINE is carried out with the same credentials (user name and password) used for the online banking system. For a more convenient and quick login, the mobile app offers the ability to set up a pin and / or biometric login when the device supports it (fingerprint for Android, FaceID, and iOS fingerprint). For this purpose, the user has to login with his username and password and then choose the login method he prefers from the profile settings (My Profile menu). In case of a forgotten PIN or a biometric fingerprint reading problem, the user can always choose to enter with their username and password. Only one user per device can use the PIN login option and one for biometric login. For example:
  - User "A" uses the PIN login option, user "B" uses biometric login
  - User "A" uses the PIN login and biometric login. In this case, user B will not be able to set up quick login but can use a username and password. In order for the biometric login to be used, the user must have previously set up his device.
- When the device is running an Android operating system, after each change-adding or removing a biometric data in the device settings, the user must clear the mobile application's data, then re-make the appropriate pin or biometric input configurations
- For iOS, adding or removing a biometric data in device settings does not impose any new settings in Raiffeisen ONLINE mobile app. Note that when using a biometric login and the operating system is iOS, anyone who has access to the device through a biometrics will gain access to the Raiffeisen ONLINE profile that is configured to work with biometric the device!

Raiffeisenbank Bulgaria EAD does not store or manage the biometric data!

- The mobile app supports push notifications. The users can activate the notifications he wants from their profile settings (the "Notifications" menu) after login into the mobile application. Notifications are received on the last device from which the user has logged into their Raiffeisen ONLINE account. If you need to sign up from another device, all you have to do to keep receiving notifications is to re-enter your login from your personal device. To stop receiving notifications, you can disable subscriptions from the Notifications menu.
- The additional security devices used for performing active operations through the mobile applications are MTAN via SMS and tokens. We recommend when using MTAN via SMS to receive the authorization code on a different phone number from the one in the mobile device where the application is installed.
- Consider enabling security features on your mobile devices including password, face recognition, fingerprint or other biometrics depending on the functionality of your mobile device. Enabling those features will enhance security in case of mobile device theft. Do not let the phone from which you are banking to be used by others without supervision.
- Install antivirus/antimalware software only from trusted vendors. Use the official markets for installation of antivirus/antimalware products.

- Keep the operating system of your smart device always updated. The patches/updates eliminate security vulnerabilities in operating systems. Consider vendor instructions.
- Do not use rooted and/or jail-broken smart devices for active bank operations. Root and jailbreak are actions that allow you to use phone-locked features and acquire administrator rights. Acquiring administrative rights enables unauthorized persons to obtain full access on your device.

Phishing and e-mail notifications

- Phishing represents a fraudulent technique used to deceive users connected to the Internet by urging them to provide personal information and/or financial information through e-mails or web sites. The user is directed to a fake web site where he is prompted to provide personal/financial data. The fake web site resembles the real one, i.e. a false copy of the authentic site. The information provided is then used for identity theft or unauthorized access to the customer online banking system.
- Some Internet browsers have built-in phishing prevention filters, and others provide this opportunity by add-ons which make these filters.
- Raiffeisenbank DOES NOT send e-mails requesting information about your credentials (user name and password), bank accounts, bank cards, etc.
- Raiffeisenbank DOES NOT exchange the above stated information via e-mails.
- Raiffeisenbank DOES NOT send e-mails containing links to the bank page or online banking page.
- Raiffeisenbank DOES NOT send e-mails urging you to call a bank call center operator on phones stated within the e-mail to exchange account information with him/her.
- If you doubt the authenticity of a message do not hesitate to contact us.

If you have any questions and/or suspect any fraudulent activities, contact us at:

Phones	0700 10 000 (Vivacom); 17 21 (A1 and Telenor)
E-mail	call.center@raiffeisen.bg