Dear Customers,

In the interest of reducing the risk of payments made via the electronic channels further, pursuant to the provisions of the second payment services directive of the European Union (hereinafter referred to as PSD2), the application of the so-called strong customer authentication will become mandatory.

By its decision made on 10 September 2019 the National Bank of Hungary prolonged the deadline of the mandatory application of regulating the bank card payment process via internet constituting part of the Payment Services Directive of the European Union (PSD2) due to the complexity of the related strong customer authentication regulation and the practical compliance by 12 months.

Having regard to this, in the interest of offering optimal service circumstances to the Customers, MKB Bank also postpones the launch of the Internet Security Code service applicable in the course of bank card purchases via the internet. We will inform our Customers of the expected date of the launch later.

The postponement does not concern the changing of the security level of MKB Mobilebank, that can be set, due to which the possibility of payments under HUF 5,000 without identification will cease as of 14.09.2019.

After the launch the requirements of strong customer authentication must be applied to every occasion when the paying party accesses his/her payment account online, initiates an electronic payment transaction or performs the transaction via the electronic channels.

The majority of the customer authentication processes applied by MKB Bank presently have already complied with the second payment services directive of the European Union. After the launch of strong customer authentication you will experience changes only in the case of the following transactions:

In the case of payments initiated by bank card on internet surfaces:

- Prior to the launch of strong customer authentication it is sufficient to input certain data of the bank card on the internet surface of the trader. After the change the single use password sent by MKB Bank in SMS must also be provided for the authentication in the case of every transaction.
We are calling the attention of our corporate Customers to the fact that from the launch of strong customer authentication the customer authentication process applicable in the course of the login and the signing of the orders will change both in the case of our PCBanker and NetBANKer Business services. The single use password sent by MKB Bank in SMS will have to be provided in the case of both services.

In the case of touch bank card payments of low amount (under HUF 5,000 in Hungary):

Pursuant to the PSD2 provision, in the course of payment transactions performed with a bank card, if the transaction amount - regardless of the country limit - exceeds EUR 50, the PIN code will have to be provided. If the purchase amount does not exceed EUR 50, however together with the initiated transaction the cumulated amount since the latest PIN code authentication exceeds EUR 150, the PIN code will have to be provided again.

We are expressly calling your attention to the fact that as pursuant to the new regulation the single use password received from MKB Bank in SMS must be provided for the payments performed via the internet, your mobile telephone number must be correctly registered in the records of MKB Bank.

In the interest of the security of our Customers if there is no password sent in SMS the transaction cannot be performed, the transaction will automatically be rejected.

- In the interest of above MKB Bank will assign the customer telephone numbers to the bank cards as follows: in the first step the telephone number previously provided by the Customer for notifications about bank card transactions in MobileBANKer will be assigned to the cards. If there is no such telephone number (if our Customer does not use MobilBANKer service):
  - The telephone number for sending notifications about accessing NetBANKer will be assigned to the cards. If there is no such telephone number (if our Customer does not use either MobileBANKer or NetBANKer service):
  - If we do not have a telephone number from the above sources we will assign the telephone number previously provided by the Card Holder for contact.

At the same time our colleagues will contact our card holder Customers to confirm the already available telephone numbers or to provide a new one.
Dear Customers,

After the launch the above changes will further strengthen the security of the payment transactions initiated via the electronic channels significantly, therefore we are asking for your active cooperation in helping us the smooth launch of the new customer identification processes.

We have collected the questions most frequently asked by our Customers and our replies given to them to provide further information for you: GYIK

We are at your kind disposal at our branches and via our telephone customer service at the 06 (80) 333-660 telephone number.

Yours faithfully,

MKB Bank Plc.