Dear Customer,

In order to use the new Internet Banking application, Credit Europe Net, it is necessary to acknowledge how to use a physical token.

⚠️ **Attention, you will need:**

- *internet connection either on mobile phone or on the desktop computer, for accessing the internet banking service Credit Europe Net from the browser.*

- *physical token device.*

Set PIN code

1. Press OK to turn on the physical token device.
2. Enter the desired PIN code, then press OK.
3. Re-enter the PIN for confirmation, then press OK.
4. The PIN code has been set successfully!

Login to Credit Europe Net

1. Press OK to turn on the physical token device.
2. Enter the PIN code + OK.
3. Press 1 (LOGIN).
4. The token device will display a unique password (OTP).
5. Enter the OTP code on the bank's website and connect.
6. The authentication server will validate the OTP code.
7. You have successfully logged in.

Authorization of transactions through Challenge / Response

1. Press OK to turn on the device.
2. Enter the PIN code + OK.
3. Press 2 (C / R - challenge response).
4. Enter the code displayed on the bank's website + OK.
5. The physical token device displays the answer.
6. Enter the answer on the bank's website and confirm.
7. Bank authentication server validates the answer.
8. Your transaction has been validated.

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Authorization of transactions through the authorization code

1. Press OK to turn on the device.

2. Enter the PIN code + OK.

3. Press 3 (SIGN).

4. The token device will request the data to be entered in order to authorize the transaction.

5. Enter the first data written in red on the bank page (transaction amount, without commas, with all decimals - maximum up to 16 digits) + OK.

6. Enter the following data written in red displayed on the bank page (figures written in red from the beneficiary's IBAN code - maximum up to 16 digits) + OK.

   • Or press OK if there is no other data.

7. Enter other data (the third one) displayed on the bank page (up to 16 digits) + OK.

   • Or press OK if there is no other data.

8. The physical token device displays the unique code to be entered on the bank's page for authorizing the transaction.

9. Enter the code on the site and confirm.

10. The bank's authentication server validates the signature.

11. Your transaction has been approved.