



1.

The image shows two payment confirmation screens. The top screen is for Mastercard ID Check, featuring the Universal Capital Bank logo and the Mastercard logo. The text reads: "Autentikacija plaćanja", "Molimo Vas da potvrdite plaćanje u iznosu od 5.000,00 EUR, za trgovac/merchant, kartica 5102XXXXXXXX9913, 26.12.2025". The bottom screen is for Visa, featuring the Universal Capital Bank logo and the Visa logo. The text reads: "Autentikacija plaćanja", "Molimo Vas da potvrdite plaćanje u iznosu od 5.000,00 EUR, za trgovac/merchant, kartica 4111XXXXXXXX111, 26.12.2025".

After entering your card details, for online payments that require 3D Secure (3DS) authentication, the appropriate payment confirmation screen will be displayed, depending on the card brand.

2.



A notification sent via the mBanking application will be delivered to your mobile device. Tap the notification to continue the payment authentication process

3.

The image shows a PIN confirmation screen. The screen has a dark blue header with "Cancel" and "Confirm PIN" options. Below the header is a white area with a lock icon and a PIN input field. At the bottom, there is a numeric keypad with digits 1-9, 0, and a backspace icon, along with an "OK" button.

Enter your PIN to log in to the mBanking application, or authenticate using biometric verification (fingerprint or facial recognition), if enabled.



4.

Autentikacija plaćanja/Purchase aut...

Universal Capital Bank

Merchant name  
**Konzum**

Amount:  
**0,20 EUR**

Date:  
**05.06.2026**

Payment Card:  
**466056XXXXXX7804**

Cancel Continue

The transaction details, including the amount, merchant name, and other relevant information, will be displayed. If you wish to approve the transaction, tap the "Continue" button.

5.

Autentikacija plaćanja/Purchase aut...

Universal Capital Bank

Merchant name  
**Konzum**

Amount:  
**0,20 EUR**

Date:  
**05.06.2026**

Payment Card:  
**466056XXXXXX7804**

The transaction was successfully confirmed.

OK

Done

After tapping the "Continue" button, you will receive confirmation that the transaction has been successfully approved.

6.

Autentikacija plaćanja/Purchase aut...

Universal Capital Bank

Merchant name  
**Konzum**

Amount:  
**0,20 EUR**

Date:  
**05.06.2026**

Payment Card:  
**466056XXXXXX7804**

The transaction was successfully rejected.

OK

Cancel Continue

If you tap the "Cancel" button, a message will be displayed confirming that the transaction has been successfully declined.