Claims

What is claimed:

1. A semiconductor device, comprising:

a substrate;

a first under bump metallization (UBM) formed over the substrate;

a first insulating layer formed over the first UBM;

a second UBM formed in direct physical contact with the first insulating layer overhanging the first recess, wherein the first recess is devoid of the first insulating layer.

2. The semiconductor device of claim 1, further including a bump formed over the first UBM and the second UBM.

3. The semiconductor device of claim 2, further including a second recess formed between the first insulating layer and bump.

4. The semiconductor device of claim 2, wherein the bump is devoid of direct contact with the first insulating layer.

5. The semiconductor device of claim 1, further including a second insulating layer formed over the substrate.