

# Online shopping – now brought to you by your Maestro® card.



## Dear Customers!

Payment by credit card at our online store is made possible with OTP Bank's secure card acceptance system using SSL encryption protocol. When paying with a card, **you will be redirected to OTP Bank's payment site**, which means that the transaction itself takes place on a site operated by the Bank in accordance with the requirements and security regulations of international card companies, rather than at our online store. We will thus be unable to access or otherwise acquire your card details or data of the pertaining bank account, in any form.

Be sure to have your card ready. In order to complete your payment, you will need the following information:

- **Card Number** (A 13 to 19-digit number embossed or printed on the front of your card.)
- **Expiration Date** (A date in mm/yy format, embossed or printed on the front of your card.)
- **Card Verification Code** (The last 3 digits in the signature area on the back of the card [CVV2 or CVC2]. If your card does not carry a Verification Code, you will need to leave the pertaining field on the payment site blank.)

### We currently accept the following cards:

- **Visa®** (embossed)
- **MasterCard®** (embossed)
- **American Express®** (embossed)
- **Electronic** (unembossed). Acceptance of this card type for online purchases is subject to the issuing bank. In case the bank issuing your Electronic card authorised its use for online purchases, you are welcome to use it in our store. For more details, please contact your bank. Naturally, all cards issued by OTP Bank are accepted.
- **Maestro®** All Maestro cards are accepted at OTP Bank's online payment site regardless of the issuing bank. As the only condition for acceptance, your issuing bank must also support the use of Maestro cards in e-commerce transactions. Before making a purchase, you are advised to consult with your bank.

In order to further enhance the security of online card use, OTP Bank has introduced its **Verified by Visa/MasterCard Secure Code (VbV/MSC) service**. This entails the issuing bank providing the cardholder with an additional means of identification that gets verified during the transaction, thus accurately confirming the identity of the card's user.

If **your issuing bank does not offer any VbV/MSC services**, or you have not requested it, the payment process will remain unchanged. Our store will redirect you to OTP Bank's site, where you will need to enter your card details (card number, expiration date, verification code), after which payment for the purchased items/services takes place.

If **VbV/MSC services are available at your issuing bank**, and you have opted in, the payment process will be different. You will still need to enter your card details (card number, expiration date, verification code) via the OTP Bank payment site. After this step, however, you will be automatically redirected by the Bank to the appropriate site of your issuing bank, where you will need to have your identity confirmed. Once your identity has been successfully confirmed, the payment transaction will resume and you will get a notification after it has completed. As the last step, you will be redirected to our online store. If you are unable to have your identity confirmed, the transaction will be cancelled.

