

## Bank card payment

UniCredit Bank offers to its Partners the most wide-spread, modern and safe virtual card acceptance technology. All transaction participants can hold only the information relevant for them

### Additional benefits of online shopping:

- The card payment is simple and convenient for customers
- The online transactions can be traced continuously.
- The data related to the customer, the purchase, the product and the service can only be obtained by the merchant, while bank card data can only be obtained by UniCredit Bank – this ensures the highest level of security for the cardholder.

The value of the purchased goods / services – the paid amount – is immediately blocked on the card account.

The Bank's Virtual POS service applies the so-called 3D Secure 2.2. safety solution according to EMV protocol. 3D Secure provides maximum security and can be identified by customers about the Mastercard ID Check and Visa Secure logos when initiating a transaction. In case of a 3D Secure transaction, the customer is identified by strong customer authentication, where the two factor authentication process directly linked to the issuing bank before the payment process is approved.



### What you should pay attention to when purchasing online?

- Please review the online shopping guide of the Merchant, conditions of making a purchase, payment- and delivery terms.
- Review the Security terms of the Merchant .
- Keep track of the information about purchasing you received from the Merchant!
- Make sure that your sensitive card data is not accessible to an unauthorized person
- You should keep up-to-date your browser.

### Accepted cards:

- VISA embossed cards
- VISA Electron cards (depending on the decision of the bank issuing the card)
- V PAY cards, (depending on the decision of the bank issuing the card)
- MasterCard embossed cards

- MasterCard Electronic cards (depending on the decision of the bank issuing the card)
- Maestro cards (depending on the decision of the bank issuing the card)
- Cards issued exclusively for online payment

## **About security:**

The Virtual terminal can connect the merchant website and the customer through an encoded (https://) channel. The technical environment of the internet payment process is provided by UniCredit Bank Hungary Zrt's trusted partner, SIA Central Europe, a.s. Hungarian Branch, who is at disposal with its own platform for the benefit of the customers.

The bank payment webpage uses the following URL:

<https://virtualpos.sia.eu/vpos/payments/main>

The bank payment webpage is secured by RSA's 2048-bit encryption certificate (CA), which ensures the full security of the data that is provided through the TLS 1.2 channel.

## **The online purchase process:**

1. The customer compiles the shopping cart with the products it wishes to purchase, enters the required delivery information and selects bank card payment when entering the payment method.
2. After that, the customer is redirected to the bank's payment site. The customer needs to enter the bank card data on the appearing payment site which displays the logo of UniCredit Bank. (Name, card number, expiry, 3 digit CVC or CVV verification code).
  - a. If it's required by your issuing bank, the transaction has to be authenticated by biometric credentials in your mobile app, or you must enter SMS and static codes received from the issuing bank for authentication.
  - b. After the successful authentication, the online authorization request is made for the acceptance of the card. If the authorization is granted, the transaction is executed.
  - c. Finally, the customer is redirected to the web store and get information regarding successful completion of the transaction.

If you need further details about the result of your purchase transaction, please contact your issuing bank.