

## Secure MasterCard, VISA and Maestro card payments on the Internet

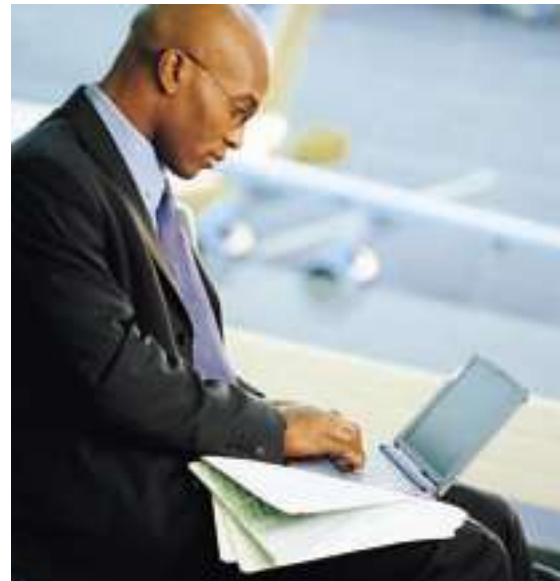
With “**MasterCard SecureCode**” and “**Verified by VISA**”, both the world’s two largest card companies have introduced a new security standard for online purchases. Based on the 3D-Secure technology, they make paying with the credit cards, MasterCard and VISA, as well as the debit card Maestro<sup>1</sup>, essentially more secure.

### High security<sup>1</sup> – and simple usage

When shopping with “MasterCard SecureCode” and “Verified by VISA”, the cardholder authenticates him- or herself with a personal password through the bank that has issued the card, similar to the use of a PIN-code or a signature when paying in a store.

The cardholder receives a personal password free of charge from the bank that has issued his/her card (e. g. UBS, Cornèr, Visa, etc.).

The cardholder does not need any additional hardware or software and can go shopping in any online shop around the world offering MasterCard or VISA acceptance. Payment pages with the “MasterCard SecureCode” and/or “Verified by VISA” logos indicate that the respective merchant is equipped for these secure payment methods.



### Benefits for you as a merchant

- The cardholder’s self-identification makes it impossible for third parties to use stolen or copied card data.
- Reduction of the risk of fraudulent or disputed transactions.
- Increased turnover in your online shop, because cardholders who previously were reluctant will be convinced by the high level of security and the easy use of “MasterCard SecureCode” or “Verified by VISA”.

### What are the requirements?

- An online shop in which the card data is entered directly on the payment page.
- A merchant plug-in certified by MasterCard or VISA, which is offered by various payment service providers and software companies ([www.saferpay.com](http://www.saferpay.com)).
- A “Secure E-Commerce” distance payment contract with Telekurs Multipay.

### Protection from unjustified disputes by the cardholder

There is no such thing as absolute protection. A Secure E-Commerce contract provides you with increased protection from unjustified disputes. This protection applies even if the cardholder is not registered for the secure payment procedure. Further excluded are MasterCard and VISA payments made with commercial cards that have been issued outside of Europe, as well as transactions with mobile telephones. Because these exemption rules are occasionally changed, our customer service department can provide you with the latest information. Make sure that your payment service provider can earmark payments without protection before any disputes arise.

<sup>1</sup> For Maestro, the card-issuing bank decides whether the cardholders have the option of using the card to pay on the Internet.

You should also activate the option CVC2/CVV2 (card verification value) on your online shop's payment page. You thereby protect yourself from payments made with illegally generated card numbers. The CVC2 is only printed on the Maestro card in some countries. Verification with the CVC2 is therefore not possible in every case.

Adhere to the PCI (Payment Card Industry) security standard as stipulated in the programs, SDP (MasterCard) and AIS (VISA) for the security of card data. They protect you from fines and loss recovery claims from the card organizations MasterCard and VISA, should unauthorized parties steal credit card data from your shop.

When choosing a payment service provider, make sure that they can activate certain security functions in your online shop, including:

- Provision of the country in which the card was issued.
- Blocking of individual card numbers or ranges of card numbers.
- Checking and blocking of the cardholder's IP address.
- Functions for blocking multiple authorization requests.
- Access to information about a credit card without having to save the proper credit card number in your system.