



GUIDE FOR USING PAYMENT CARDS ISSUED BY PPF banka a.s. FOR ONLINE PAYMENTS

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I. General information

The conditions for using payment cards (“Card”) are set out in the *Business Conditions of PPF banka a.s., for Payment Cards* (“SBC”), in Card contract documents, in the *General Business Conditions of PPF banka a.s.,* (“GBC”) and in this Guide.

In the event that there are expressions, abbreviations or phrases beginning with capital letters used in the text of the Guide, their meaning will be stated in the article titled Definition of Terms of the GBC and/or SBC. The meaning may be specified in the individual provisions of the GBC and/or SBC and/or this Guide. The current versions of the SBC, GBS and the Guide are available at www.ppfbanka.cz.

Support for Cards is provided by Customer Service, which can be contacted on Business Days during Business Hours from 8 a.m. to 6 p.m. at +420 224 175 902 or at customer.service@ppfbanka.cz. Customer service will handle questions sent via e-mail and outside the above hours, during Business Hours on the following Business Day.

II. Using Cards for online payments

E-commerce Transactions, a feature enabling Cards to be used for online payments to the Merchants who accept this payment method, can be allowed on each Card issued by the Bank. The payment is executed as a payment without the physical presence of the Card.

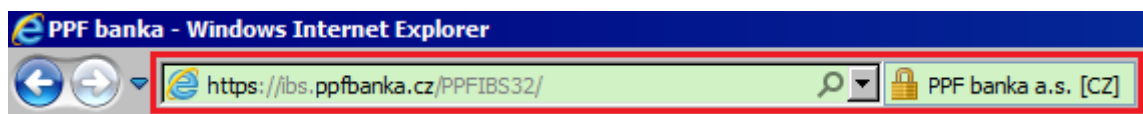
The Merchant may request the following details for E-commerce Transactions:

- Card number and validity;
- The card association that has issued the Card; in the case of PPF banka a.s., it is MasterCard;
- Name of the Card Holder;
- The CVC/CVC2 code (Card Verification Code): a three-digit security code on the back of a Card (may also be called CVV/CVV2); **do not disclose your PIN to the Merchant under any circumstances; the PIN is not a security code.**

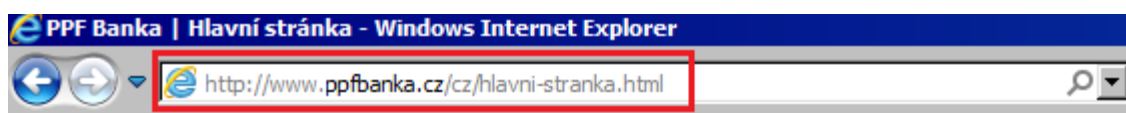
By submitting the requested details through the Merchant’s website or through another channel (fax, e-mail etc.), you have authorised the Payment Transaction in question. It cannot be revoked thereafter.

Various e-Merchants use different security systems for E-commerce Transactions:

- **3D Secure:** You are not providing your Card details to the Merchant but to a ‘payment gateway’. Only providers certified by card associations (MasterCard and VISA), who are audited on a regular basis for compliance with the security rules for data protection, may operate payment gateways.
- **The SSL (Secure Sockets Layer) / TLS (Transport Layer Security) protocol:** Communication between the Merchant and the Card Holder is encrypted with the help of security certificates, and so protected against wiretapping, falsifying and forging. The addresses of secured websites begin with **https://**.



- **Unsecured Merchant:** You provide the Merchant with all your Card details in an unsecured form (addresses of unsecured websites begin with **http://**) and the Merchant can use them at any time. Any third party who ‘wiretaps’ them on the internet can abuse them.



If you want to use your Card for online payments then choose Merchants who support the secured transmission of Card details. In the event of any doubt about the Merchant’s credibility we recommend opting for a different method of payment.

We recommend that you refrain from shopping at unsecured Merchants.

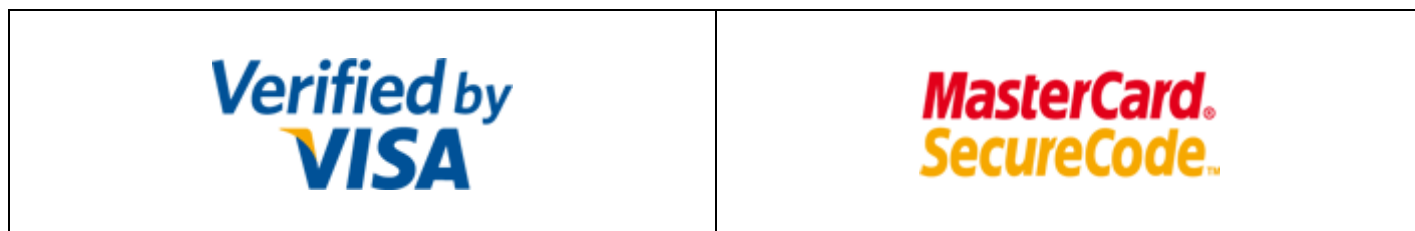
III. 3D Secure

A. What is 3D Secure

3D Secure is an international standard for improving the security of E-commerce Transactions. It is a Card security method that protects Card Holders and their data against the execution of unauthorised Payment Transactions when paying over the Internet to a Merchant supporting the 3D Secure service.

Card details are not provided directly to the Merchant but are transmitted to a payment gateway, wherein they are encrypted and transmitted for verification directly to the bank that has issued the Card; the Merchant will therefore not receive the Card details and cannot abuse them.

Websites of Merchants using 3D Secure bear the “MasterCard Secure Code” or “Verified by Visa” logo.



B. Advantages of 3D Secure

- You confirm the payment by a unique authorisation code that you receive via a text message at the mobile phone number you have provided, or via a message to an e-mail address (if you have provided it to the Bank).
- You do not have to remember any password; you will receive a new authorisation code for every payment.
- This service is completely free of charge, including the sending of the text or e-mail messages with the authorisation code.
- An overwhelming majority of e-shops in the Czech Republic and Europe already support this security standard.
- If you shop at a 3D Secure Merchant, you eliminate the risk of your sensitive Card details leaking from the Merchant, which may result in a potential abuse of your Card by an unauthorised person. You do not submit your Card details on the Merchant’s website but through a secured payment gateway that is better protected against data leakage.

C. 3D Secure payment procedure

- At the e-shop, you select the goods or service, opt for Card payment, and confirm your purchase order.
- You enter the Card details into a form on the payment gateway.
- The Card details are then encrypted and via a secure connection, transmitted directly between the shopper and the payment gateway.
- The request is then verified with the bank that has issued the Card.
- If the execution of E-commerce Transactions is allowed on the Card, you will receive a single-use authorisation code with which you confirm and complete the E-commerce Transaction.
- The bank that has issued the Card then authorises the E-commerce Transaction and transmits this information back to the payment gateway, which sends a message to the Merchant that the payment has been authorised.
- This process is very quick and usually only takes a few seconds.

D. Setting up 3D Secure for Cards issued by the Bank

With effect from 18 November 2014, PPF banka has activated 3D Secure on all Cards issued by the Bank for online payments using Cards, with a view to improving the security of such payments. Using 3D Secure is mandatory for all Card Holders.

This means in practice that for executing E-commerce Transactions with Merchants who use 3D Secure, the Card Holder must provide the Bank with the mobile phone number or e-mail address to which single-use authorisation codes will be sent to the Card Holder. **If a Card Holder does not provide the Bank with a mobile phone number or an e-mail address, they will not be able to pay at such Merchants.** If Card Holders provide both of these contact details, they will then be able to select the method by which the single-use authorisation code is to be sent to them when paying.

Where e-Merchants do not support 3D Secure, it will still be possible to pay for the purchase using the Card even without confirmation by a single-use authorisation code. **However, we do not recommend shopping at such Merchants** (see point II above).

IV. Details of Card settings, including permission for E-commerce Transactions and contact details for 3D Secure and how to make changes

You can find whether E-commerce Transactions are allowed or prohibited on a Card in Internetbanking (“IB”) or Homebanking (“HB”), including the contact details (i.e. the mobile phone number and, if applicable, the e-mail address) provided by the Card Holder for receiving the authorisation codes for the 3D Secure verification of E-commerce Transactions (see below).

Contact details always relate to the Card Holder (a natural person) and apply to all of that person’s Cards regardless of the Account with which a Card has been issued. Thus, Cards can be issued with Accounts of different companies or even natural persons; however, for the Card Holder, the same contact details will always apply. It is not possible for one Card Holder to set up different contact details for their various Cards.

Only the Client can allow E-commerce Transactions on a Card, either in person at the Bank’s Place of Business or over the telephone through their relationship manager.

The setting up and/or the change of a Card Holder’s contact details can be requested in person at the Bank’s Place of Business or through IB and HB. If a Card Holder has not yet provided the Bank with a certain type of contact detail, they must also sign their consent to personal data processing.

The setting up and/or the change of contact details for receiving the authorisation codes for 3D Secure will only be effective from the following Business Day.

A. Display and changes via Internetbanking

You can check the permission for E-commerce Transactions and the contact details (the mobile phone number and, if applicable, the e-mail address) for a Card Holder in IB in the Payment Card Details, the Payment Cards option (see the [User Guide for Internetbanking Services](#), Part VI, point III.A).

Payment Card Detail

Card Limit	Limit Amount	Drawing of Limit
ATM Limit	20.000,00 CZK	0,00 CZK
POS Limit	130.000,00 CZK	0,00 CZK
Total Weekly Limit	150.000,00 CZK	0,00 CZK

Card number:	5583 54xx xxxx 1234
Card type:	MasterCard Gold Card
Card Holder:	PANKRÁC ÚTERNÍ
Card valid from:	6/2013
Card valid to:	6/2016
Card status:	Active
Card Insurance:	EXTRA
Travel Insurance:	TOP
E-commerce Transactions:	Allowed
Mobile phone number:	42099xxxxxx99
Email:	ML****@PPF.EU
Contactless Transaction:	Allowed
Displaying CA balance via ATM:	Allowed
Card Automatic Renewal:	Set
Main CA number:	000000 1234567890
Main CA currency:	CZK
Associated CA number:	
Associated CA currency:	

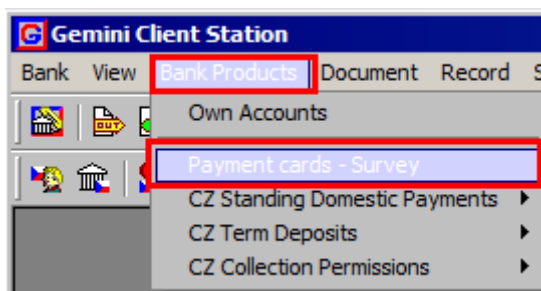
Settled Transactions	Card Transaction Blocking	Unsuccessful Transactions
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Back	Print
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Contact details for 3D Secure can be changed directly through IB, either by a request in the User option (see [User Guide for Internetbanking Services](#), Part III, point IV.A.4), or by an unformatted message with the full identification of the Card Holder whose contact details are to be changed (see [User Guide for Internetbanking Services](#), Part III, point II.B).

B. Display and changes through Homebanking

You can check the permission for E-commerce Transactions and the contact details (the mobile phone number and, if applicable, the e-mail address) for a Card Holder in HB in Payment Card Details, the **Bank Products and Payment Cards – Overview** option.



In the Card overview, you will find the required details in the columns **E-commerce TRN**, **Mobile phone number** and **E-mail**.

Bank	Card number	Card Holder	Card type	Card valid...	Card ...	Main CA	Main CA cur.	As...	C...	E-comm...	Mobile phone number	Email
PMBA	558387xxxx...	PANKRAC UTERNI	MasterCard ...	6/2013	6/2016	000000 ...	CZK			<input checked="" type="checkbox"/>	42099xxxx99	ML****@PPF.EU

Contact details for 3D Secure can be changed directly through HB by an unformatted message with the full identification of the Card Holder whose contact details are to be changed (you can find the procedure in the User Guide that is part of the HB installation diskette).

V. Procedure of E-commerce Transactions with 3D Secure

In the e-shop, select the Card payment method with the MasterCard logo.



You will then be redirected to the payment gateway, in which you enter the Card details. Different payment gateways may require different details, but at least the Card number, the expiry date of the Card and the CVC/CVC2 code must be entered at all times.

For sending the payment for 3D Secure verification, click the **Pay** or similar button.

Summary of your order

Vendor:
Internet Mall, a.s.
Delnicka 213/12
170 00 - Praha (CZ)
www.mall.cz

Order number:
478816054

Total:
276,00 CZK

MasterCard. SecureCode. Verified by VISA

Safe card payment

You can pay by card:

Does your card permit online payment? ?

Your card number:

Card valid till: /

Verification code: also CVC2 / CVV2 [Where is it?](#)

Pay 276,00 CZK

Mobile payment

You can now pay safely using MasterCard® Mobile

You must enter the authorisation code and complete the E-commerce Transaction by the end of the time limit for code entry (approximately 10 minutes). If you do not enter the code within the time limit the E-commerce Transaction will be discontinued without payment. You must then repeat the payment to the Merchant.


Options for the method of authorisation code delivery will be displayed – click on the relevant button for the transmission of the code.


In the upper right-hand corner of the screen, you can also change the language in which payment authorisation will take place, either in Czech or in English. You can make this change on any screen and at any time during the entering of the authorisation code.

PPF Banka **MasterCard.**
SecureCode.

Choose a delivery method CZ ENG

Choose a method of authorization code delivery.

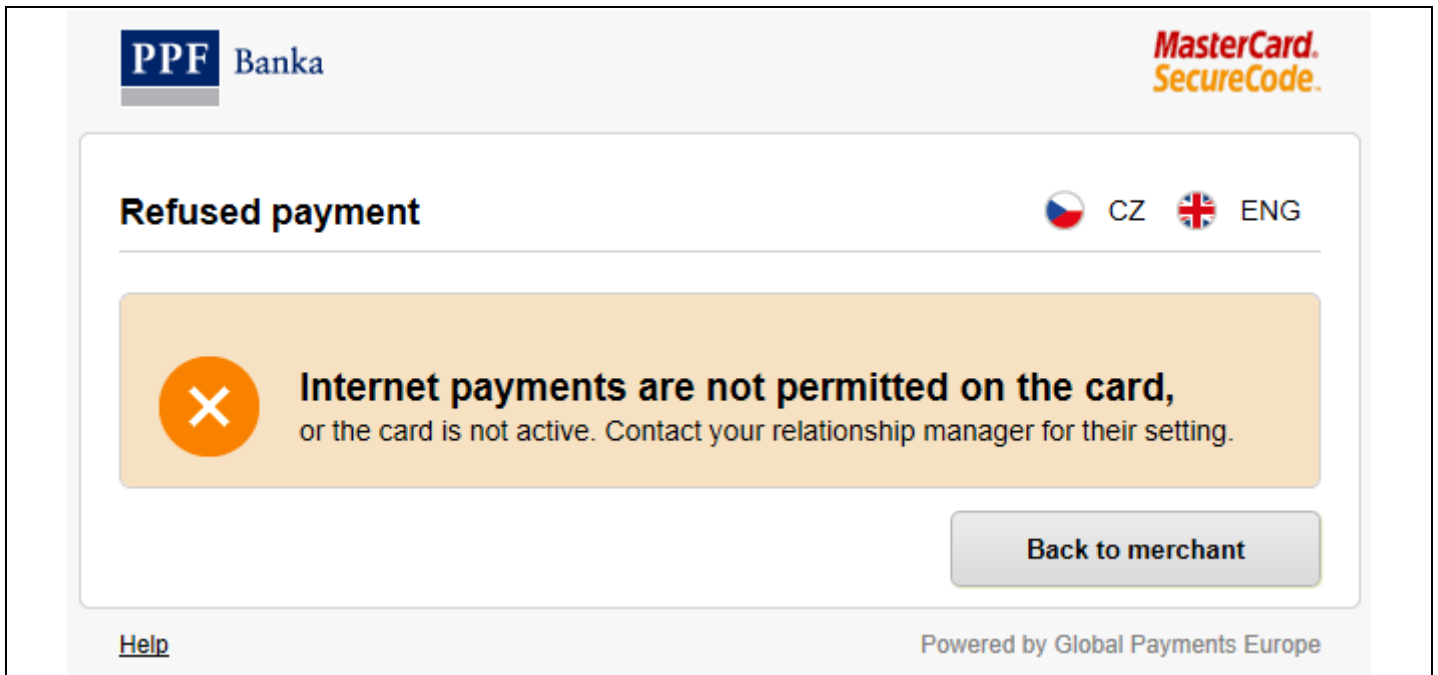
 **To a mobile phone** **Send as an SMS**

 **To an e-mail** **Send to an e-mail**

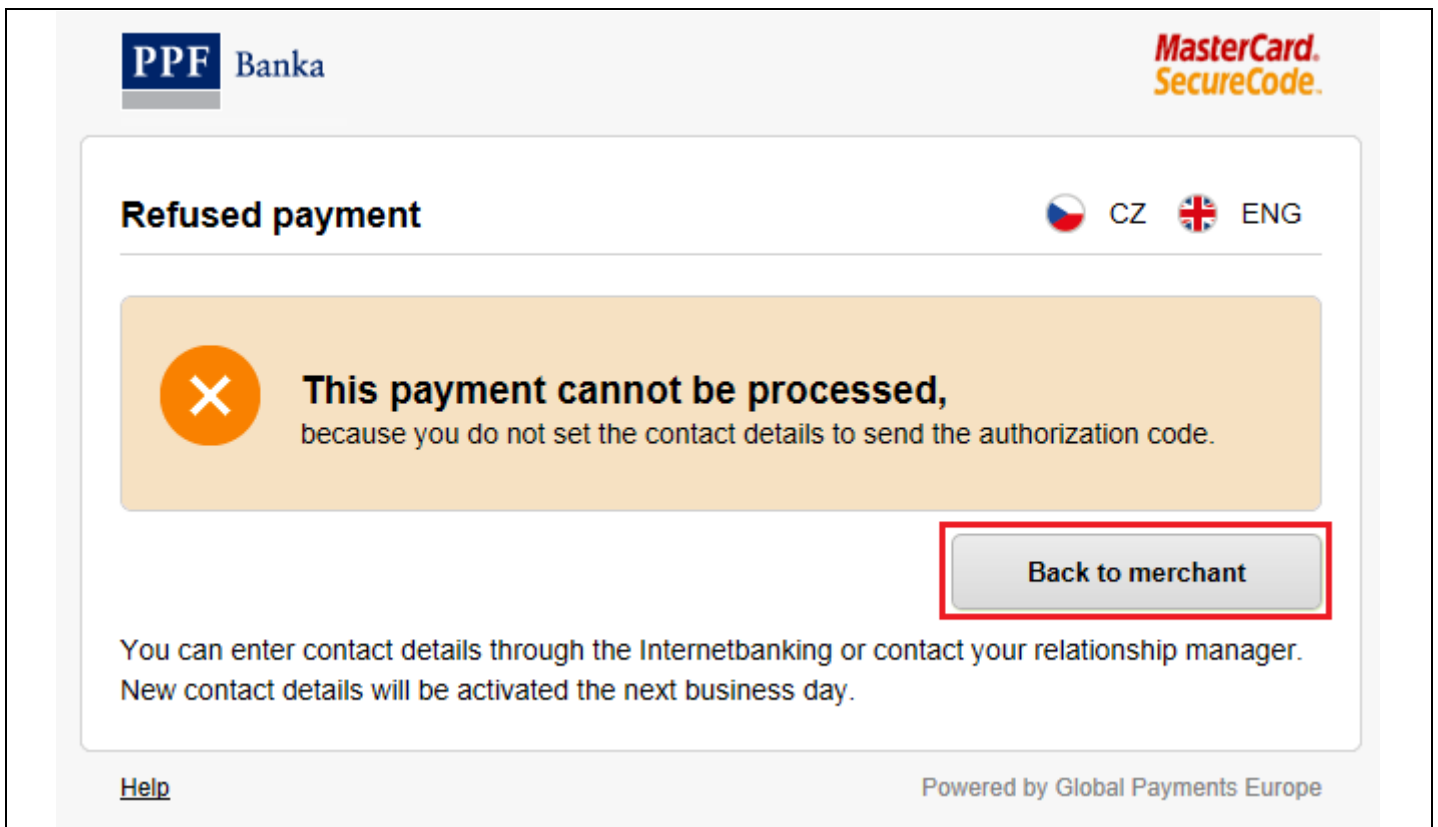
In case of need, contact your relationship manager or Customer Service,
tel. (+420) 224 175 902, e-mail customer.service@ppfbanka.cz.

[Help](#) | [Close](#) Powered by Global Payments Europe

If E-commerce Transactions are not allowed on the Card, the payment is rejected and the following warning is displayed:



If E-commerce Transactions are allowed on the Card but you have not provided the Bank with a mobile phone number, the payment is rejected and the following warning is displayed.



If E-commerce Transactions are allowed on the Card and you have provided the Bank with a mobile phone number or an e-mail address, the screen for entering the authorisation code is then displayed.

On the left-hand side of the screen, a payment summary is displayed: the name of the Merchant, the amount, the date on which the payment was made and the encrypted Card number.

Once you receive the authorisation code, enter it in the relevant field (1.) on the right-hand side of the screen and click **Confirm** (2.).

You can have the authorisation code sent to you again (3.) and if you have also provided the Bank with an e-mail address, you can also select again the method of authorisation code delivery (4.).

The delivery of a text or e-mail message usually takes a few seconds, but sometimes it may take longer. If you haven't received the text or e-mail message after one minute then request a new authorisation code to be sent to you with the help of the link in the window for code entering (see above).

PPF Banka **MasterCard SecureCode.**

Payment verification CZ ENG

Please enter received authorization code for confirmation of the next payment:

Merchant:	Zluty.cz
Amount:	40 CZK
Date:	03.11.2014
Payment card:	**** * 5136

1. 2.

Send an authorization code again? +42072****743 3.

4.



If the above mentioned contact details are not current, you can change them through the Internetbanking or contact your relationship manager. New contact details will be activated the next business day. This information is not shared with the merchant.

[Help](#) | [Close](#) Powered by Global Payments Europe



If you enter the authorisation code correctly the E-commerce Transaction will continue and the payment to the Merchant is completed.

If you enter the authorisation code incorrectly you can enter it again; in such a case, enter the authorisation code in the respective field (1.) on the right-hand side of the screen and click **Confirm** (2.).

In this case too you can have the authorisation code sent to you again and if you have provided the Bank with an e-mail address, you can also select again the method of authorisation code delivery (3.).




Authorization code was entered incorrectly

 CZ  ENG

Please enter received authorization code for confirmation of the next payment:

Merchant:	Zluty.cz	1.	2.
Amount:	40 CZK	987456	Confirm
Date:	03.11.2014		
Payment card:	**** * 5136		

 **Send an authorization code again?**
+42072****743

3. [Send again](#)
[Select again the method of sending](#)

If the above mentioned contact details are not current, you can change them through the Internetbanking or contact your relationship manager. New contact details will be activated the next business day. This information is not shared with the merchant.


[Help](#) | [Close](#) Powered by Global Payments Europe

Should you enter the authorisation code incorrectly five times the E-commerce Transaction is discontinued without payment and at the same time, Card payment over the internet is disabled.

E-commerce Transactions will only be enabled again on the following Business Day.

PPF Banka **MasterCard.**
SecureCode.

Refused payment CZ ENG

 **The payment was refused,**
because you have exhausted the allowed number of attempts to enter the authorization code.

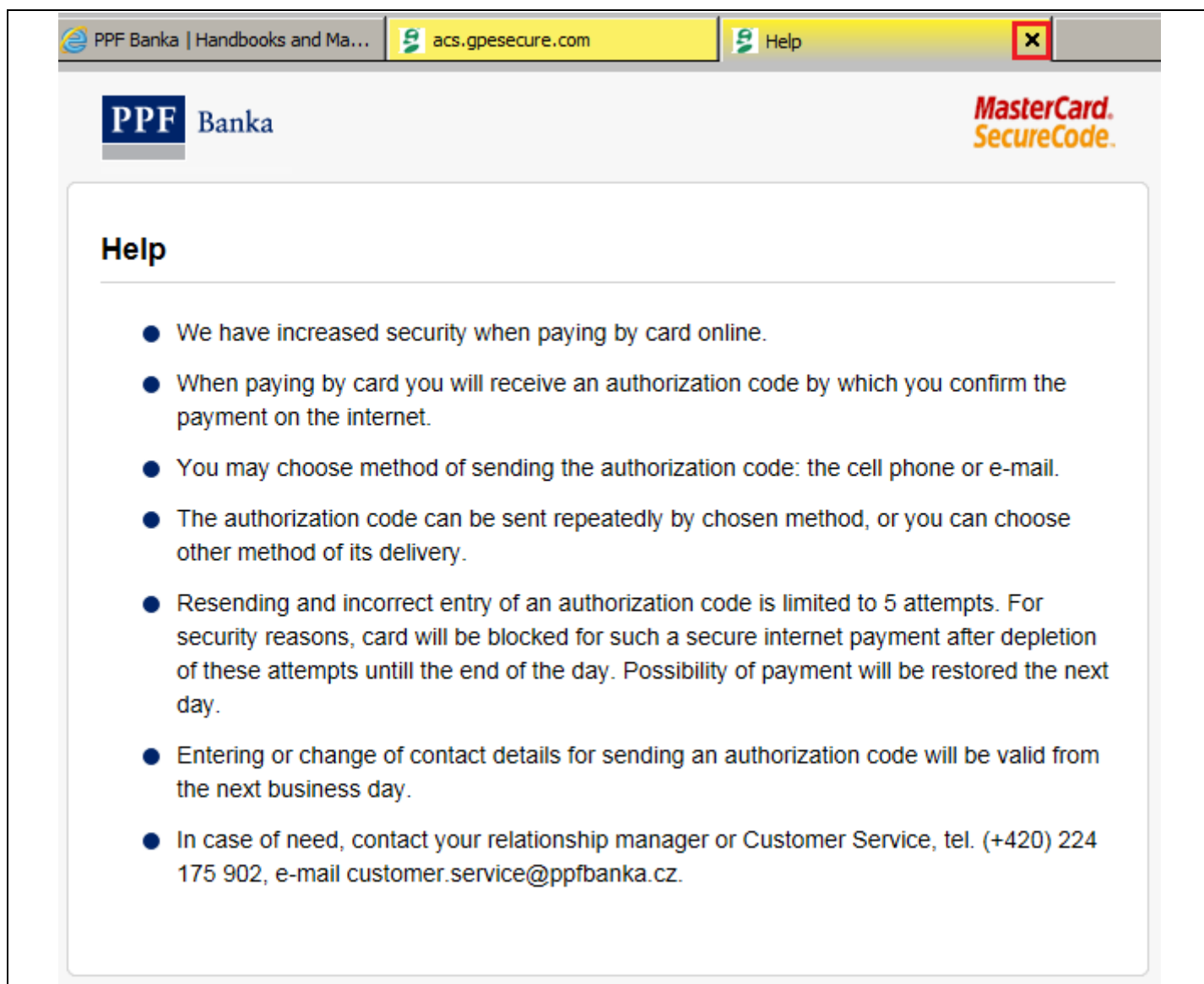
[Back to merchant](#)

For security reasons, all attempts of paying with a payment card on the internet will be rejected today. Possibility of payment will be restored the next day.

In case of need, contact your relationship manager or Customer Service:
tel. (+420) 224 175 902, e-mail customer.service@ppfbanka.cz

[Help](#) Powered by Global Payments Europe

If you need to, you can display Help by clicking the button on the bottom left-hand corner of every screen. Help will open in a new window, which you can then close by clicking on the “x” in the upper right-hand corner.



PPF Banka | Handbooks and Ma... acs.gpesecure.com Help

PPF Banka **MasterCard. SecureCode.**

Help

- We have increased security when paying by card online.
- When paying by card you will receive an authorization code by which you confirm the payment on the internet.
- You may choose method of sending the authorization code: the cell phone or e-mail.
- The authorization code can be sent repeatedly by chosen method, or you can choose other method of its delivery.
- Resending and incorrect entry of an authorization code is limited to 5 attempts. For security reasons, card will be blocked for such a secure internet payment after depletion of these attempts until the end of the day. Possibility of payment will be restored the next day.
- Entering or change of contact details for sending an authorization code will be valid from the next business day.
- In case of need, contact your relationship manager or Customer Service, tel. (+420) 224 175 902, e-mail customer.service@ppfbanka.cz.