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PayU

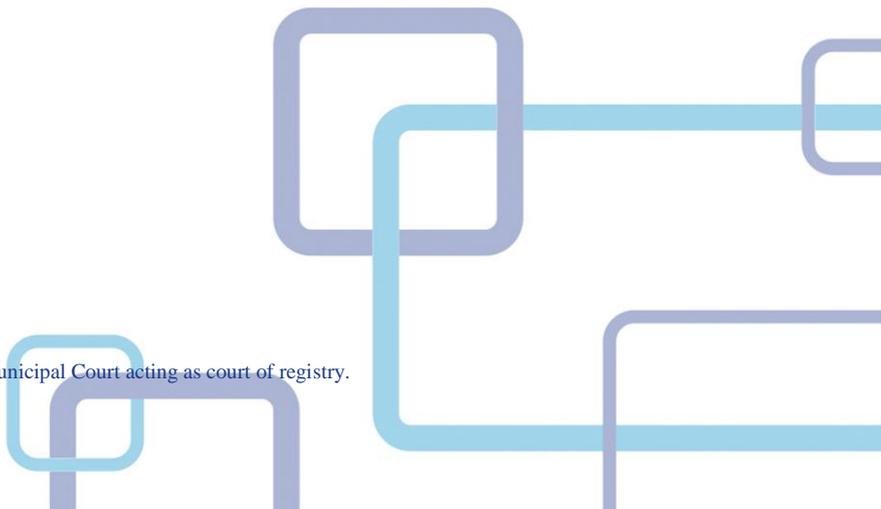


PAYU HUNGARY KFT.

PAYMENT INFORMATION

www.payu.hu

Company registry number: 01-09-959180. Registered with the Municipal Court acting as court of registry.



USEFUL INFORMATION ON PAYU

PayU has introduced its services in Hungary with a firm background rendered by banks providing bankcard payment option via the internet, whereby it applies the security standards set by card associations and employs PayU's international experiences.

A PayU payment process conforms to that provided by banks under similar services. The service provided by PayU, however, is unique inasmuch as the system automatically confirms each transaction and its status (e.g. storno) in an e-mail and your questions on a transaction are answered by PayU's customer service per telephone or via e-mail. Under the service and subject to the safety of user, i.e. card holder, PayU monitors transactions and assists preventing unexpected incidences.

It is our mission to provide both merchants and customers a convenient and flexible online payment alternative with built-in extra services. Therefore, with the intent to enhance users' experience, we work hard on introducing additional functions.

For further information, please go to our website on www.payu.hu!

Customer service: 00 36 1 510 0707 or info@payu.hu

STEPS OF A TRANSACTION



1 A "Fizetés" gombra kattintva Ön átkerül a PayU biztonságos fizetőoldalára, ahol a kártyaadatai megadásával elindítja a tranzakciót.



2 A kártyaadatok megadását követően kérjük, ellenőrizze az adatok helyességét.



3 A tranzakció feldolgozása elindul a banki feldolgozó rendszereken.



4 A fizetés eredményéről Ön e-mail-ben is értesítést kap, valamint visszairányítjuk a szolgáltató oldalára.

1. Upon clicking on the „Pay” button, you will be redirected to PayU's secure payment site, where you can initiate the transaction by entering your card data.
2. After having entered card data, please, check data accuracy.
3. Transaction is being processed by banking transaction processing systems.
4. You are notified about the outcome of the payment process in e-mail and you are redirected to the service provider's site.

ACCEPTED CARD TYPES



Please NOTE that not all Maestro and VISA Electron cards issued by a bank are accepted for online payment. About conditions of acceptance, please, inform from your issuing bank!

COMPLIANCE WITH SECURITY STANDARDS

PayU has all the international regulations in place that ensure the security of online payment. Our success on the international online payment services market may also be attributed to the fact that we do not only provide high-standard services, but also ensure the safe use of devices. Our system has the PCI DSS certification audited by an independent organization of card associations. Payment process security is ensured by a payment site on which user enters sensitive card data and on which encrypted communication is ensured by applying Thawte 256 bit SSL certification and McAfee Secure.

WHAT IS PCI DSS?

PCI DSS is an information security standard conceived by card associations setting IT and operational requirements for organizations applying the standards. Security of our services is ensured by S.C. GECAD ePayment International SA, a member of the PayU Group, that is compliant with PCI DSS.



WHAT IS THAWTE?

Thawte is the leading certification authority (CA), a member of the VeriSign Group. The module certifying secure communication of the internationally recognised certification authority is built in the certification of every web browser programme. The website has the Thawte SSL Web Server Certificate with Extended Validation with 256 bit encryption. It means in practice that data specification is protected and data are not accessible by third parties.



DISTINCT DATA SPECIFICATION PROCESS

When paying online, after entering data upon placing an order, the customer is redirected from the webshop's payment preparation site to PayU's secure payment site, where he/she is required to enter the necessary card data. Data entered on the PayU payment site are not available for Merchants, because it is an independent and secured website.



WHAT TO MIND WHEN PAYING?

ABOUT BANKCARD PAYMENT

- Online payment for cardholders is for free of charge just as payment through a traditional POS terminal.
- These days, also Maestro bankcard is accepted for online payment. About conditions of acceptance, please, ask your issuing bank!
- Card associations protect cardholders' interests. If you pay by bankcard and a merchant fails to deliver your order, you are entitled to lodge a complaint with your issuing bank. If the complaint proves to be legitimate, you receive your money back.
- The three-digit code - called CVC2 or CVV2 - in the bankcard's signature panel serves as means of identification of the cardholder. The three-digit code is to be found next to the card number or the last digit thereof. Please, handle this code with as much care as your PIN code.

SECURITY ADVICE

- Payment safety can be enhanced by a text message service requested from your bank, under which you receive immediate notification about every transaction on your bank account.
- When paying online, you should never enter your four-digit PIN code used upon cash withdrawal or shopping and be cautious not to let unauthorized persons know your card number and the expiry date thereof.
- You should sign out from the website every time, after a shopping or a payment transaction is completed. It is of special importance in case of a shared computer. In protection of your data, we recommend that you only buy online from your own computer and avoid buying from computers available in public internet cafés or hotspots.
- Upon double-checking data in e-mail, please be increasingly careful, because it occurs ever more often in Western Europe and the United States that unauthorized persons attempt to acquire data from e-mails.

- Should anyone - including merchants from whom you happened to buy earlier - ask you to update your data, be careful, because unauthorized persons may also act in the name of a merchant. In such a case, please, contact the merchant in the usual manner and check sender of the message.
- It may give rise to a suspicion if you receive a message about a far too favorable offer, lottery game or cancellation of a product you have never ordered.
- Card associations contact cardholders directly neither via e-mail, nor per telephone. Should you receive an e-mail or telephone call in the name of a card association, in which you are informed about the fact that unauthorized persons have acquired your card data, please, never disclose your data, but notify the issuer without delay.

ONLINE SHOPPING

- Online shopping allows easy comparison of the prices of similar products, thus you can easily and quickly select the most favorable offer.
- Before placing an order – especially before the first order – you should check all the webshop-related information (how long it has been operating, how reliable the company is deemed to be, whether contacts required by legal regulations such as address or telephone number are available on the website).
- In protection of their customers, companies engaged in e-commerce used to build in a number of security functions into their webshops. Logos of major card associations displayed on the website (e.g. MasterCard SecureCode) or other encryptions such as SSL-codes usually suggest that the e-merchant has taken the necessary steps to ensure the safety of online shopping.
- Encryption of communication is also attested by „https” in the URL and the lock indicated in the bottom-right corner of a website, or a key in the bottom-left corner clicking on which security certificates pop up.
- You should save or print each order you place online along with the payment confirmation, data entered in the payment process and the description of the ordered product.
- Upon placing an order, you should read the webshop’s terms and conditions. If quality problems arise in relation to a product/service ordered, it is useful to know for how long you may submit a complaint and on which conditions you may cancel an order, when and how you may receive your money back.