Our webshop offers customers a secure credit card payment solution provided by CIB Bank. Security is based on the separation of data. The Webshop receives the order information from the customer, while CIB Bank receives only the card details necessary for the payment transaction on the payment page with 256-bit TLS encryption. The Webshop is not informed about the data content of the payment page, which can only be accessed by CIB Bank. The result of the transaction will be communicated to the Webshop page after the payment. For card payments, your Internet browser must support TLS encryption.

The **value of the goods/services purchased**, the amount paid will be blocked immediately on your card account. Please read our detailed information!

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## Welcome to our Webshop with CIB Bank's secure online payment solution!

Find a quick guide on how to shop safely and securely.

# What should you consider when shopping?

- Read more about our Webshop, the conditions of purchase and the terms of delivery and payment.
- Read the terms and conditions of the Webshop to ensure the security of your data!
- Keep a record of your purchase details!
- Keep a record of your payment transaction details! (transaction ID, authorization number)
- Ensure that your confidential card details are never accessed by an unauthorized person.
- Use a browser that supports TLS encryption option!

## **About security**

TLS, short for Transport Layer Security, is an accepted encryption method. Our bank has a 256-bit encryption key that protects the communication channel. A company called VeriSign enables CIB Bank to use the 256-bit key to provide TLS-based encryption. This encryption method is currently used in 90% of the world's electronic commerce. The browser program used by the customer uses TLS to encrypt the cardholder's data before it is sent, so that it is encrypted before it reaches CIB Bank and cannot be read by unauthorized persons.

## Cards accepted

CIB Bank's Internet payment system allows the use of Mastercard/Maestro, VISA and VISA Electron (Electron only if authorized by the issuing bank) bank cards belonging to the VISA product family, as well as payment by web card suitable for Internet use.

## **Payment steps**

1. You select the **goods/services** you would pay for by credit card on the **Webshop** page.

- 2. You will then be redirected to CIB Bank's secure payment guarantee page, where you will need to fill in your card details to start the payment.
- 3. After entering your card details, click on the Pay button to start the transaction.
- 4. After the payment, you will be returned to the **Webshop** page where you will receive a confirmation of the transaction result.

In case of payment by credit card, after the successful transaction, which means the acceptance of the credit card after the validity of the credit card and the verification of the cover, CIB Bank will start debiting the Cardholder's account with the value of the goods or services.

If you are not redirected from the payment page back to the Webshop page, the transaction will be considered unsuccessful. If you click on the "Back" or "Refresh" button on the bank payment page or close the browser window before being redirected back to the Webshop, the payment will be considered unsuccessful.

If you would like to know more about the outcome of the transaction, or if it is unsuccessful, the reason for the failure, please contact your account holding bank.