

VISA CLASSIC PAYMENT CARDS

ONLINE PURCHASES WITH VISA USER GUIDE

To transact online payments using Kompanion Bank's Visa cards, you need to:

- have an account with Kompanion Bank;
- have a Visa card;
- go to an online retailer's website, choose a product/service, fill in the required blank fields and transact a payment.



To ensure safety of online payments, all Kompanion Bank's Visa cards are automatically connected to **3-D Secure** service. Activation of this service is **FREE OF CHARGE!** When transacting on websites with **3-D Secure** technology, cardholders can confirm each transaction using a unique password, which ensures the highest level of safety. The password is sent to a cardholder's mobile phone number (provided to the Bank) as a text message (**the Bank should have your current active mobile phone number**).

Your purchase will be transacted using 3-D Secure technology, if there is a "Verified by Visa" logo on an online retailer's website:



PLEASE NOTE:

You should provide to the Bank your current active e-mail and mobile number so that they are included in the Bank's database.

PAYMENT CARD DETAILS



Card number

Expiration

Cardholder name



CVV/CVV2

Cardholder: your first and last names in capital letters.

Card number: a 16-digit card number.

Expiration: needed for additional security check.

CVV/CVV2: a 3-digit card verification code (only a cardholder knows this code).

How to transact online payments:

- Open an online retailer's website with **3-D Secure** technology.
- Choose a product/service you need.
- Enter your card details requested by a retailer (cardholder name, expiration, card number and CVV/CVV2).
- After you've entered all your card details, ask for a one-time password to confirm your transaction. The password is automatically sent by Kompanion to your mobile number (provided to the Bank) **as a text message**. The password is sent immediately as the payment is transacted, after entering the card details, and can be used only once.
- Enter a password and confirm a payment. Funds will only be withdrawn from your card and a payment will only be transacted once the correct password has been entered. If you have not received **the text message when transacting the payment**, you can ask for a new password by clicking "Send password again." You can ask for 3 new passwords at most. If you incorrectly enter the password 3 times, your transaction will be rejected. To unblock your card, you'll need to visit the Bank's office.

IMPORTANT:

- 3-D Secure can only be provided if the Bank has got your current active local mobile number (Beeline, Megacom, O! carriers). Please make sure to inform the Bank if your mobile phone changes by making a submission in writing at any of Kompanion's offices.
- A daily limit for online payments is KGS 300,000.
- Online payments are transacted free of charge (FX variance and putting a hold on your funds are likely though + 1% on FX variance).



HOW TO SAFELY USE YOUR CARD ONLINE

When using bank cards for online payments, one should always take at least basic safety precautions that will help evade potential problems.

- The Bank disclaims any responsibility for transactions conducted on fraudulent websites. We recommend that you take every security precaution when using your card online.
- When transacting payments online, make sure that an online retailer you are using is safe; use only verified websites and transact payments from your own computer versus internet cafes where there might be spyware installed.

- One of the ways scammers use to fish out your card details is to create a phishing website of an online store. Do not transact payments on websites that are unfamiliar to you and have no online presence. To protect yourself from scam, use only verified online shops that you trust. Make sure that the website address is correct as scammers may use similar website addresses to create phishing websites that look very much the same and have the same design.
- To ensure safety of your online transactions, we recommend that you conduct payments on websites with 3-D Secure protection.
- You don't need to enter a PIN code when transacting online payments! You only enter a PIN code when using your card in ATMs, terminals and other machines, and you enter it using a special device, which is called a PIN pad or a key pad. For online payments, there is a special three-digit secret code on the backside of your card—CVV/CVV2, a card verification code.
- Never tell anyone a full number of your card, expiration date or CVV/ CVV2 (last three digits on the signature line on the back of your card).
- If you use online shops where you tie your card to your profile and you are not required to reenter your card details next time you shop, make sure to log out of your profile after you transact a payment and don't tell anyone your ID and password.
- Make sure to promptly inform the Bank if your mobile number or e-mail changes by visiting any of the Bank's offices.
- Make sure that your computer has reliable antivirus software with updated virus databases.
- Try not to use cards with large-amount balances for online payments. If cyber criminals steal your card details, you are likely to lose a big amount of money. For now, it's a very cumbersome and time-consuming procedure in the Bank to prove that your card details have been stolen. The responsibility for disclosing your card details lies primarily with you as long as you are a cardholder.

If you have discovered any unauthorized withdrawals from your card, you should immediately inform the Bank visiting any of our offices.

TRANSACTIONING CARD PAYMENTS

Card payments are usually transacted in two phases:

- Authorization (hold) of funds;
- Withdrawal.

Authorization (hold) of funds

When you pay online using your bank card, a bank of an online store receives your card details, makes a request for authorization of the required amount of funds and communicates this information to your bank via the payment system. Your bank verifies your bank card (expiration, holds, availability of the required amount) and confirms authorization if the card is okay and the required amount is available. If there are any holds or withdrawal limits on the card or the required amount is not available, the bank rejects authorization.

If authorization is successful, the required amount of funds is put on hold in your card account and the payment is deemed transacted. The hold of funds only means that you will not be able to use those funds, although the funds haven't yet been actually withdrawn from your card account.

Withdrawal

Usually, funds are actually withdrawn from a card account within thirty (30) days after authorization of a payment and hold of funds, after a payer's bank receives confirmation of purchase from a beneficiary bank. This is when actual settlement between the banks happens.

A buyer is not involved in this process. You should, however, keep in mind the following:

Conversion: If you make a purchase in a currency other than a currency of your card account, the bank will make conversion at the rate available on the date of actual withdrawal of funds rather than on the date of payment.