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## SIMPLEPAY – ONLINE PAYMENT SYSTEM

### Payment reference

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## WHAT TO KNOW ABOUT SIMPLE PAYMENT SYSTEM

Simple Online Payment System is developed and operated by OTP Mobile Ltd. OTP Mobile Ltd. is a member of OTP Group.

OTP Mobile Ltd. provides an extensive service portfolio for electronic and smart device based trade. Its products run under the brand name Simple. Recently it provides two main services:

**Simple Online Payment System:** Customers using the service may choose the simple and secure payment solutions of Simple for online purchases. In these cases, they may accomplish payments in the accustomed way.

The payment process equals to the payment method in services offered by banks. During the service, Simple transactions are watched in observance of the safety of the user, i.e. the card holder, and help is provided in case of unexpected incidents.

**Simple mobile application:** Simple mobile application is an application of domestic development adding several services to mobile purchase that make life easier. In this manner, you may purchase parking ticket, road-toll vignette, cinema ticket, and may choose from several further services in a single cell phone application. Download is free of charge; it may be installed on smartphones and tablets using Android, iOS and Windows Phone platforms.

For further information, visit the homepage [www.simple.hu](http://www.simple.hu).

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The two Simple services work separately. In the following part you will find information on the Simple Online Payment System and the online purchase.

### WHAT ARE THE STEPS OF THE TRANSACTION?

1. By clicking on the "Payment" button, you get to the Simple payment page where you may initiate the transaction by providing your bank card data.
2. After providing card data, please, verify the correctness of the data.
3. The processing of the transaction is initiated in the bank processing system.
4. You will get a notice on the result of the payment via e-mail, and you will be redirected to the service provider's page.

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## ACCEPTABLE CARD TYPES



**Attention! In case of Maestro and Visa Electron cards, the issuer bank defines the card's internet usability. If accepted by the bank, our system is capable of accepting it.**

## SECURITY

When paying online, after providing the required data for the order, customer gets from the pre-payment page of the web store to the secure payment page of Simple, where card data required for paying shall be provided. The merchant will not obtain information on the data content of the Simple payment page, for it is an independent and protected page.

## WHAT TO OBSERVE WHEN PAYING

### *When paying with bank card*

Internet payment and conventional payment via a POS terminal for card holders are free of charge.

Today one can pay also with by a Maestro bank card on the Internet. Inquire for details at your card issuer bank.

Card companies protect the card holders' interests, therefore if you pay by a card and the merchant would not accomplish, you may lodge a complaint at your card issuer bank, and would it be rightful, you would get your money back.

The 3-digit verification code in the signature panel (called CVC2 or CVV2) of the card serves the identification of card holders (the 3-digit verification code may be found after the card number or after its 4 last digits). Please, handle this code as carefully as the PIN code!

### *Good advices on security*

Security may be increased by requesting an SMS service from your bank, so you would receive an instant notice on any change in the account.

Please, never reveal the 4-digit PIN code you use for withdrawing money or purchasing even when purchasing online, and take special care not providing the card number and the expiration date to unauthorised persons!

Always log out of the web page after purchasing and paying. This is especially important in case of computers used by others too. For the sake of the protection of data, purchasing from an own computer and avoiding Internet cafés and hot spots are recommended.

Please take special care when reconciling data in e-mail, since in Western Europe and the United States unauthorised persons trying to evade data in e-mail is more and more common.

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Should anyone ask for data update (even merchants you have already bought from), be aware, for these may be unauthorised persons acting on behalf of the merchant. In these cases, please, contact the merchant in the usual manner in order to verify the sender.

Even more suspicion may be considered when you receive a mail on a way too favourable offer, an award game or the withdrawal of a never ordered product.

Card companies never appeal card holders via e-mail or on the phone! Should you receive an e-mail or a phone call on behalf of card companies advising that the data of your bank card are obtained by unauthorised persons, please, never provide your data, and inform your card issuer immediately.

### ***Purchase on the Internet***

An advantage of purchasing on the web is the possibility to compare the prices of similar products, thus you may simply and quickly choose the most auspicious offer.

Before the order – especially in case of the first order –, please, verify the information concerning the web store (when it started to operate, how reliable the company is considered, are compulsorily specified general accessibilities – like address, phone number – displayed on the homepage.

Internet companies, in order to protect purchasers, include several features of security in their web stores. Logos of security of big card companies presented on the homepage (like the MasterCard SecureCode), or other encryptions (like SSL codes), each imply that the Internet merchant has accomplished all necessary steps towards a secure Internet purchasing.

Encryption of communication is represented by the “https” in the URL address, and also the lock icon in the right lower corner or the key icon in the left lower corner, clicking on which security certificates will appear.

After each purchase, save or print your order, its return receipt, the data provided for payment, the product description of the ordered product.

It is recommended to study the terms of the contract of the webstore when ordering, since should any quality issue arise, it is useful to know in case of the product or service within what period of time you may submit a claim, with what conditions you may cancel your order, and when and how you may get your money back.

### ***Payment via wire transfer in Simplepay Online Payment System***

In case of selecting this payment method the customer transfers the amount of purchase directly to OTP Mobile Ltd.

Our system can only accept remittance in currency: HUF.

Operation of the service: the customer selects wire transfer payment option at the merchant interface, then Simplepay sends a confirmation email to the customer including the details of remittance. The customer settles the amount using their own bank account managing e-banking interface. Simplepay promptly notifies the merchant about the successful payment so that the merchant can fulfill the order.