



Distance paying with Visa, MasterCard, Diners Club, Discover and Maestro

Overview

Credit cards and debit cards are accepted by merchants around the world as secure and convenient means of payment. You enable the customer to pay without cash directly at the point of sale using a personal identification number (PIN) or signature. Distance payments are growing ever more popular. This particularly applies to the mail order business and to commerce over the Internet using fixed or mobile terminal devices.

Distance paying means that the cardholder is not present at the point of sale in person with his/her card and does not pay on location. SIX Payment Services differentiates between two types of distance business. Mail/Phone Order (distance payments per mail, telephone, fax) and Secure E-Commerce.

In both cases, the cardholder provides you with personal data, the card number and the validity period of the card. You also need to request the CVV2/CVC2/CID, also called the card verification value.

Requirement: Distance payment contract

You may only accept distance payments if you have concluded a distance payment contract module with SIX Payment Services. This contract, along with the appropriate security checks, forms the legal basis for this type of paying.

Please note that Maestro debit cards can be accepted with Secure E-Commerce contracts, however, not with Mail/Phone Order contracts.

Considered as **Mail/Phone Order distance business** are purchases in which Visa, MasterCard, Diners Club and Discover credit cards (Maestro cards cannot be accepted) are accepted as means of payment for telephone or written orders. These include orders made per signed fax, order forms or telephone calls.

Considered as **Secure E-Commerce distance business** are card payments for good and services in which the transaction occurs through an Internet shop. The cardholder is not personally present at the point of sale. The order is made using an electronic end-device (PC, terminal, mobile telephone, etc.). Processing of the transaction, including authorization and submission of the payment information, occurs partially or completely electronically. With the new, secure payment methods "Verified by Visa" and "MasterCard SecureCode" the bank which has issued the card checks the cardholder's identity by means of a password request before the authorization. The merchant has the benefit of greatly limiting fraudulent transactions even if the cardholder has not yet registered for this new payment method.

Please note the risks

You must obtain an authorization from SIX Payment Services for every distance payment transaction. This checks whether the card is valid and that the purchasing limit is not exceeded.

However, the authorization does not provide any proof that the order has really been made by the cardholder. This means that you are not entirely protected from the risk of card misuse. Only you can decide whether you wish to conduct the sale under the present circumstances.

Reducing the risk of card misuse and disputed purchases in Secure E-Commerce is possible through authentication of the cardholder if the online shop has the appropriate payment software (Merchant Plug-In, MPI) in active operation.

Important: In some countries, existing data protection laws prevent SIX Payment Services from receiving personal information about the cardholder.

Your local point of contact can be found at: www.six-payment-services.com/contact

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