



Distance payment with credit and debit cards

Visa, Mastercard, American Express, Diners Club, Discover, UnionPay and Maestro

Credit and debit cards are accepted worldwide as a secure and convenient method of payment by contractual partners. If transactions need to be carried out via the internet using credit or debit cards, via mail or by telephone, we refer to distance payments or "card not present transactions" (CNP).

SIX Payment Services distinguishes between two types of distance business: Mail/phone order (distance payments by post, telephone, telefax) and secure e-commerce. In both cases, the card owner will provide you with the personal details, card number and validity period of the card. In addition, you must also request the CVV2/ CVC2/CID – also referred to as the card verification code.

Requirement: Distance payment contract

You must only accept distance payments if you have signed an acceptance contract for distance payments with us. This contract and the corresponding security checks form the legal basis for this type of payments.

Please note that Maestro debit cards and UnionPay cards can be accepted for secure e-commerce contracts – but not for Mail-/Phone-Order contracts.

Sales are considered to be **distance business Mail-/Phone-Order** if the credit cards Visa, Mastercard, Diners Club and Discover are accepted as a payment method for telephone orders or written orders. Examples are orders taken with a signed fax, order form or telephone call.

Secure e-commerce distance business is considered to be card payments for goods and services which are sold via a webshop. The card holder is not present in

person at the point of sale. The order is placed via an electronic device (PC, terminal, mobile telephone, etc.). Processing of the transaction, including authorisation and delivery of the payment information takes place either partially or entirely electronically. As part of the 3-D secure process for your online shop, the card issuing bank will check the identity of the cardholder prior to authorisation by requesting a password. The merchant always derives the benefit that even if the cardholder has not yet registered for this new method of payment improper transactions are severely limited.

Please take the risks into consideration

You must obtain an authorisation from SIX for all distance payment transactions. As part of this, a check will be made as to whether the card is valid and whether the payment limit has not been exceeded. However, the authorisation does not offer information concerning whether the order actually originates from the cardholder. It therefore does not provide complete protection against improper transactions. You alone decide whether you wish to proceed with the sale according to the prerequisites indicated.

Important: In some countries, SIX will receive no information concerning the cardholder due to data protection.

With secure e-commerce, a reduction in the risk of improper and disputed payments thanks to cardholder authentication is possible if the online shop is actively operating the corresponding payment software (merchant plug-in, MPI).

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

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