Our eStore is offering its consumers secure bank card payment provided by CIB Bank. The security relies on the separation of data. With the use of the system the eStore receives only the quantity of the ordered commodity and the delivery address from the consumer, while CIB Bank the card data on a 256-bit TLS secured payment page. The eStore will not be informed about the payment-side data content, they are accessible for CIB Bank only. The bank will inform the eStore if the transaction was successful or not. Your internet-browser must support TLS encryption to use bank card payment solution.

The counter-value of the purchased goods, the paid amount will be promptly blocked on your card account. Please read this information carefully.

You are welcome in this eStore operated with CIB Bank's secure, Internet payment solution.

You will find below a short description about how you can shop in a safe and reassuring way.

When shopping, you should pay attention to the following matters:

- Read through the eStore's information leaflet, the conditions of the purchase and delivery terms.
- Study the eStore's security conditions since these will guarantee the security of your data.
- Note your data relating to your purchase.
- Keep a record of the transaction data connected to your payment. (transaction ID, Authorisation code)
- Make sure that unauthorised person does not have access to the secret data of your card
- Use a browser that recognises the option needed to TLS encryption

About security

TLS is an abbreviation for an accepted encryption method called Transport Layer Security. This Bank has a 256-bit encryption key to protect the communication channel. A firm named VeriSign makes possible for CIB Bank the use of the 256-bit key, with which we ensure the TLS-based encryption. For the time being this encryption method is used in 90% of global e-commerce. Before transmission, the browser used by the buyer encrypts the card holder's data with the help of TLS which means they are passed to CIB Bank in a coded form, this way they are indecipherable for unauthorised persons.

Acceptable cards

CIB Bank's Internet payment system allows the use of cards like Mastercard/Maestro and VISA and VISA Electron (the use of the last one is subject to the permission of the issuing bank), and cards for only internet use.

Payment steps

1. On the page of the eStore you select the goods/services, for which you intend to pay with your bank card.
2. Following that you're redirected to the webpage of CIB Bank guaranteeing secure payment, where you have to enter your card data to begin the payment.

3. Following this, you're redirected to CIB Bank's page guaranteeing secure payment, where you have to enter your card data to start the payment process.
4. Following the payment, you're directed back to the Store page, where you receive a confirmation about the result of the payment.

In the case of bankcard payments, following the successful transaction – this means the approval after the expiry date of the bank card and the coverage are controlled – CIB Bank debits the account of the Card Holder with the countervalue of the goods/services.

If you're not directed back from the payment page to the Store's website, the transaction qualifies as unsuccessful. If you click on the „Back" of „Refresh" buttons of the browser on the bank's payment page, or close the browser window before you could be redirected to the store, the payment will qualify as unsuccessful.

If you wish to receive more information about the outcome of the transaction, or learn about the causes and details of unsuccessful transactions, please contact your account keeping bank.