

**ADDENDUM TO THE INSTRUCTION FOR SERVICING PAYMENTS BY BANK CARDS AT A POS TERMINAL****INSTRUCTIONS****FOR ACCEPTING PAYMENTS WITHOUT THE PHYSICAL PRESENCE OF A CARD****MAIL ORDER****1. Before carrying out the transaction without the physical reading of a bank card at a POS terminal.**

- 1.1. The merchant shall provide precise and exhaustive GTC in writing/in an electronic form — description of the products/services/vouchers, warranty conditions, delivery conditions, methods and deadlines for order cancellation, due penalties, products/services return and/or replacement conditions, refund methods and deadlines, etc.
  - 1.2. The merchant shall send/provide the cardholder with a Mail Order without the physical presence of a card by e-mail, by fax or any other means.
  - 1.3. The form shall contain the following obligatory details:
    - 1.3.1. Merchant's name, address and contact details;
    - 1.3.2. Customer's personal and card data — number, expiry date, name, address and telephone of the cardholder.
    - 1.3.3. Name and address of the recipient (user) of the products/services/tourist voucher (if different from the cardholder);
    - 1.3.4. Clear and precise information about the offered products/services/tourist voucher;
    - 1.3.5. Single price per item/service/voucher;
    - 1.3.6. Number of ordered items/services/vouchers;
    - 1.3.7. Additional expenses included in the end price — amount and description;
    - 1.3.8. Warranty conditions with regard to the offered goods;
    - 1.3.9. Delivery conditions of the product/providing the service (voucher)
    - 1.3.10. Conditions of the merchant for order cancellation, cancellation deadline, penalty fees;
    - 1.3.11. Return/replacement conditions — with regard to claims by customers (methods and conditions to return products, replacement with an alternative product/service/tourist reservation);
    - 1.3.12. Full or partial refund conditions to give back amounts paid by customers (allowed only by means of a credit card operation for payment of the order);
    - 1.3.13. Other conditions of the merchant;
    - 1.3.14. Declaration of confidentiality and protection of the customers' personal data and card data provided by the merchant
    - 1.3.15. Data and cardholder's signature box
  - 1.4. The cardholder shall return to the merchant a completely filled in and **signed** Mail Order by fax, e-mail or another means;
- N.B.** If the Mail Order is not completely filled in or there is no cardholder signature on it, the MAIL ORDER transaction at the POS terminal **MUST NOT** be carried out.

**2. Mail Order Payment at a POS terminal**

- 2.1. The employee operating the POS terminal shall enter **manually** the received card data from the Mail Order and the payment amount at the POS terminal in line with the respective technical sequence;
- 2.2. The transaction without physical reading of the card (mail order) shall be considered **approved (successful)** only if there is a printed POS terminal receipt with *an authorization code* consisting of 6 symbols (digits and/or letters);
- 2.3. The employee shall also write down the following message in the cardholder's signature box on the POS terminal receipt about the mail order transaction: **“S.O.F” (signature on file)**.
- 2.4. The merchant shall notify the customer of the transaction by e-mail, by fax or another means and **immediately** send him/her the product/voucher or show the customer how to use the service;
- 2.5. The merchant shall keep in one file all documents concerning the payment without physical reading of a



card — GTC of the provided products/services, the Mail Order received and signed by the customer, a POS terminal receipt/s confirming Mail Order transactions, the notification to the customer about the confirmed order, etc

**2.6.** Reversal of a Mail Order transaction.

The merchant can reverse the Mail Order transaction irrespective of the type of the POS terminal in line with the respective technical sequence.

**N.B.** The POS terminal prints a receipt for a successfully reversed transaction which shall be kept by the merchant.

**N.B. Partial refund** of a Mail Order transaction cannot be carried out at a POS terminal. In this situation the merchant shall submit a **Reversal/Refund Form** to his/her servicing branch of the Bank.

**2.7.** The merchant is not entitled to refund fully or partially an amount received with regard to a product reversal or a proper claim by means other than by a credit operation on the card used to pay for the mail order;

**2.8.** The merchant shall notify the customer who has paid the mail order by card that the respective amount has been refunded.