

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.