**Customer information about the CIB eCommerce service**

**Product information**

Online shopping provides an opportunity for electronic purchases, during which you can conveniently shop and use services with bank cards belonging to the VISA and MasterCard product families. Payment can be made in HUF or EUR. Our bank provides its customers with the opportunity to offer secure card payment to their customers in their online stores.

**Target group**

Card acceptance contracts can only be concluded with foreign currency domestic legal entities, unincorporated companies, other organizations, authorities, enterprises, sole proprietorships, sole proprietorships and non-profit organizations.

**Documentation required for new non-CIB clients**

* Copy of the articles of association (articles of association, articles of association)
* Copy of signature specimen(s)
* Copy of the document certifying registration (certificate of incorporation) not older than 30 days
* 3 months bank statement
* Personal documents
* Copy of permit(s) in case of activity subject to a permit

**Accepted credit cards**

* MasterCard
* Maestro
* Visa
* Visa Electron
* V Pay
* Internet card

**Unaccepted credit cards**

* MasterCard Electronic
* Cirrus
* Diners
* JCB
* American Express
* SZÉP cards (MBH, OTP, K&H)
* Health fund cards

**eCommerce Specific Features**

* Settlement in HUF and EUR can be requested.
* Merchant control of transactions: debit blocking or partial/full refund.
* 256-bit encrypted (TLS protocol) bank payment page.
* Accept 3D Secure (Verified by Visa and MasterCard SecureCode) eCommerce transactions.
* The payment page is available in 11 languages (Hungarian, English, German, Italian, Spanish, French, Polish, Portuguese, Czech, Slovak, Romanian).
* Credit the amount of transactions net (minus commission) once a day.

**Terms and conditions of service provision**

* A working website.
* Website that meets the requirements of the card company.
* Perform a payment integration.
* Displaying the logos of acceptable bank cards and information on bank card payment on the interface of the webshop.

**Conditions of use**

**The eCommerce service is provided to customers by the Bank on the basis of a preliminary customer analysis carried out after the application.** For certain merchant activities, payment is timely ahead of the completion of the service, which can be a risk. To mitigate this type of risk, we distinguish between "High Risk" trading activities, for which we set stricter application conditions.

**High-risk activities**

* Group/Collective Purchase (Coupons)
* Landlords (hotels, motels, resorts)
* Car rental
* Conference and event organization
* Ticket sellers
* Traders selling luxury products
* Sale of high-value machinery and means of transport
* Travel, travel brokerage, organization

**Prohibited Activities**

* Tobacco Trading
* Dating, escort service
* Any type of online gambling
* Pharmacies, pharmacies
* Medicines, drugstores and medical aids
* Quasi Cash—Merchant
* Financial services (credit insurance)
* Computer Networking/IT Services
* Digital goods and games
* Securities brokers/distributors
* Direct Marketing – Outbound Telemarketing Merchants
* Direct Marketing Continuity/Subscription Merchants
* Direct Marketing - Inbound Telemarketing Merchants

**CIB Bank always performs a risk analysis and reserves the right to refuse to accept a merchant without justification based on its own decision.**

**Fee structure**

* Connection fee: one-time, payable after the conclusion of the contract
* Monthly fee: none
* Transaction commission: fee per transaction as a percentage of the purchase amount

**Information required to start the application**

Please provide the following information to request the card acceptance service:

* **Company name and registered office:** Registered name and registered office of the company
* **Actual activity you want to perform**: An accurate description of the product or service that you are selling.
* **NACE number**: The NACE number and the text equivalent of the activity to be performed.
* **Average monthly number of transactions**: pcs
* **Expected monthly turnover from card acceptance**: HUF/EUR
* **Average amount of purchases**: HUF/EUR/transaction
* **Percentage of company card transactions:** The number of company card transactions expected.
* **Percentage of transactions with foreign cards:** How many foreign card transactions are expected.
* **The average time between the card payment transaction and the delivery of the product/service**: immediate fulfillment, 1 week, 1-2 weeks, 3-4 weeks, other.
* **eCommerce service**:
	+ Internet address(es) of the card-based acceptance point(s):
	+ How long has the above website been in operation:
	+ Sales target group: Domestic customers, Foreign customers (target countries)
	+ Do you want to use the bank card acceptance for the following category of activities:
		- Yes, adult content and services
		- Yes, for gambling activities
		- Yes, pharmacy activity
		- Yes, tobacco shop
		- I would like to use the service for non-adult content and services, gambling, pharmacy, tobacco shop activities.