

## FREQUENTLY ASKED QUESTIONS: PAYMENT CARDS, INTERNET CARD PAYMENTS

### TEN RULES FOR PAYMENT CARDHOLDERS

Losing or having a card stolen is very unpleasant. Your card can also be misused without you physically missing it. What is the best to protect it? Follow the basic safety rules:

**1. A card is more than cash**

Treat your card as you would money. Be careful and carry it separately from personal documents. Sign the card immediately you receive it on the signature strip, preferably using a different signature from that used for the account. After the card expires follow the bank's instructions and if you do not return it to the bank destroy it.

Set payment and withdrawal limits that you need.

**2. Keep an eye on your card**

Keep a close eye on your card and do not lose sight of it when making transactions. Do not lend it or pledge it to anyone. The card is not transferable, not even between family members.

Regularly check that you still have the card even if you do not use it every day.

**3. Protect PIN and sensitive card data**

Keep your PIN secret and do not write it down anywhere! Do not disclose it under any circumstances (neither in writing nor verbally) to another person, bank, Police, or other authorities even at a seemingly confidential request. If somebody asks you for a PIN, it is 100% scam.

As a matter of principle do not respond to e-mail or telephone requests to provide card data – PIN, card number, expiry date or CVV/CVC (security code on the back of the card). When displaying the PIN in ČSOB Smart app or Internet Banking please check your surroundings for people that could see your displayed PIN.

**4. Entering the PIN**

Always enter the PIN discreetly and make sure that no one can see it. When entering a PIN at an ATM or POS terminal, cover the keyboard with your free hand and body from above so no one can recognize it or make a record.

**5. Credibility**

Only use the card at reliable devices and business places (especially on the Internet). If you do not trust the merchant, choose another type of payment.

We recommend activating the internet payments service only for a payment on the Internet and then deactivating it while not in use.

**6. Card payment**

After a transaction make sure you receive your payment card. Keep proof of card transactions. Merchants are entitled to verify your identity, so co-operate with them. Shop or restaurant staff must not take your card out of your sight.

## 7. Using ATMs

Look at the ATM from which you want to withdraw cash. If there is unusual equipment on the ATM or if there are signs of interference, notify the Police, card issuer or ATM operator and withdraw cash from another ATM.

Do not allow anyone to distract your attention. If someone enters your discrete zone or watches you, cancel the transaction by pressing the button "cancellation/storno" or "cancel/zrušit", wait for the cancellation document and go to another ATM.

Do not accept help from other (unknown) persons. Always follow the instructions on the screen when withdrawing cash.

If your card is not returned without an explanation do not leave the ATM, immediately contact the card issuer to help you with what to do next.

## 8. Do not postpone monitoring

Carefully check card statement transactions or account transactions against sales and payment documents. If you find an unusual transaction, immediately contact your branch or Payment Cards Helpdesk 495 800 111.

## 9. Loss, theft or misuse of a card

If your card is lost, stolen or you suspect it has been misused act quickly and block the card immediately through the Payment Cards Helpdesk by calling 495 800 111. If your card is stolen contact the Police.

## 10. Get informed

ČSOB offers and recommends using additional services to increase card security including loss and theft insurance, on-line SMS messages on transactions made by your card (**Moje info / My Info** service) and 3D Secure with the option of allowing/forbidding card payments through the Internet/telephone.

# INTERNET CARD PAYMENTS

## Can I pay online without an SMS password?

If you want to pay online with your card, you can enable this type of transaction for free in electronic banking (Cards section) or in the ČSOB Smart application, by calling 495 300 300 or at a bank branch.

**TIP:** Online card payments are easier to confirm with the ČSOB Smart Key app. This way you don't have to retype SMS codes and enter your ePIN every time you make a card payment online. Instead of an SMS, you will receive a notification in the CSOB Smart Key app and confirm it with your fingerprint, Face ID or the app PIN. Download at [www.csob.cz/smartklic](http://www.csob.cz/smartklic).

When you initially authorise card payments on the Internet, you will set up a mobile number for SMS password delivery, without which you cannot make purchases on the Internet. You

also set up an ePIN, a 4-digit code that you enter at the payment gateway along with the SMS code. More at [www.csob.cz/epin](http://www.csob.cz/epin).

Not all online merchants require SMS password confirmation, so you can pay in foreign e-shops (mainly USA and China) without SMS. But even so, setting up a number is necessary, without it you cannot make a purchase online.

### **I paid online but I didn't receive a confirmation SMS. Is it safe?**

All European online shops support secure card payments (3D Secure). You can securely confirm your payment with an SMS password, which is accompanied by an ePIN, or you can confirm it with the ČSOB Smart Key application. So you can pay in Czech online shops without any worries.

3D Secure technology is an international standard, so in many foreign online shops the payment will also be confirmed by SMS password. However, not all foreign merchants support 3D Secure. If the online shop is not secured with 3D Secure technology, the payment will be made without SMS password confirmation. Maximum payment security cannot be guaranteed for such merchants.

**TIP:** If the e-shop does not require payment confirmation, even though it normally does, the payment may have been automatically approved. Thanks to the smart card online payment authentication, you do not need to confirm with a Smart Key or SMS code and ePIN for selected online purchases. Whether or not a confirmation is needed is quickly evaluated by our systems using smart algorithms - by assessing the credibility of the merchant, the purchase amount and other payment parameters.

### **Which card may I use to pay via Internet?**

You can use any of ČSOB payment cards. Furthermore, it depends on sellers which cards they accept. But first, you are obliged to set the internet payments in our Internet banking or ČSOB Smart app.

### **Can I pay on Internet without setting-up mobile number for SMS password delivery (3D Secure)?**

Should you like to pay on Internet you must allow on-line payments either in your ČSOB branch or simply via your ČSOB Internet Banking (in My products > Cards section).

### **Where can I find out the amount of the limit on my bank card?**

You were told the amount of the limit when you received your bank card; it is also stated in the Confirmation of Receipt of Bank Card, which you also received with the delivery of the new card. You can find this out via ČSOB Internet Banking, via ČSOB Smart app or by visiting your home branch.

### **What kinds of insurance can I set up with my bank card?**

With bank cards you can set up card [insurance for travel abroad](#) (which includes medical expenses as well as assistant services, liability for damages to health and property, possibly accident insurance). Also, you can set up [payment card loss/theft insurance](#).

### **How can I secure my card against misuse for online payments?**

By activating secure internet card payments (3D Secure). You will then confirm each payment at a merchant using this technology with an SMS password with the addition of a 4-digit [ePIN](#), which will be sent to your mobile during the payment process. You can set up your PIN number for free in internet banking (Cards section), by calling 495 300 300 or at a ČSOB branch. However, in case of any problems, we will help you get your payment back.

The second and smarter option for confirming card payments online is the ČSOB Smart Key application. This way, you don't have to retype SMS codes and enter your ePIN every time you make a card payment online. Instead of an SMS, you will receive a notification in the [ČSOB Smart Key app](#) and you confirm it with your fingerprint, Face ID or the app PIN.

### **What payment card details do I enter?**

- Card number and expiry date,
- sometimes the CVV (or CVC) code - a 3-digit number from the back signature strip,
- sometimes the name on the card,
- SMS password sent to mobile phone (for 3D Secure merchants) including ePIN,
- or confirm the payment in the [ČSOB Smart Key](#) app (instead of SMS and ePIN).

In some cases, the payment gateway does not require any confirmation - low-risk payments are approved automatically.

### **What to do once I entered the wrong SMS password or ePIN?**

No problem, we will send it to you again. If you repeatedly enter the wrong SMS password or [ePIN](#), the payment will not go through, and the card will be blocked for 24 hours for online payments. You can then use the card again to pay online. This period cannot be shortened.

### **I only have one mobile phone, but I pay online with multiple cards.**

You can use one mobile number for multiple cards. However, SMS passwords for one payment card cannot be sent to multiple mobiles. If you use the [ČSOB Smart Key](#) to confirm payments, you can confirm the payment on any of the multiple mobiles on which you use this application.

### **What to do if I do not receive the SMS password?**

You are informed of the SMS password generation error during on-screen payment. Have a new SMS password generated and if the second attempt is unsuccessful, repeat the payment later.

### **I want to pay online, but I don't want to enter my card number each time.**

You can enter your card details once into the Apple Pay and Google Pay digital wallet and then just select Google Pay or Apple Pay in the merchant's e-store or payment gateway.

You can also pay online quickly and securely with [Click to Pay](#). You can activate it with your card in the ČSOB Smart app and you don't have to log in or copy your card number when paying.

### What Internet shop to choose?



For safety reasons find as many details about the shop (e.g. on its web site) as you can before the first purchase (entering the card details). Focus on communication security (whether the merchant uses encryption to transfer card numbers), the data on the card should never be legible when it is transferred via the Internet.

An SSL protocol provides sufficient communication security while the 3D Secure protocol under the brand names "Verified by VISA" and "Mastercard Secure Code" provide the highest.



The newest protection technology bears the name "Mastercard Identity Check" (in short "ID Check") and "Visa Secure".

### What should I do if I lose my mobile phone or card?

Report the loss of your card immediately by calling +420 495 800 111. You should deal with the loss of your mobile phone in the standard way with your mobile operator. To be on the safe side, visit a bank branch and ask to block internet payments or change your mobile number for sending SMS passwords. For more advice, visit [www.csob.cz/lostcard](http://www.csob.cz/lostcard).

## HOW CONTACTLESS PAYMENTS WORK

### How do I know if my payment card is contactless?

If there is an "echo" symbol on the front of your card, you can use it for contactless payments. Look for a similar symbol on the payment terminal. Contactless payments are already supported by most payment terminals in the Czech Republic.

### If I swipe my card twice, will there be two transactions?

The transaction must be initiated by the seller at the payment terminal. Even if you swipe your card more than once, the transaction will only take place once.

### What is the difference between contact and contactless payment?

With contact payment, you insert your card into the payment terminal and always enter your PIN or sign the transaction document. With contactless payment, you pay by simply putting your contactless card to the contactless payment terminal (look for the "echo" symbol). The terminal will beep or flash a green LED to confirm the transaction and you will then receive a receipt. You will only enter your PIN for payments over CZK 500 (to verify the legitimacy of the transaction, the terminal will sometimes request a standard contact transaction by inserting your card into the terminal and entering your PIN).

### **Can contactless technology be deactivated / cause other cards to be deactivated?**

Contactless functionality cannot be deactivated. If you carry multiple contactless cards and stickers, always attach only one to the payment terminal, otherwise the transaction may not go through.

### **What is the national limit of CZK 500?**

The maximum amount you can pay with a contactless card in the Czech Republic without entering your PIN. You can pay higher amounts contactless, but the terminal will require a PIN.

### **Will I pay fees for contactless payments?**

You never pay fees to the bank for payments made at a merchant or online. Sometimes the merchant will ask for a surcharge for the payment, but they must inform you about it in advance. There are only standard card fees associated with the card (e.g. maintenance/issuance, ATM withdrawals).

## **ADVANTAGES OF CONTACTLESS PAYMENTS, SECURITY**

### **What are the advantages of contactless cards?**

Speed of payment - when paying for small purchases, you swipe your card without entering a PIN. Security - the card does not leave your hands. Wide and growing network of merchants - in the Czech Republic you can already pay at the vast majority of terminals.

### **Why did I have to enter my PIN when I paid less than 500 CZK contactless?**

The payment terminal randomly verifies that the card is being used by the actual cardholder. Therefore, it may sometimes require you to insert your card and enter your PIN even for purchases under CZK 500.

### **Why do I want a contactless card?**

Once you've tried its speed and convenience, you don't want to pay any other way. For example, it will buy you a precious minute when you are running to catch a train and have not yet bought your ticket.

### **Is contactless payment safe?**

The contactless card never leaves your hands, so you always have it under control. Payments are processed via secure communication as with all card payments. The payment is secure if all normal security rules are followed. After several contactless transactions, you are always asked to insert your card and enter your PIN (regardless of the purchase amount).

### **Is a PIN or signature required for contactless card payments?**

Not for payments up to CZK 500. The CZK 500 limit applies in the Czech Republic for each individual payment, of which you can make several in a row, but in total only up to the weekly limit of the payment card or sticker. For payments over CZK 500, you will always be asked to enter your PIN or sign the transaction document. After several contactless payments, you may be randomly prompted to insert your card and enter your PIN to verify your identity.

### **Which security mechanisms are included in the contactless payment card?**

A contactless card can only be read if it is held very close to the payment terminal (usually about two centimetres). This virtually eliminates the possibility of being read by another device. The security is comparable to conventional chip payment cards that you already have in your wallet. If the card records several consecutive contactless transactions, you will be asked to make a normal contact transaction by inserting the card into the payment terminal and entering your PIN (regardless of the purchase amount). The measure is designed to increase the security of the contactless card - the card user is asked to confirm that they are the owner and know the PIN.

### **Are contactless cards more secure than current chip cards?**

The contactless function is a complement to the regular chip card. The security of the contactless and chip part is comparable. The contactless part of the cards is digitally secured (encrypted) and cannot be read by attaching a reading device to, for example, a handbag, as some media have wrongly reported.

### **Could the data from a contactless card be read unintentionally, for example through a handbag?**

No, ČSOB contactless cards have data in the chip digitally secured (encrypted) by the EMV standard. Reading and replication are therefore not possible.

## **LOSS AND INSURANCE**

### **Are CSOB cards insured?**

All cards can be conveniently insured at any branch or via the Infoline 495 300 300.

### **What if I lose my contactless card?**

Like any other card, block it as soon as possible by calling +420 495 800 111. If you discover unauthorised transactions, report them to your branch as standard. We will review each complaint individually.

### **I have lost my insured contactless card. What should I do?**

Block the card immediately by calling 495 800 111. If you have discovered unauthorised transactions, report them to the nearest ČSOB branch without delay.



In addition, the payment card loss and theft insurance covers many other expenses related to this unpleasant experience - the production of replacement keys, the cost of a mobile phone or wallet. You can easily arrange the insurance at any ČSOB branch or by calling 495 800 111.

## USE IN THE CZECH REPUBLIC AND ABROAD

### **How do I recognise a shop where I can pay by contactless payment?**

Ask the salesperson or look for the contactless payment logo on the payment terminal or the front door of the point of sale. If the merchant does not support contactless payments, you can always pay conventionally by inserting your card and entering your PIN.

### **Where can I pay with a contactless card?**

Contactless payments are supported by the vast majority of payment terminals in the Czech Republic.

### **Can the operator require a minimum transaction amount with a contactless card?**

In the Czech Republic, merchants are not authorized to do so. However, in some countries you may encounter this requirement (e.g. Hungary, Monaco, Poland and the UK). However, these are exceptional cases that are beyond the bank's control and the legitimacy of which depends on local legislation.