**Payments**

**Payment using a bank card in Internet**

Our platform is connected to Internet acquiring and you are able to pay our Services by bank card Visa or Mastercard. After you have chosen a Service, you will be redirected to a secured payment page of OJSC “Alfa-Bank” (paymentgate.ru) where you will need to enter details of your bank card. For additional identification of a card holder a 3D Secure protocol is used. If your bank does not support this technology, you will be redirected to its server for additional identification. For additional information regarding methods and rules of identification, address to a bank which issued a bank card.

**Security**

OJSC “Alfa-Bank” protects and processes your bank card data in accordance to PCI DSS 2.0 security standard. Transfer of information to payment gateway is processed using a SSL encryption technology. Further transfer of information is processed via closed bank network, which has highest security level. OJSC “Alfa-Bank” does not provide us or any third parties with your bank card details. For additional identification of a card holder a 3D Secure protocol is used.

In case if you have any questions about a payment, you can address to a Client Support Center: +7 495 78-888-78 or + 7 800 2-000-000.



**Security of online payments**

A personal information (name, address, phone number, e-mail, number of a bank card) is confidential and is not subject to disclosure. Data of your bank card is transferred only in encrypted format and are not being stored on our Web Server.

Security of Internet payments processing is guaranteed by the OJSC “Alfa-Bank”. All transactions with bank cards are processed in accordance with the requirements of VISA International, MasterCard and other payments systems. While information transfer special online payment security technologies are used, data processing is made on secure high-technology server of a processing company.

Privacy policy

Our Payment service through Internet is processed in accordance to the International payment rule system and principals of privacy and payment security. We pay close attention to information security and combating scams and fraudsters. Our site meets the highest standards of information security.

Your bank details are processed through a secure payment page of our bank partner OJSC «ALFABANK»

Cases of payment refusal:

* Bank card is not suitable for processing payments through Internet. More information regarding your card can be submitted by your bank
* Bank card details have been written incorrectly.

It is necessary to enter the details of your card correctly both figures and letters:

1. Owner of the bank card (is indicated on the front side of the bank card in Latin. For example, IVAN IVANOV;
2. Card number (is indicated on the front side of the bank card and contains 16 numbers, for example: 0123 4567 8901 2345;
3. The expiration date (is indicated on the front side of the bank card- month and year, validity date. These details should be entered by figures. CVV2 or CVC2 is usually indicated on the back side of the bank card, for example: 123
4. Expiry date of the bank card. Please receive more details about the expiry date of the bank card in the bank issued the bank card.
5. Insufficient funds on the bank card. Please contact the bank issued the bank card about the availability of funds details
6. Transaction limit is exceeded. The amount of payment for all transactions is determined by the bank issued the bank card.