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**SIMPLEPAY – ONLINE PAYMENT SYSTEM**  
**Payment information**

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## WHAT SHOULD YOU KNOW ABOUT THE SIMPLEPAY PAYMENT SYSTEM?

The SimplePay Online Payment System is developed and operated by OTP Mobil Kft. OTP Mobile Kft. is a member of the OTP Group.

OTP Mobil Kft. operates in the field of electronic and smart device-based trade with an extensive service portfolio. Its products are available on the market under the brand name Simple.

It currently provides two main services:

**SimplePay Online Payment System:** Customers using the service can choose SimplePay's simple and secure payment solution for online purchases. You can then make your payment as usual, on the SimplePay interface.

The payment process is the same as the payment procedure offered in the framework of similar services of banks. Keeping in mind the security of the user, i.e. the cardholder, SimplePay continuously monitors transactions during the service and provides assistance in preventing unexpected events.

**Simple Mobile Application:** The Simple mobile application is a domestically developed application that combines mobile shopping with a number of services that make life easier. This way, you can buy a parking ticket, highway sticker, movie ticket and choose from many other services within a single mobile phone application. It is free to download; It can be installed on smartphones and tablets running on the Android, iOS and Windows Phone platforms.

For more information, please visit [www.simplepay.hu](http://www.simplepay.hu)  
Customer service: 06 1 3666 611, [ugyfelszolgalat@simple.hu](mailto:ugyfelszolgalat@simple.hu)

Simple's two services work independently. In the following, you will find information about the SimplePay Online Payment System and online shopping.

### WHAT ARE THE TRANSACTION STEPS?

1. By clicking the "Payment" button, you will be transferred to the SimplePay payment page, where you can start the transaction by entering your bank card details.
2. After entering the card data, please check the correctness of the data.
3. The processing of the transaction starts in the bank's processing systems.
4. You will also be notified by e-mail about the result of the payment, and we will redirect you to the service provider's website.

### ACCEPTED CARD TYPES



**Attention! In the case of Maestro and Visa Electron cards, the issuing bank determines the internet use of the card. If the issuing bank has authorized it, then our system can accept it.**

### SECURITY

During online payment, after entering the data requested during the order, the customer is transferred from the payment preparation page of the online store to the secure payment page of SimplePay, where the card data required for payment must be entered. The merchant does not learn about the data content of the SimplePay payment page, as it is an independent and protected website.

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## WHAT SHOULD YOU LOOK OUT FOR WHEN PAYING?

### ***Payment by bank card***

- Internet payment is free of charge for cardholders, just like payment at a traditional POS terminal.
- Today, you can also pay online with the Maestro bank card. For details, contact your issuing bank.
- Card companies protect the interests of cardholders, so if you make a purchase with a card and the merchant does not deliver, you can file a complaint with the issuing bank, and if it is justified, you will get your money back.
- Cardholders are identified by the 3-digit verification code in the signature panel of the card - also known as CVC2 or CVV2 - (the 3-digit verification code can be found after the card number and its last four digits). Please treat this code with the same care as the PIN code!

### ***Safety tips***

- Increases security if you request an SMS service from your bank, as a result of which you will be immediately notified of changes to your account.
- Please never enter your four-digit PIN code used for cash withdrawals or purchases when paying online, and make sure that you do not give out your card number and card expiration date to unauthorized persons!
- Always log out of the website after purchasing or paying! This is especially important in the case of a computer that is also used by others. In order to protect your data, we recommend that you purchase from your own computer and avoid public internet cafes and hotspots!
- Please pay close attention when reconciling data by e-mail, as it is increasingly common in Western Europe and the United States that unauthorized persons try to extort data by e-mail.
- If you are asked to update your data - even by merchants where you have previously shopped - be careful, as unauthorized persons may even act on behalf of the merchant. In such cases, please contact the merchant in the usual way to verify the sender.
- You may also be suspicious if you receive a letter regarding a very favorable offer, a prize draw or the cancellation of a product you have never ordered.
- Card companies do not contact cardholders directly either by e-mail or by phone! If you receive an e-mail or phone call on behalf of card companies informing you that your bank card data has been obtained by unauthorized persons, please do not enter your data or notify your card issuer immediately.

### ***Shopping on the Internet***

- One of the advantages of online shopping is that you can easily compare the prices of similar products, so you can easily and quickly choose the best offer for you.
- Before ordering - especially on the occasion of the first order - please check the information about the online store (how long it has been in operation, how reliable the company is considered to be, whether the general contact information required by law is included on the website, e.g. address, phone number).
- In order to protect their customers, Internet companies incorporate many security functions into their online stores. The security logos of the major card companies on the website (e.g. MasterCard SecureCode) or other encryptions, e.g. SSL codes all indicate that the internet merchant has taken the necessary steps to ensure a secure online purchase.
- Communication encryption is indicated by "https" in the URL address and the lock icon in the lower right corner of the page or the key icon in the lower left corner, which can be clicked to display the security certificates.
- With every purchase, save or print your order, its payment confirmation, the data provided at the time of payment, and the product description of the ordered goods.

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- It is recommended to read the terms and conditions of the online store when ordering, since if quality problems arise in the case of the ordered product or service, it is useful to know how long you can submit a complaint, under what conditions you can cancel your order, and when and how you can get your money back.

#### ***Payment by bank transfer in the SimplePay system***

- If this payment method is chosen, the customer transfers the purchase price directly to OTP Mobil Kft.
- Our system can only accept transfer orders initiated in HUF.
- How the service works: The customer selects the bank transfer payment option in the merchant's online store, SimplePay sends the details of the transfer to the customer by e-mail. The customer settles his debt using a bank transfer on his own e-banking interface. Upon receipt of the transfer, SimplePay immediately notifies the Merchant, who fulfills the order.