# **Payment methods and security**

## 1. Payment via bank wire from abroad

Customers from abroad can pay for their reservations by wire to our account. The costs for bank wire is paid by the customer in their entirety.

## 2. Online payment via credit cards

Payment via our website (full amount) by using a credit card and an online payment gateway.Payment can be done with the following credit cards: Mastercard, Maestro and Visa.

#### Security standards

Raiffeisen Bank Austria d.d. (in future text RBA) ensures complete privacy of your credit card data from the moment you type them into the RBA payment form.

RBA is a certified bank for accepting cards at online retail outlets. In order to ensure security of online payments by all RBA credit and debit card, we have implemented the most advanced 3D security standards provided by Mastercard - Mastercard® Identity Check<sup>TM</sup> and Visa - Verified by Visa.

RBA uses SSL encryption with a 2048 bit key.

Online point of sale compliant with security standards can be identified by the following symbols:







### Security code

Each payment is confirmed by entering a security code that is known to you only, preventing unauthorised use of your cards online. By entering the correct security code, you verify that you are the owner of the card. No purchase will be completed unless you enter the correct security code. Even if someone knows your credit or debit card number, the purchase cannot be completes without your security code.

#### **Identity verification**

During a Secure online purchase using your RBA card, you will verify your identity by using your authentication device (mToken, card reader, token) and generating an One Time Password.

#### Notice on prices in foreign currencies (EUR, etc.)

All payments will be done in HRK. Your credit card is charged with the amount obtained by converting the foreign currency to HRK, based on the current exchange rate of the Croatian National Bank. When charging your credit card, the same amount is converted to the local currency, based on the card company's exchange rate. As a result, minor differences between prices listed on our websites are possible.

All payments will be done in HRK. The amount charged to the credit card is converted to the local currency, based on the card company's exchange rate.