



Q&A paying online with CX Pay



Q: How do I know the website I'm about to make a payment is safe?

A: Does it have an SSL implemented?
Does it have company and contact info as well as the Chamber of Commerce Registry# and does it coincide in reality when you check it?
If it has a logo of CX Pay when paying? If so, you can double check, if it is on the "Clients page" of www.cxpay.global and if so: YES it is safe.

Q: How Do I now CX Pay is a safe processing system?

A: CX Pay processes through the local bank, the merchant has a business account with. This bank does its research on a yearly basis, which includes updates if the card companies as well. It checks if the certification and compliance is in order as well.

Q: Is it safe to enter my credit card information?

A: As soon as the SSL (the padlock) is on and/or you see a green color in the top of the address bar, then yes!

Q: What happens to the information I entered on the website?

A: Personal / Billing information is with the company you purchase the product/service with.

Credit Card information is "hashed" (masked) and only the bank can see this information after much investigation.

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Q: What happens after I made my payment?

A: You are supposed to receive an eMail of the payment details from CX Pay.
If you do not receive this, you should receive this from the merchant when they have processed the order.

Q: How can I be sure that the Webshop will deliver?

A: Contact them via mail/telephone and search online for references

Q: Can I cancel an on-line payment I just made, after clicking submit payment?

A: Please contact the merchant to cancel the order or call your bank to block the charge.

Q: If I made a mistake of it is the wrong product. Can I get a refund?

A: Yes, contact the merchant to cancel the order or call your bank to block the charge.

Q: Is there a minimum amount for my payment?

A: No, unless explicitly stated on the merchant's site or the card's issuing bank.

Q: Which payment types/cards are included?

A: Visa, Master Card, American Express and Discover (This depends of the merchants acquiring bank)

Q: Why do I need to provide my email address when I make payments on-line?

A: Once a payment is successfully completed, you will receive a receipt of payment via email to the email address provided. You can forward the receipt to another email address by providing the necessary information requested.

Q: What do I do if my credit card was declined?

A: First, verify that the credit card information you entered is correct. If that does not fix the problem, try one of the following suggestions:

- Call the customer service number on the back of your credit card to find out why the card issuer is declining the transaction. If you speak with a representative they may be able to review your account and arrange for the transaction to be approved if you try it again.
- Use a different credit card
- Make your payment for a smaller amount. Sometimes you have a daily limit on your credit card but make sure you pay your balance off before the deadline.

Possible problems related to the card

- The card is not suitable for making online payments.
- The use of the card online has been prohibited by the account-keeping bank.
- The card has been blocked.
- The card data (card number, expiry date, code on the signature strip) has been incorrectly inputted.
- The card has expired.

Possible problems related to the account

- There are insufficient funds on the account for the transaction to be executed.
- The amount of the transaction exceeds the purchase limit set for the card.

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Possible problems in the connection

- There may have been a break in the connection during the course of the transaction. Try again!
- The transaction was unsuccessful because you were timed out. Try again!

Possible 'technical' problems

- If you are not returned from the payment page to the merchant's or service provider's website, this means that the transaction has not gone through successfully.
- If you have been returned from the payment page, but you then go back to the payment page using the browser's 'back', 'reload' or 'refresh' function, the system will automatically reject your transaction for security reasons.

What should you do if the payment procedure is unsuccessful?

A: For all transactions, a transaction identifier is generated, which we recommend you note down. If during the payment attempt the transaction is rejected from the bank's side, please contact your account-keeping bank.

Q: What happens at the bank in terms of support processes for online payment?

A: After selecting 'Credit card' as the method of payment on the merchant's/service provider's website, the person making the purchase initiates the payment, as a result of which he or she is redirected to the bank's payment page equipped with a secure communication channel. In order to make the payment, you will need to enter the card number, the expiry date of the card, and the 3-digit validation code that is on the signature strip on the reverse side of the card. It is you who starts the transaction; after that, the card undergoes a real-time authorization process in which the genuineness of the card data, the funds coverage and the purchase limit are checked. If all the data is satisfactory, the transaction can be continued and your account-keeping (card-issuing) bank blocks the payable amount on your card. The amount will be charged to (debited from) your account within a few days, depending on the account-keeping bank. In some cases, an extra authentication will be requested before completing the transaction. This is called Payer or Consumer Authentication. When you are confronted with an extra screen to register for 3D Secure, you need to enter the data requested. Remember the account number is not the Credit Card number and can be found on your statement. If you have a prepaid card, the "credit limit" on the card is US\$ 0. After this, you will only be requested to enter the password to complete the process. You will be protected and no one else can use your card when purchasing on a site, where the merchant has 3D Secure installed on their site.

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