



## CorvusPay Terms of Use

### 1. Card payments

By using the CorvusPay system, the Smartica Service can be paid by using the following debit/credit cards:

- American Express, Visa, MasterCard, Diners and Maestro; one-time payments

After the successful authorization, the user will receive, via e-mail, a confirmation of the successful authorization.

### 2. Simplified card payment process

With the option of storing the data, a simplified card payment process is made available. When purchasing the ticket, the user can select the option "Store Data for Future Payments" and a process is activated by which the user's personal data (address, card number) are stored with Corvus info d.o.o., the provider of the service of processing and charging credit/debit cards, which stores such data in accordance with the PCI DSS certification, the maximum level of the protection and keeping confidential data. A1 Hrvatska does not have any access to these data at any time.

The data are activated by Corvus info d.o.o. only when the user selects the option "Purchase Now" for the processing of a concrete transaction. Corvus info d.o.o. does not store the security code (CCV) from the (credit/debit) card of the user. The user will continue to enter this code himself as an additional security check.





### 3. Statement on security of online payments

When making payments in the Smartica application, you use CorvusPay – an advanced system for the secure acceptance of payment cards via the Internet.

CorvusPay ensures the total secrecy of your card data from the moment when you enter them in the CorvusPay payment form. The payment data are forwarded encrypted from the application to the bank that issued the card. Smartica never comes into contact with the complete data on your payment card. Also, the data are even unavailable to the employees of CorvusPay. An isolated core independently transfers and manages sensitive data, keeping them completely secure.

The form for entering the payment data is secured by an SSL transport code of the maximum reliability. All stored data are additionally protected with encryption, and the use of an encrypted device certified in accordance with the FIPS 140-2 Level 3 standard. CorvusPay complies with all requirements regarding the security of on-line payments prescribed by the leading card brands, and operates in accordance with the standard - PCI DSS Level 1- the maximum security standard of the payment card industry. When making payments using a card that is a part of the 3-D Secure program, your bank will verify, in addition to verifying the validity of the card itself, your identity via a token or password.

Corvus info d.o.o. considers all information collected to be bank secrets and treats them accordingly. The information is used exclusively for the purposes for which they are intended. Sensitive data of the users are completely secure, and their privacy is guaranteed with the most contemporary protection mechanisms. Only data necessary for the transaction are collected in accordance with prescribed required on-line payment procedures.

Security checks and operating procedures applied to our infrastructure ensure immediate reliability of the CorvusPay system. In addition to this, by maintaining a strict access control, by regularly monitoring the security and via in-depth checks for preventing vulnerabilities of the network and a planned implementation of the provisions on computer security, the security level of the system is permanently maintained and improved.



#### **4. Statement on the protection and collection of personal data and their use**

A1 Hrvatska d.o.o. is obliged to protect the personal data of the users so that it will collect only the necessary basic data on the purchasers/users that are required for the fulfillment of our obligations; it informs the purchasers on the way it uses the collected data, regularly provides purchasers with the option to select how their data is used, including the option to decide whether they want to be removed from lists used for marketing campaigns.

All data on users are kept strictly confidential and available only to the employees who require such data to perform their duties. All employees of A1 Hrvatska d.o.o. and its business partners are responsible for complying with the principle of privacy protection.

These Terms of Use shall apply from 11 July 2018.