

INFORMATION ON CARD PAYMENT

The site of the Forum organizer (hereinafter referred to as the Contractor) is connected to Internet acquiring and the Forum participant (hereinafter referred to as the Client) can pay for the service with a Visa, Mastercard, Maestro, MIR card.

To select a payment using a bank card in the registration form select the "Card" in the field "Payment method".

After processing the submitted information the registration procedure is considered completed and a link to the payment will be sent to the Client. By clicking on the link, a secure window with the payment page of Modulbank opens where the Client needs to enter bank card information. The list of card details entered in the Bank's Internet payment system is established by the Bank in accordance with the Rules of Payment Systems.

After successful entry of card details in the Bank's Internet payment System required for payment via the Internet the Bank provides authorization of the transaction and provides information on its results.

Wherein:

- in case of a positive result of the authorization of the operation (receipt of an authorization code from the card issuer) the Client receives a notice of successful payment of the order;
- in case of a negative result of the authorization of the operation (receipt of a refusal to authorize the operation from the issuer of the card), the Client receives a notification that the order cannot be paid using this card.

Information on the results of authorization is also transmitted from the Bank to the Contractor.

At the same time, information about the order determined by the "Protocol" is transmitted from the Contractor's website to the Bank's Internet payment system. Each order placed through the site is assigned a unique number (code) which is the identifier of the order. The procedure for its formation is determined by the "Protocol".

Return policy:

Refunds to the Client in case of refusal of services are carried out in accordance with the Terms of Cancellation policy and is provided by the Bank (in accordance with the Rules of Payment Systems). Refunds are made to the card issuer by bank transfer according to the details of the card with which the original operation was carried out.

The above actions are carried out by the Bank on the basis of information on the operations of refusal of services available in the Bank's information systems and Processing Center.

The procedure for transferring money by the card issuer to the card holder is determined by the issuer's internal rules and / or the agreement between the issuer and the card holder.

Security guarantees

Modulbank protects and processes the data of Client bank card in accordance with the PCI DSS 3.0 security standard. Information is transmitted to the payment gateway using SSL encryption technology. Further information transfer occurs through closed banking networks, which have the highest level of reliability. CloudPayments does not transfer Client card details to us and other third parties. For additional cardholder authentication, the 3D Secure protocol is used.

The procedure for processing personal data

The personal information provided by Client is confidential and not subject to disclosure. Client bank card data is transmitted only in encrypted form and is not stored on our Web server. The security of processing Internet payments is guaranteed by Modulbank. All operations with bank cards occur in accordance with the requirements of payment systems. When transmitting information special security technologies for online card payments are used, data processing is carried out on a secure high-tech server of the processing company.



МодульБанк