Service Shop

ACCESS to 7000+ genuine spares and accessories at competitive prices

RESOLVE issues remotely through user manuals and do-it-yourself videos

TRACK orders and deliveries to reduce downtime and improve productivity

Payment Concerns – Frequently Asked Questions

- **When might a transaction be unsuccessful?**
  Generally, these are payment orders that are not accepted by the card-issuing bank (i.e. the bank from where the customer obtained the card), though where bankcards are used, the reason could also be that due to a telecommunication or computer error, the request for authorization has not reached the card-issuing bank.

- **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.

- **Possible problems in the connection**
  • There may have been a break in the connection during 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?**
  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.

- **Why do I have to contact my account-keeping bank if the transaction is unsuccessful?**
  During the card-verification procedure the account-keeping (card-issuing) bank sends a note to the merchant's bank collecting the amount (i.e. the 'acquirer' bank), asking if the transaction can be executed. The acquirer bank is not allowed to disclose any confidential information to the customer of another bank, only the bank that identifies the cardholder has the right to do so.

- **What does it mean if I get a text message from my bank about the reservation/blocking of the amount, but the merchant/service provider indicates that the payment was unsuccessful?**
  This can happen if the card was verified on the payment page but you did not return to the merchant's/service provider's website. If this is the case, the transaction is regarded as incomplete and is thus unsuccessful. In such cases your card is not debited with the amount and the reservation is released.

SECURITY
- **What do VeriSign and an 'SSL communication channel with 28-bit encryption' mean?**
  SSL (which stands for Secure Lockets Layer) is a widely accepted encryption procedure. Our bank has a 128-bit encryption key, which protects the communication channel. The company VeriSign enables CIB Bank to use the 128-bit key, which in turn allows us to provide SSL-based encryption. Currently this encryption method is used in 90% of all e-commerce trade worldwide. With the SSL functionality, the browser software used by the shopper encrypts the cardholder's data prior to transmission, and thus the data is sent to CIB Bank in a coded form, which ensures that it cannot be deciphered by unauthorized persons.

- **After the payment, my browser warned me that I was about to leave the security zone. Is the security of my payment still guaranteed?**
  Yes, absolutely. The payment process takes place on a 128-bit encrypted communication channel, so it is completely secure. After the transaction, you get back to the merchant's website, and if the merchant's website is not encrypted, your browser warns you that you have left the encrypted channel. This does not mean that the security of the payment is in any way jeopardized.

- **What is the meaning of the CVC2/CVV2 code?**
  In the case of MasterCard, the 'Card Verification Code', and in the case of Visa, the 'Card Verification Value', is a coded numerical value stored on the magnetic strip of the card, with which it can be established whether a card does in fact exist and is valid. When shopping online you need to give the CVC2 code, which is the last three digits of the row of numbers that you'll find on the reverse side of your MasterCard.

- **What does MasterCard Secure Code mean?**
  Holders of MasterCard cards who are registered in the MasterCard Secure Code system choose a password at the card-issuing bank, with which they can identify themselves when shopping online and which helps ensure that their MasterCard cards are not used by unauthorized persons. CIB Bank accepts cards that have been issued within the MasterCard Secure Code system.

- **What does Verified by Visa mean?**
  Holders of Visa cards who are registered in the Verified by Visa system choose a password at the card-issuing bank, with which they can identify themselves when shopping online and which helps ensure that their Visa cards are not used by unauthorized persons. CIB Bank accepts cards that have been issued within the Verified by Visa system.

- **What is the UCAF code?**
  This is a unique code you may have been given by your card-issuing bank in the case of a MasterCard. If you did not receive such a code, leave the field blank.