

Description of Confidential Data Protection

Personal Data Protection and Protection of Credit Card Details

No matter of the connection he does, the trader should protect the customer's data, his/her personal data and the credit card data. It is STRICTLY forbidden to save the credit card details, both personal and the credit card details unless the trader is licensed by PCI DSS standards L1 or L2.

The data entry has to be always protected by SSL 256 bit encryption and the transfer itself can be done only through TLS 1.2 encryption.

Statement about Personal Data Protection and Collection and their Usage

A sales point should give an opportunity to the customers not to accept the participation in marketing campaigns and not to agree to give their personal data for the third parties to use them. The sales point can use this privacy statement:

[SALES_POINT_NAME] is obliged to protect the customers' personal data in a way to collect only the necessary, basic data about the customers/users which are necessary to fulfil our obligations; inform the customers about the way of usage of collected data, regularly give a choice to the customers about how their data is used, including the decision if they want their name to be removed from the lists used for marketing campaigns. All data about the customers are strictly confidential and they are available only for the employees who use them to do their work. All employees

[SALES_POINT_NAME] and business partners should respect the principle of data protection.

If the prices in the sales point's web sites are given in foreign currency (for example €, \$...), the final price has to be calculated in Croatian kuna before the payment and it should be shown to the customer. A statement on conversion should be taken (it should be adapted to the currency, exchange rate and language of the bank):

All payments will be effected in Croatian currency. The amount your credit card account will be charged for is obtained through the conversion of the price in Euro into Croatian kuna according to the current exchange rate of the Croatian National Bank. When charging your credit card, the same amount is converted into your local currency according to the exchange rate of credit card associations. As a result of this conversion there is a possibility of a slight difference from the original price stated in our web site.

If the prices in the sales point's web sites are given in Croatian kuna, and not in foreign currency, this statement about conversion can be made for the foreign customers:

All payments will be effected in Croatian currency. The charged amount on your credit card account is converted into your local currency according to the exchange rate of credit card associations.

Statement about the Protection of Personal Data Transfer

Data protection pursuant to the General Data Protection Regulation of the European Parliament and the Council no. 2016/679- Regulation and implementation of the GDPR

WSPay as the processor of pre-authorization and charges made by credit cards deals with personal data as the processor pursuant to the General Data Protection Regulation of the European Parliament and the Council no. 2016/679 and pursuant to the strict rules of PCI DSS L1 Regulation on entries and data transfers.

WSPay uses SSL certificate of 256 bit encryption and TLS 1.2 cryptographic protocol as the highest levels of entries and data transfers.

The following customer's personal data to fulfil the Agreement (the pre-authorization and the payment) are necessary:

- Name and Surname
- E-mail
- Telephone number
- Address
- City
- Post Code
- Country
- Type of credit card
- Credit card number
- Expiry date (credit card)
- CVV number for credit card

WSPay does not process or use these personal data except for the purpose of fulfilling the Agreement, the pre-authorization and the payment.

WSPay guarantees the fulfilling of all conditions determined by the data protection regulations for the processors of personal data, especially taking all necessary technical, organisational or security measures, which is confirmed by PCI DSS L1 certificate.

Statement about WSPay usage

_____ (sales point) uses WSPay for online payments.

WSPay is a safe system for online payments, payments done at regular time by credit and debit cards and other means of payment. WSPay ensures a safe entry and transfer of the registered data about credit cards for the customer and the trader, which is also confirmed by PCI DSS certificate as a part of WSPay. WSPay uses SSL certificate of 256 bit encryption and TLS 1.2 cryptographic protocol as a highest protection level of all entries and data transfers.

Credit Card and Safety Program Logos

The trader is obliged to put the necessary credit card logos of American Express, Diners, MasterCard, Maestro and Visa and the respective safety programs accepted and supported in the websites of its Internet sales point. **Detailed instructions for logos can be found in the attached documents "Standards of credit cards and logos", "Credit card acceptance logos (Diners Club International)", "Credit card acceptance logos(Discover)" and "Credit card acceptance logos (Dinacard)".**

WSPay logo

The sales point that uses WSPay Payment Gateway system, with credit card logos of safety programs **needs to point out WSPay logo.**

WSPay logo

- dimensions and colors of **WSPay logo** shouldn't be changed
- WSPay logo should take to (link) the website www.wspay.info