



PAYMILL
THE PAYMENT ENGINEERS

```
curl https://api.paymill.de/v2/transactions \
-u adc2b00d644968dc397994e1c01aec57: \
-d "amount=4200" \
-d "currency=EUR" \
-d "token=098f6bcd4621d373cade4e832627b4" \
-d "description=The Payment Engineers"
```



Info sheet 01/2013

Important information about the 3-D Secure procedure

The 3-D Secure technologies “Verified by Visa”, “MasterCard SecureCode” and “Maestro SecureCode” protect you as an online merchant from credit card abuse. The implementation of 3-D Secure ensures that the customer is actually the credit card holder. If you use this procedure there will be no chargeback risks on cancellation of transactions due to credit card abuse - You will benefit from the liability shift for sales conducted with Visa, MasterCard or Maestro.

3-D Secure and the possible liability shift improve the security on the execution of credit card payment in online-trading. The security procedure will not replace a good and intelligent fraud detecting and preventing system. By using 3-D Secure you are signaling to your clients that you take security issues seriously and therefore you are establishing trust in the credit card payment in your shop.

Rules for all security procedures

The merchant has to display the correspondent logos of the security procedures respectively programs on his website and especially on the pages where the payment takes place in the online shop. If this is not the case, the liability shift can be revoked retroactively. If the password check is not possible, due to any technical errors or problems, the liability shift does not apply.

Rules for “Verified by Visa” and “MasterCard SecureCode”

As a general rule a worldwide liability shift applies as soon as a merchant uses the security procedure. The liability shift applies regardless if the buyer’s credit card has a password or not. It is essential that the merchant provides “Verified by Visa” respectively “MasterCard SecureCode”. The liability shift applies to chargebacks due to abuse in the e-commerce business.

In the following cases the liability shift for Visa/MasterCard does not apply:

- Use of so called “commercial cards” (company credit cards) for inter-regional transactions (transactions with non-european credit cards)
- Use of anonymous prepaid cards



Risks for non-using the 3-D Secure procedure

Credit Card payments can be subject to a considerable amount of chargeback risks. By experience, in most cases the merchant has executed his goods and services accordingly, but the customer paid with a stolen credit card. This means for the merchant, that the bank will retract the received amount of money and the merchant has to take the liability. The additional charge for the processing of a chargeback is 18,75 €. Furthermore a merchant account can be deactivated if the chargeback quota exceeds the value of 1% (amount of chargebacks divided by the amount of transactions).

Your Paymill team