Payments. Pay by credit card online

Our site is connected to Internet acquiring, and you can pay for the Service with a Visa or Mastercard credit card. After confirming the selected Product or service, a protected window will open with the payment page of the CloudPayments processing center, where you need to enter your bank card details. For additional authentication of the cardholder, the 3-D Secure protocol is used. If your Issuing Bank supports this technology, you will be redirected to its server for additional identification. For information on the rules and methods of additional identification, check with the Bank that issued you a bank card.

The online payment service is carried out under the rules of the International Payment Systems Visa and MasterCard on the principles of confidentiality and security of payment, for this purpose, the most current methods of checking, encrypting and transmitting data via closed communication channels are used. Entering a bank card data is carried out in a secure window on the CloudPayments payment page.

You have to enter the card number, cardholder name, card expiration date, three-digit security code (CVV2 for VISA or CVC2 for MasterCard) in the fields on the payment page. All the necessary data is displayed on the surface of the bank card.

CVV2/CVC2 is a three-digit security code located on the back of the card.

Further, the page of your issuing bank will open for entering the 3-D Secure code in the same window. If you have not configured a static 3-D Secure, it will be sent to your phone number via SMS. If the 3-D Secure code did not come to you, then you should contact your issuing bank.

3-D Secure is the most advanced security technology for card payments on the Internet. It allows you to uniquely identify the authenticity of the cardholder who carries out the transaction and minimize the risk of fraudulent card transactions.

Security guarantees

The CloudPayments processing center protects and processes your bank card data according to the PCI DSS 3.0 security standard. Information is transferred to the payment gateway using SSL encryption technology. Further transfer of information takes place via closed banking networks with the highest level of reliability. CloudPayments does not transfer your card details to us and other third parties. For additional authentication of the cardholder, the 3-D Secure protocol is used.

If you have any questions about the payment made, you can contact the customer service of the payment service by email at **support@cloudpayments.kz** .

Online payment security

The personal information you provide (name, address, telephone, e-mail, credit card number) is confidential and is not subject to disclosure. Your credit card details are transmitted only in encrypted form and are not stored on our Web server.

We recommend that you check that your browser is safe enough to make payments online, on a **special page**.

The security of processing Internet payments is guaranteed by CloudPayments Kazakhstan LLP. All operations with payment cards occur in accordance with the requirements of VISA International, MasterCard, and other payment systems. When transferring information, specialized technologies of online card payment security are used, data processing is carried out on a secure, high-tech server of the processing company.

Payment by payment cards is safe because:

- The authorization system guarantees the buyer that the payment details of his/her payment card (number, expiration date, CVV2 / CVC2) will not fall into the hands of fraudsters since this data is not stored on the authorization server and cannot be stolen.
- The buyer enters his/her payment information directly into the CloudPayments authorization system, and not on the online store website, therefore, the payment details of the buyer's card will not be available to third parties.

Refund

When making an online payment using payment cards, it is not allowed to refund in cash. The return policy is governed by the rules of international payment systems:

1. The consumer has the right to refuse the goods at any time before its transfer, after the transfer of the goods the refusal must be issued within 14 days;
2. Return of goods of good quality is possible if its presentation, consumer properties, as well as a document confirming the fact and conditions of purchase of the specified goods are preserved;
3. The consumer is not entitled to refuse the goods of good quality, having individually-defined properties, if the specified goods can be used exclusively by the person purchasing it;
4. In case of refusal of the goods by the consumer, the seller must return to him/her the sum of money paid by the consumer, no later than ten days from the day the consumer presents the corresponding requirement.

In order to return money to a bank card, you should fill in the "Application for refund", which is sent by the company to the email address, and send it along with an attachment of a copy of the identity document to **itext@itext.kz** .

The refund will be made to the bank card within 3 business days from the date of receipt of the "Application for refund" by the Company.

To return money for transactions with errors, you must submit a written application and attach a copy of the identity document, and checks/receipts confirming the erroneous write-off. This application should be sent to the address **itext@itext.kz** .

The refund amount will be equal to the purchase amount. The term for consideration of the Application and return of funds begins to run from the moment the Company receives the Application and is calculated in business days excluding holidays/weekends.

Failure to pay:

- a bank card is not intended for making payments via the Internet, which can be found out by contacting your issuing bank;
- insufficient funds on a bank card. You can learn more about the availability of funds on a payment card by contacting the bank that issued the bank card;
- bank card details are incorrect;
- expired credit card. The validity of the card is usually indicated on the front of the card (this is the month and year until which the card is valid). You can learn more about the validity of the card by contacting the issuing bank.

For payment using a bank card and other issues related to the work of the site, you can contact the following numbers: **+7 7182 76 40 60**.

Confidentiality

1. Definitions

The Internet project https://itext.kz/ (hereinafter - the URL, "we") is serious about the privacy of its customers and site visitors https://itext.kz/ (hereinafter referred to as "you", "website visitors"). We call information personalized if it contains personal data (for example: name, login or company name) of the site visitor, as well as information about the actions you perform on the site URL. (for example: order of the site visitor with his/her contact information). We call data anonymous if it cannot be uniquely identified with a specific site visitor (for example: site attendance statistics).

2. Use of information

We use the personalized information of a specific visitor of the site solely to ensure the quality of the provision of services and their accounting. We do not disclose personal data of one website visitors to other website visitors. We never publish personal information in the public domain and do not pass it on to third parties. The only exceptions are situations when the provision of such information to authorized state bodies is prescribed by the legislation of the Republic of Kazakhstan. We publish and distribute only reports based on the collected anonymous data. At the same time, reports do not contain information on which it would be possible to identify personalized data of service users. We also use anonymous data for internal analysis, the purpose of which is to develop products and services of URL

3. Links

Site https://itext.kz/ may contain links to other sites that are not related to our company and are owned by third parties. We are not responsible for the accuracy, completeness, and authenticity of the information posted on third-party websites, and do not undertake any obligation to maintain the confidentiality of the information you leave on such sites.

4. Disclaimer

We do our best to comply with this privacy policy, however, we cannot guarantee the safety of information in the event of factors beyond our influence that will result in disclosure of information. The site https://itext.kz/ and all information posted on it is presented on an "as is" basis without any guarantees. We are not responsible for the adverse consequences, as well as for any damages caused by restricting access to the site URL or due to visiting the site and using the information posted on it.

5. Contacts

For questions regarding this policy, please contact itext@itext.kz

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