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Enabled payment methods and payment process description

You can pay for the services of using the SeekIntro platform with cards that support online payments: VISA, Maestro, or MasterCard. Be sure to check with the bank that issued your card to confirm if it supports online payments. Card payments are processed in cooperation with AllSecure d.o.o. and CKB Banka a.d. Podgorica, and are conducted in a secure and certified manner through the AllSecure Payment Gateway, by simply entering the payment card details.

The platform offers the user the option to add one or more payment cards, with one card required to be set as the default for billing the services used.

To process the payment for services, the user with the role of Seeker must first request a meeting through the platform with the selected Mediator and the Contact they wish to communicate with. The Mediator schedules the meeting at an agreed-upon time based on the arrangement with the Seeker. Additionally, the two users agree on the fee that the Seeker will pay for the provided service.

The payment is processed once the Seeker accepts the scheduled meeting. At that moment, the agreed amount is charged to the Seeker's default credit card.

The payment goes from the primary card; if there is a problem, the system switches to other cards if they are entered. If the user has a single card saved, and there is a problem with billing through it, the admin is informed about the problem via mail notification.

Applied standards and processes in data protection when paying by card

When entering payment card data, confidential information is transmitted via a public network in a protected (encrypted) form using the SSL protocol, using the most modern methods of tokenization of sensitive data, and following PCI-DSS standards. Payment card information is never available to the merchant.

3D Secure protection for all merchants and customers - AllSecure Payment Gateway uses the highest global standards of data protection and privacy. All merchants using the AllSecure Payment Gateway are automatically included in the 3D-Secure protection, guaranteeing customers the security of their purchases. Customers' payment card numbers are not stored on the merchant's system, and the registration itself is protected by SSL data encryption.

PCI DSS Standards - AllSecure Payment Gateway constantly complies with all requirements of card organizations to increase the security level of merchants and customers. From 2005 to today, without interruption, the system has been certified as PCI-DSS Level 1, which represents the highest standard in the industry. PCI Data Security Standard (PCI-DSS) is a norm that defines the necessary security measures for processing, storing, and transmitting sensitive card data. PCI Standards protect sensitive data about the cardholder during the entire payment process: from the moment of data entry at the merchant's point of sale, during communications between the merchant and relevant banks and card organizations, as well as later storage of that data.

How are refunds made in the case of card payments?

In the event of canceling an already scheduled meeting for which payment has been completed, the paid amount is automatically refunded to the account from which the payment was made.

A refund can also be approved by the System Administrator if the user submits a complaint after the meeting has taken place. This is facilitated through the **Dispute** option, which is available for every completed meeting. The user submits the complaint via the platform to the email address **dispute@seekintro.com**.

SeekIntro is obliged to refund money exclusively via the same VISA, Maestro, or MasterCard card that was used for payment. This means that our bank will refund the funds to the cardholder's account at our request. To request a refund please contact us at **dispute@seekintro.com**. If you are eligible for a return, we will refund you within 5 business days.

Statement of Conversion

All payments will be made in Euros (EUR). If payment is made with payment cards issued by foreign Banks, the Euro amount of the transaction will be converted into the Bank's settlement currency (EUR) according to the exchange rate of the Central Bank of Montenegro. When debiting the payment card used to pay for the service, the already converted amount will be converted into the local currency, according to the exchange rate applied by the payment card operators.

Description of the method of registration/tokenization of card data

AllSecure Vault is a PCI-DSS-compliant payment card data store. AllSecure replaces such data from the card, which is securely stored, with a token that is used for every subsequent purchase, so there is no need to re-enter previously saved data.

During the initial payment, the data from the payment card is registered and stored on certified systems, and in return, tokens are sent that represent a "replacement" for sensitive card data that merchants are not allowed to have. Tokens are generated as a random string of numbers that cannot be converted into card data by anyone not authorized to do so. Storing this data enables easier and faster recurring transactions, and facilitates the purchase process.

When the customer's card data is TOKENIZED (saved in a certified manner for later use), at his request or by the merchant's decision, that data is stored on AllSecure PCI-DSS level 1 certified servers. Card data thus tokenized are transferred in a completely safe and certified manner. At no time does the merchant have access to data on the card number and other sensitive data, but receives a reference number (token) that only he can use in accordance with the conditions agreed with the customer. The customer has the option of deregistering a previously registered card, as well as changing the details of a previously tokenized card.