



SECURITY OF CREDIT CARD PAYMENT

Dear partner of hobex!

As your payment service provider we are steadily endeavoured for the security of your credit card payments and want to inform you about current fraud cases and the right handling of your POS terminal.

Right handling of your terminal:

In case of transaction is declined with „Rufe Genehmigungsdienst/call issuer“ and in case of making an authorization completion, please take notice of the following:

Declined transactions with failure code RC101 „Rufe Genehmigungsdienst/call issuer“

If you get a declination of your transaction with above-mentioned message, please refer to the procedure the terminal indicates on the display.

Please obtain an authorization code from the authorization center:

Telephone number according to the terminal display.
if you are calling from Austria: 0810-102516
if you are calling from abroad: 0049-911-9458354

After getting an authorization code, you can continue with the transaction. Please pay attention to the correct entry of the authorization code, especially to the capital and small letters of the code.

Latest fraud cases:

A transaction with a counterfeit credit card is processed on your terminal.

The transaction is declined with „call issuer“. Mostly the fraudsters react promptly, take the terminal and enter their „PIN-Code“, telling you that the transaction will work with this code. Subsequently you get an „approved“ receipt indeed, but the procedure is – as mentioned above - wrong. For that reason it may happen that the amount gets charged back.

Authorization completion:

Doing an Authorization Completion is only allowed if you did a previous Pre-Authorization.

If you do a completion without having a valid authorization code the transaction can be charged back – as mentioned above.

In case of operating errors we do not give you a payment guarantee, equally to manually entered transactions. In this instance the amount has to be paid back as well.

If you have further questions concerning the security of credit card payments, do not hesitate to contact us!

Your hobex Team!