



The secure direct
debit system

Increased security and reduced risk

CLV+

The secure direct debit system from Concardis stands for maximum security in payment transactions while also optimising costs. The plus unites the classic direct-debit payment with receivables purchase.

CLV+ enables the risk-free acceptance of direct debit payments. Chargebacks, for example due to insufficient funds in the cardholder's account, are processed professionally and reliably by Concardis. Concardis assumes responsibility for the processes concerning risk and receivables management. Additionally, merchants benefit from very low item prices thanks to our central clearing.

The purchaser confirms the purchase with their signature. Receipts signed by cardholders are supposed to be saved for at least four months to enable us, in the event of a chargeback, to determine the cardholder address.

With Concardis digital document management, archiving receipts has become significantly easier, with the option of electronically archiving and managing merchant receipts. To this end, the signature is captured on the display of the terminal, inserted digitally on the merchant's receipt and then saved as part of the electronic receipt archive. If needed, the receipts can be viewed in the web portal.

The processing of direct-debit payments is subject to strict framework conditions with regard to data protection regulations. In addition to a notice for the information of the cardholder, the use of an approved direct-debit text is required. Only the following text may be used when utilising the CLV+ procedure.

About Concardis

Concardis is a leading provider of digital payment solutions with 1,100 employees and more than 116,000 customers in Germany, Austria and Switzerland as well as south-eastern Europe. As part of the Nets Group, a leading payment provider in northern Europe, we are working towards the future of payment. With innovative payment solutions for the stationary point of sale and online retail as well as

attractive extra services, we enable merchants, service providers and financial institutes to take advantage of the digitisation of payment and business processes.

Do you have any questions or are you interested in additional Concardis products and services? Call us on +49 69 7922-4060.

Receipt text

I authorise the **company** named above/on the reverse, as well as Concardis GmbH, Helfmann-Park 7, 65760 Eschborn, Germany ('Concardis'), creditor ID **DE82CC000000346626** and/or cardtech Card & POS Service GmbH, Richard-Byrd-Str. 37, 50829 Cologne, Germany ('cardtech'), creditor ID **DE6000100000127220**, to withdraw the amount due today stated on the reverse from my account via direct debit. I also instruct my bank to honour this direct debit. I can demand that the amount be refunded within eight weeks after the date on which the debit was made. The terms and conditions agreed with my bank apply here.

Chargebacks

I am aware that any rejection of the direct debit may result in bank fees as well as any further items incurred for damage. In the event of chargebacks for which I am responsible, I undertake to refund the bank fees and any further items incurred for damage in the full amount. In this case, I authorise Concardis and cardtech to make up to two attempts to withdraw from my account the purchase amount as well as the aforementioned items as a total amount. The further withdrawal attempts will be carried out between seven and 60 days, respectively, after the chargeback.

In the event that a direct debit is rejected, **I irrevocably instruct my bank** to, upon request, provide the **company** as well as Concardis and cardtech with my name and address for the assertion of the claim.

.....
(Signature) www.concardis.com

Data protection information

My payment data (account number, sort code, card expiry date, card suffix number, date, time of day, payment amount, terminal identification, place, company and branch) is transmitted to Concardis/cardtech for the purpose of card verification and payment processing. Furthermore, Concardis/cardtech is informed if a direct debit is not honoured (chargeback). If you have declaredly asserted rights from the underlying transaction (e.g. due to a material defect of a purchase) in connection with a rejected direct debit, this notification is deleted immediately. Additionally, the payment information is stored and used together with the chargeback information **for the prevention of card misuse and for the mitigation of payment default risk.**

In this respect, Concardis/cardtech also makes recommendations to other merchants connected to their system about whether a payment made using girocard and signature can be accepted.

If a payment with girocard and signature is not accepted, there is a possibility of carrying out the cashless payment by entering the PIN, provided that positive authorisation has been issued by the card-issuing bank. You can find further information in the notice.



Concardis GmbH
Helfmann-Park 7
65760 Eschborn · Germany
Phone: +49 69 7922-4060
Fax: +49 69 7922-4500

Email: service@concardis.com

Concardis Schweiz AG
Leutschenbachstrasse 95
8050 Zurich · Switzerland
Phone: +41 58 220-5858

www.concardis.com

Concardis Austria GmbH
Triesterstrasse 10
2334 Vösendorf/Vienna · Austria
Phone: +43 800 400 888
Fax: +43 1 609-1109

concardis 
nets group 