



### **SECURE TRADING AND SECURE PAYMENT SYSTEM**

- 1) The "Buyers" have the rights and powers defined as "Buyers" for the purchases they will make at <https://liuresorts.book-onlinenow.net/index.aspx?Page=1>.
- 2) The payment can be made by credit card or through the iyzico payment system using the "Secure Payment button". The 3D Secure system is used in the payment infrastructure for credit card payments. (For information about the 3D Secure System, please visit <http://www.bkm.com.tr/guvenli-sanal-alisveris.aspx>. You will also find an explanation of the 3D Secure System in Article 5).
- 3) The credit card to be used for payment through the system must belong to the "buyer". All responsibility for payments with a credit card that does not belong to the "buyer" lies with the "buyer".
- 4) Every stage of communication for credit card transactions on our website is secured.

#### **a- Security of website visitor communication**

The communication between the website and the visitor on the order pages of our website is carried out in the 2048 bit SSL standard. The communication standard in question is a quality that is also used securely on websites with a large number of transactions. You can tell whether this form of communication is available on the page where the credit card details are entered by the fact that the expression in the address bar when accessing the page <https://...> and not <http://...> When accessing such pages, a lock sign also appears in the lower right corner of the browser.

#### **b- Security of website-bank communication**

The security associated with the transfer of credit card information from the website to the bank is realised with the maximum security offered by the bank. In addition to the many components of this security, the CVV2 / CVC2 code is also used on our website as a precaution against shopping with stolen cards or card information.

#### **c- Data security on the website**

In the transactions you carry out in a secure environment, no person, institution or organisation other than you and the bank that assigned you the credit card has access to your data. The credit card transaction page transmits the card details directly to the bank's POS system and informs the customer of the result of the transaction. The credit card data is not transmitted by e-mail or similar methods. It is not possible to access the credit card data transmitted as part of the online transaction, not even by us.

- 5) Your credit card information and payments are secured by the 3D Secure system. 3D Secure, which has become the standard for online shopping around the world and is the virtual adaptation of the chip & pin application for in-person purchases, is now also included in the International Security Platform on this website.

### **What is 3D Secure?**

With this system, developed by Visa and Mastercard to increase security when shopping on the Internet, you can be directed to the website of the bank that holds your card for each payment transaction and the confirmation process can be carried out using your credit card password. In this way, even if your card number is known to others, you can ensure your security in the electronic environment because only you know your password.

### **Why is 3D Secure safe?**

With the 3D Secure system, the bank asks the cardholder for the payment password during the virtual payment process, which only the cardholder knows, and the cardholder's identity is verified. It prevents unauthorised people from using their cards on the internet.

### **Advantages of the 3D-Secure system**

**Protection:** With the new system, your card details are protected because you will pay with your own password and a personal security record.

**Security:** Since no one but you knows your password, your purchases with your card are even more secure.

**Easy registration:** Registering for the International Security Platform system is very easy!

**Secure shopping:** Our system does not require a cookie system as it starts a separate session for all our visitors for your security. Therefore, you do not need to make any changes to your browser settings (Internet Explorer, Netscape, etc.) and this system does not track you in any way.

**Data security:** All sensitive and personal information collected from users is stored under the highest electronic and physical security standards and used within the framework of the applicable Turkish and international laws with a system that can only be accessed by authorised personnel and only in compelling cases with the consent of the user. <https://liuresorts.book-onlinenow.net/index.aspx?Page=1> undertakes and guarantees not to disclose the personal and sensitive information collected by the website from the users under any name, for any reason and in front of any interlocutor without the consent of the user, not to disclose this information to third parties and not to misuse it in any way.

### **How to secure credit cards on our website?**

The security of credit card holders making purchases on our website is our highest priority. Our system has a credit card fraud department set up for this purpose, which checks the payment/billing/delivery address information of orders placed. Therefore, in order for orders placed by customers ordering on our website to reach the delivery stage, it is necessary to confirm the accuracy of the financial information and send an email to the customer that it has been approved, and where appropriate, customers who are credit card holders are contacted by telephone to verify this information.

Our website uses a 2048 bit SSL certified virtual POS system for e-commerce. The information about the credit card used for the purchase is encrypted with the 2048-bit SSL protocol independently of the website and is sent to the relevant bank for enquiry. If the usability of the card is approved, the purchase proceeds. Since no information about the card can be viewed and recorded by the website, it is in no way possible for third parties to obtain this information.

The lock image in the bottom right corner of the page where you enter your credit card details indicates that this page is encrypted with SSL, and when you click on it, it shows which company the encryption belongs to.

**Important security elements when shopping online:**

Contrary to popular belief, users' credit card details are often stolen in physical environments, not when shopping online. Therefore, be careful when using your credit card in daily life and do not share your credit card number, expiry date and CVC number (security number) with others. E-commerce websites that take precautions against fraudsters trying to make purchases with stolen credit card details in physical environments such as restaurants and shops contact the actual owner of the credit card as soon as they catch these fraudsters. Check the information on monthly statements carefully and contact the companies concerned if purchases have been made that do not belong to you.

When shopping online, give preference to companies you know. Give preference to websites that have an information line or customer service. This way you can get detailed information about any issues you may have. Look for the company's address and telephone number on the website. If you are buying from a company you do not know, write down all the telephone and address details of the shop you are buying from before you buy, and if you do not trust them, confirm the information by telephone before you buy.