



GROUPEMENT DES CARTES BANCAIRES "CB"

Paris, 3 February 2004

Paying for on-line purchases by bankcard is easy!

In 2003, France **had more than 20 million Net surfers, 7 million of whom were Internet shoppers**, according to ACSEL*. Nowadays more than one French person in ten makes online purchases, and e-commerce still has very considerable development potential. Despite the currently sluggish economic climate, **the number of online purchases rose by 69% in 2003**, according to FEVAD**, a sign of Net surfers' increasing interest in this type of distribution channel. This increase demonstrates Net surfers' growing confidence in the security of online means of payment. According to a study carried out by ACSEL in September, **40.9% of Net surfers have full confidence in online shopping, compared to 29.8% in September 2001.**

To date 21% of cardholders have used their bank card to pay for purchases on the Internet

A Sofres study carried out on behalf of the Groupement des Cartes Bancaires CB in September 2003 showed that nearly 9 in 10 French people aged over 18 have a bank card, and that of these 21% have already used their card to pay for purchases on the Internet. The **46 million CB bankcards** which every day prove their reliability as a means of effecting payments in local shops, are ideally suited for e-commerce transactions.

Legal protection of the holders of bank cards

The Act concerning day-by-day security which has been in application since November 2001, reinforces the daily protection of the holders of bank cards. The holder of a CB card who sees from their bank statement that their account has been debited for an Internet transaction that neither they nor any member of their family or immediate entourage has made, although their card is still in their possession (i.e. has not been lost or stolen) must ask their bank to put a stop on their card and formally query the transaction in writing. In this case the bank will refund all corresponding bank charges within one month maximum.

An additional security measure

All CB bank cards are equipped with a visual cryptogram (the last 3 figures on the signature panel on the back of the card) which the retailer will ask their customer to read out to them for any online purchase. This measure affords additional security to both customers and retailers alike.

* ACSEL: *E-commerce and online services association.*

** FEVAD: *Federation of online retailers.*



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10 recommendations for successful online purchasing by CB bankcard

1. Have your bank card within reach.

Before going to the site, make sure you have everything necessary to make an online purchase: your bank card and /or identification code, if you have one.

2. Do not store the number of your bank card in your computer.

Never send confidential information by e-mail.

3. Never lend your bank card.

Bank cards are strictly personal, and must never be lent to anyone. Not even to members of your family. Even for a payment on the Internet.

4. Choose the right company from which to purchase items.

You should be able, if necessary, to find information that will confirm the reliability of the retailer concerned just by clicking in the appropriate box. e.g.: their name, telephone number, customer service. Just as when you shop in the traditional way, a retailer's reputation can be an important factor when choosing where to shop.

5. Check the site's professionalism.

If you have any doubts, read the standard terms and conditions of sale: these should be clearly displayed. Most e-commerce retailers undertake to comply with Internet trading standards, and some display a logo such as the [L@belsite](#) logo which is a guarantee of reliability.

6. Verify that the site is fully secure.

There are several signs which indicate that you are entering a protected zone which encrypts data received: a message to that effect, padlock at the bottom of the screen, an Internet address which begins https (secure hypertext transport protocol). In particular, routing towards the site of a bank during the payment process is a sign that the transaction is fully secure.

7. Give your bank coordinates.

Input the 16-figure number of your bankcard and the visual cryptogram (the last 3 figures in the signature panel on the back of the card). The CNIL advises retailers not to store their customers' bank coordinates; it is best to input your number every time you make an Internet purchase.

8. Check that your order has indeed been recorded.

Carefully keep the summary displayed in your shopping basket, or better still, the e-mail sent by the site in confirmation of your order. Failing this, note the reference number for the order.

9. If necessary, contact the retailer.

The Consumer Code stipulates that the buyer has a period of 7 days in which to return any online purchase that is in any way unsatisfactory. If a purchase is not received, or if a product or service that you have ordered is faulty, you should directly contact the retailer immediately.

10. Check you bank statements carefully.

If your account has been debited as the result of a transaction made without your, the holder's, knowledge, the bank should be informed of this irregularity immediately, in writing.