Privacy Policy credit card

micropayment GmbH, Scharnweberstrasse 69, 12587 Berlin (Germany)

The protection of your personal data is taken very seriously by us. We treat your personal data confidentially and in accordance with the statutory data protection regulations and this privacy policy.

This privacy policy informs you about the handling of your data when you pay with credit card.

How payment by credit card works:

You will be asked to enter the credit card information and to check the given data in the next step. Subsequently, your credit card information are being checked and verified. After release of your credit card information, you can print or save the summarized transaction details on request.

Optionally, a security query by means of “SecureSMS” may be necessary before the payment transaction is triggered.

Identification with secureSMS

When identifying with SecureSMS, you will be asked to enter your mobile number. Within the next few seconds we will send a unique and non-manipulatable TAN via SMS to your mobile phone. This process is free of any additional costs for you. Depending on your telephone service provider, additional steps may be required. By entering the received TAN afterwards, you authorize the purchase and payment by credit card.

What data is saved when using credit card?

As part of the payment process via credit card, the following data will be saved by us:

- transaction details (date, time, amount etc.),
- the website you visited,
- your ip-address,
- number of your credit card (only encoded),
- Name of cardholders,
- type of card,
- date of expiry of the card
- if applicable: your email address,
- if applicable: your mobile number (when identifying via SecureSMS).

**Transfer of your data**

The technical processing of your credit card payment takes place with the involvement of *Volksbank eG, Okenstraße 7, 77652 Offenburg.*

Information on data protection at *Volksbank eG* can be found at [https://www.gestalterbank.de/service/rechtliche-hinweise/datenschutzhinweis-zur-website.html](https://www.gestalterbank.de/service/rechtliche-hinweise/datenschutzhinweis-zur-website.html).

**Legal basis of data processing**

The collection, storage, transfer and processing of your data is based on Art. 6 section 1 letter a GDPR (consent) and Art. 6 section 1 letter b GDPR (processing to fulfill a contract).

**How long is the data stored?**

We store your data for the duration of the respective processing purposes (e.g. contract execution) and as long as the storage of your data is necessary for the fulfillment of commercial and fiscal storage regulations (Art. 6 section 1 letter c GDPR).

**Data security**

We protect your privacy through technical and organizational measures. To ensure a secure transmission of personal information, we use the SSL 3.0 encryption protocol. This method is used successfully throughout the World Wide Web. All personal data (name, address, payment details, etc.) are encrypted and thus securely transmitted on the Internet. You can tell by an icon (closed padlock) in the lower window bar of your browser that you are moving in a secure area.

**Location of data processing**

The processing of your data by our company generally takes place in Germany. Personal data are not transmitted in any form to third countries outside the EU.
**Cookies**

Our payment windows use partially so-called cookies. Cookies do not harm your computer and do not contain viruses. They serve to make our offer more user-friendly, effective and secure. Cookies are small text files that are stored on your computer and saved by your browser.

Most of the cookies we use are so-called "session cookies". They are automatically deleted after your visit. Other cookies remain stored on your device until you delete them. You can set your browser so that you are informed about the setting of cookies and allow cookies only in individual cases, the acceptance of cookies for certain cases or generally exclude and activate the automatic deletion of cookies when closing the browser. When deactivating cookies, the functionality of our payment windows may be limited.

The use of cookies is based on Art. 6 section 1 letter f GDPR (processing is necessary to ensure the legitimate interests of the controller or a third party).

**Analysis software Matomo**

Our payment windows use the open source web analytics service Matomo. Matomo also uses "cookies", which are text files stored on your computer that allow us to analyze the use of our payment windows. For this purpose, the information generated by the cookie about the use of this website is stored on our server. Your IP address will be anonymized before being stored in the cookie.

The information generated by the cookie about the use of this website will not be disclosed to third parties. You can prevent the storage of cookies by a corresponding setting of your browser software; however, we point out that in this case you may not be able to use all the features of our offer in full.

If you do not agree with the storage and use of your data, you can disable the storage and use of the link below. In this case, an opt-out cookie is deposited in your browser which prevents Matomo from saving usage data. Deleting your cookies will result in deletion of the Matomo opt-out cookie as well. The opt-out must be reactivated when visiting our site again.

deactivate Matomo:
(https://www.micropayment.de/about/piwik/?pagemode=popup&lang=de&_src=rwr)

**Right of information, cancellation, blocking and revoking**

At any time you have the right to free information about your personal data saved by us, their origin and recipient and the purpose of the data processing and a right to correct, block or delete this data.
Furthermore, you have the option to **revoke** your consent to the data processing at any time. Revocation does not affect the effectiveness of historical data processing operations.

For answering requests for information and other questions about data protection, our internal data protection officer is at your disposal:

micropayment GmbH - Data Protection Officer  
Scharnweberstrasse 69  
D-12587 Berlin  

mail: privacy@micropayment.de