Payment Terms

Sárkány Anita e.v. offers its customers a secure card payment solution provided by Barion Payment Zrt. Security is based on the separation of data. Sárkány Anita e.v. receives the order-related information from the customer, while Barion Payment Zrt. receives only the card data needed for the payment transaction, on a payment page protected by 256-bit TLS encryption. Sárkány Anita e.v. does not see the data entered on the payment page; only Barion Payment Zrt. can access them. After payment, the Sárkány Anita e.v. website informs you of the result of the transaction. To pay by card, your web browser must support TLS encryption.

The price of the booking/service, i.e. the amount paid, is blocked on your card account immediately. Please read our detailed information below!

The service (the booked psychological consultation) is provided at the time slot chosen and booked by the User. This is usually within a few days of payment, but, depending on available time slots, no later than 14 days after payment.

Welcome to our website, www.anitasarkany.com, which uses the secure online payment solution of Barion Payment Zrt.!

Below we briefly explain how you can complete your purchase securely.

What to keep in mind when making a purchase

- Read Sárkány Anita e.v.'s information, the purchase conditions and the payment terms!
- Once the bank's page has loaded, start the transaction immediately and do not close the page until the transaction is complete. Otherwise, the transaction will fail due to a timeout!
- Read the security terms of Barion Payment Zrt., as these guarantee the security of your data!
- Keep a record of your purchase details!
- Keep a record of the transaction details of your payment (transaction ID, authorisation number)!
- Make sure that no unauthorised person can ever access your confidential card details.
- Use a browser that supports the options required for TLS encryption!

About security

TLS stands for Transport Layer Security, a recognised encryption method. Barion Payment Zrt. protects the communication channel with a 256-bit encryption key, which provides TLS-based encryption. This is the encryption method used in the vast majority of e-commerce worldwide today. The customer's browser uses TLS to encrypt the cardholder's data before sending them, so the data reach Barion Payment Zrt. in encoded form and cannot be read by unauthorised persons.

Accepted cards

The online payment system of Barion Payment Zrt. accepts cards from the Mastercard/Maestro, VISA and VISA Electron families (VISA Electron only if the issuing bank allows it), as well as web cards suitable for online use.

Payment steps

- On the www.anitasarkany.com website, you select the booking/service you wish to pay for by card.
- You are then taken to the secure payment page of Barion Payment Zrt., where you need to enter your card details to start the payment.
- After entering your card details, click the Pay button to start the transaction.
- After payment, you are returned to the www.anitasarkany.com website, where you receive confirmation of the result of the transaction.

When paying by card, after a successful transaction (meaning approval after the card's validity and available funds have been checked), Barion Payment Zrt. initiates the charge of the price of the goods or service to the cardholder's account.

If you are not redirected from the payment page to www.anitasarkany.com, the transaction is considered unsuccessful. If, on the bank's payment page, you click the browser's "Back" or "Refresh" button, or close the browser window before being redirected to the website, the payment is considered unsuccessful.

If you would like more information about the result of the transaction or, if it failed, about the reason and details, please contact the bank that holds your account.

Questions and answers about online card payments

Card acceptance

What types of cards can I pay with?

VISA and Mastercard cards, and certain VISA Electron cards. Whether a VISA Electron card can be used online depends on the issuing bank.

Which banks' cards can be used for online payments?

Any VISA and Mastercard/Maestro card that the issuing bank has enabled for online payments, as well as web cards designed specifically for online use.

Can I pay with store cards?

Loyalty cards issued by merchants/service providers for collecting points cannot be used to pay online.

Can I pay with co-branded cards?

You can pay with any co-branded card that is a Mastercard- or VISA-based card suitable for online payments.

The payment process

How does the bank's background process for online payments work?

After choosing card payment on the merchant's/service provider's website, the customer initiates the payment and is taken to Barion's payment page, which uses a secure communication channel. To pay, you need to enter the card number, the expiry date and the 3-digit security code on the back of the card. You start the transaction; from that point the card goes through real-time authorisation, during which the authenticity of the card data, the available funds and the spending limit are checked. If all data allow the transaction to continue, the account-holding (issuing) bank blocks the amount to be paid on the card. The amount is charged (deducted) from the account within a few days, depending on the bank.

How is paying by card online different from paying in a shop?

There are Card Present and Card Not Present transactions. A Card Not Present transaction is one where the card is not physically present, including transactions made electronically (online), where the customer starts the transaction by entering the card details requested on a secure (256-bit encrypted) payment page. You receive an authorisation number for a successful transaction.

What does a hold (blocking) mean?

As soon as the bank learns of the transaction, the amount is held (blocked). The actual charge requires the official data to arrive first, which takes a few days, and in the meantime the amount could otherwise be spent again. The hold therefore sets aside the money spent or withdrawn. The held amount remains part of the account balance, so it still earns interest, but it cannot be spent a second time.

Failed payments and what to do

Why might a transaction fail?

Usually because the issuing bank did not accept the payment order, but it can also happen if, because of a telecommunications or IT error, the authorisation request does not reach the issuing bank.

Card-related errors

- The card is not suitable for online payments.
- Online use of the card is blocked by the account-holding bank.
- The card details were entered incorrectly.

- The card has expired.

Account-related errors

- There are insufficient funds to complete the transaction.
- The transaction amount exceeds the card's spending limit.

Connection errors

- The connection was probably interrupted during the transaction. Please try again.
- The transaction failed due to a timeout. Please try again.

Technical errors

- If you did not return from the payment page to the merchant's website, the transaction is unsuccessful.
- If you returned from the payment page but then went back to it using the browser's "back", "reload" or "refresh" function, the system automatically rejects the transaction for security reasons.

What should I do if the payment fails?

A transaction ID is always generated for every transaction; we recommend writing it down. If the transaction is rejected by the bank during the payment attempt, please contact the bank that holds your account.

Why do I need to contact my own bank if the payment fails?

During the card check, the account-holding (issuing) bank tells the merchant's (acquiring) bank whether the transaction can go ahead. The acquiring bank may not give confidential information to another bank's customer; only the bank that identifies the cardholder has the right to do so.

What does it mean if my bank sent me a text message or notification about a hold on the amount, but the merchant says the payment failed?

This can happen if the card was checked on the payment page but you did not return to the merchant's website. In that case, the transaction is considered incomplete and therefore automatically unsuccessful. The amount will not be charged to your card, and the hold will be released.

Security

What is a 256-bit encrypted TLS communication channel?

TLS stands for Transport Layer Security, a recognised encryption method. Barion Payment Zrt. protects the communication channel with a 256-bit encryption key. The customer's browser uses TLS to encrypt the cardholder's data before sending them, so the data reach Barion Payment Zrt. in encoded form and cannot be read by unauthorised persons.

After payment, my browser warned me that I was leaving a secure zone. Is my payment still secure?

Yes, completely. The payment takes place over a 256-bit encrypted communication channel, so it is fully secure. After the transaction, you are returned to the merchant's website (www.anitasarkany.com); if that page is not encrypted, your browser warns you that you have left the encrypted channel. This does not put the security of your payment at risk.

What is the CVC2/CVV2 code?

It is called the Card Verification Code for Mastercard and the Card Verification Value for Visa: a three-digit number on the back of the card (on some cards, on the front), used to confirm that the card is genuine. You need to enter this code when shopping online.

What is Visa Secure / Mastercard Identity Check (3D Secure)?

Visa Secure and Mastercard Identity Check (formerly Verified by Visa and Mastercard SecureCode) are the card schemes' 3D Secure security systems. When you pay online, the bank that issued your card may ask for additional verification (strong customer authentication), such as approval in your mobile banking app or a code sent by text message, which protects the card against unauthorised use. Barion Payment Zrt. supports these systems.