

## AirPlus Corporate Cards State-of-the-art security tech

In contrast to our purely digital payment products, we distinguish between on-site and online payments (as well as mail and telephone orders / MOTO) for our AirPlus Corporate Cards.

## **On-site payments:**

For on-site payments, nothing changes from the previous use of your AirPlus Corporate Cards. Presenting your credit card and entering your PIN for authentication are already standard.

Your AirPlus Corporate Card is equipped with Mastercard®PayPass<sup>™</sup> contactless payment. You can make contactless payments up to an amount of EUR 50 / GBP 45 / CHF 80 / PLN 100. You may receive a payment receipt for these amounts upon request. For larger amounts, cash vouchers are printed automatically.

## **Online payments**<sup>1</sup>:

Here, too, the majority of our customers already use the 3D Secure procedure for online payments. The 3D Secure procedure is now mandatory for all online payments. This means that all AirPlus cardholders must also create at least one 3D Secure profile when logging into the AirPlus Portal; the most important thing here is to enter your phone number and set a security question. If you create multiple profiles, you must define one as the default. In your 3D Secure profile, you define which option is available to you. Option 2, however, is only available for selection after you have installed the AirPlus Mobile app and input your settings.

<sup>&</sup>lt;sup>1</sup> The AirPlus Mobile App is currently available in Germany but will also be available in other AirPlus Corporate Card countries such as the UK, France, Italy, Belgium, the Netherlands, Switzerland and Austria from autumn.

## The following steps walk you through the 2FA process:

- Option 1: Combination of phone number and security question
  As soon as you make an online transaction, you receive a one-time password on your cell phone and must also answer the security question.
- Option 2: Combination of phone number and biometrics (e.g. fingerprint or facial recognition with the AirPlus Mobile app).
  Add your cell phone number to the AirPlus Portal and download the app on your phone, using your AirPlus Portal login for the app and linking your AirPlus cards in the app. As soon as you make an online payment, you will receive a push notification asking you to confirm the transaction either by fingerprint or entering a PIN.