

AIRPLUS. **RETHINK** CORPORATE PAYMENT.

AirPlus

INTERNATIONAL

Your **service** guide.



Welcome to AirPlus

Welcome to your window to easy

Your AirPlus Private Card is your window to easy.

This guide provides you with helpful information on how to use your AirPlus Private Card effectively. Please read it carefully. Use it to familiarize yourself with its services. You'll also find important contact information.

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1. Questions about your AirPlus Private Card

If you have any questions about your AirPlus Private Card, the **AirPlus Card Service** will be pleased to assist you 24/7/365, and from 8:00 to 20:00.



Germany

T +49 (0) 69 790 001 10

cardservicede@airplus.com

You can always find support and further information on our website www.airplus.com, where you will find the access to your **AirPlus Portal**.



2. Payment and Cash

2.1. Card Limit

AirPlus grants you a card limit that is tailored to your needs, your spending behavior and your rating.

2.2. Worldwide Acceptance and currency conversion

Our cards are accepted worldwide by **more than 80 million Mastercard locations** ensuring that travel payment is easy and convenient.

Purchases and cash withdrawals made outside your country of residence are converted to the local currency. If a foreign merchant offers you the opportunity to pay in your currency instead of the local currency (dynamic currency conversion), we recommend **paying in the local currency** because dynamic currency conversion at point of sale usually is offered at a less attractive exchange rate.

2.3. High risk countries

Due to sanctions and money laundering regulations, we cannot allow transactions with AirPlus Cards in every country.

You can find a list of countries and further information in the dedicated document “High Risk Country Information”, which is available under the rubric “Important documents” of your AirPlus Portal.



2.4. Contactless Payments

AirPlus equips its cards with the contactless payment function. This functionality is provided to you free of charge and it makes payments much easier.

How to use your contactless payment function?

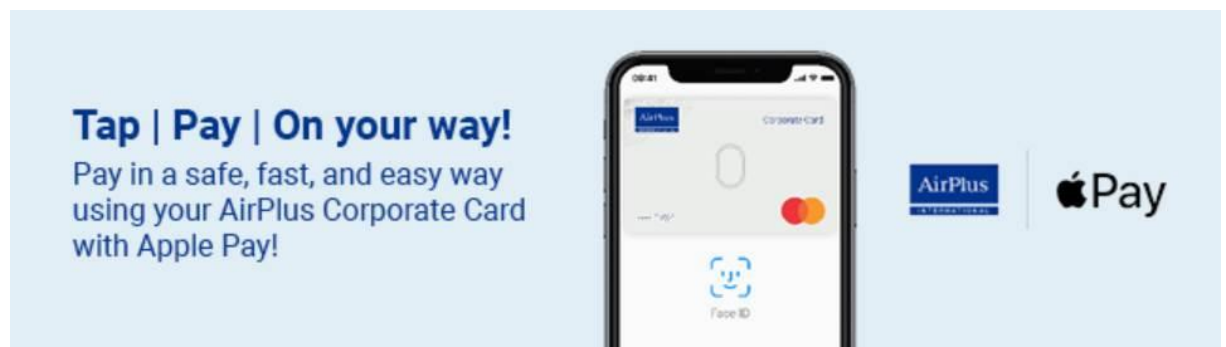
- The Contactless logo in the cash register area indicates that the location will accept your contactless enabled AirPlus Private Card for contactless payment.
- Hold your card a maximum of four centimeters from the front of the contactless symbol on the card reader.
- An acoustical and/or optical signal will confirm the success of the transaction within seconds – and you are done!
- Your contactless limit on your AirPlus Card is 50 EUR. For amounts below this amount you may obtain a receipt on request. For larger amounts, receipts will be printed automatically.

Additionally, you can use Apple Pay if you use an Apple device. Simply add the AirPlus Private Card to your Apple Wallet and pay with a tap when you're on the go. Apple Pay is the fast, easy and secure way to pay.

AirPlus, as well as other reputable credit card institutions, never ask for confidential credit card information by phone or email/SMS!

Never share your credit card information, PIN, verification data such as an SMS-TAN or the answer to the security question with third parties.

www.airplus.com/apple-pay/de/en



2.5. Chip & PIN

Your AirPlus Private Card is equipped with the **Chip & PIN technology**. Chip & PIN complements the traditional magnetic strip to better protect your card against fraud. More and more national and international merchants who accept credit cards use payment devices that process the new generation Chip & PIN cards.

When paying at locations using these devices, you will be asked to enter your PIN instead of signing the receipt. The payment terminal then will read the chip and authorize the payment if the correct PIN has been entered. It is crucial that you **memorize your PIN** so you can enter it any time.

You can retrieve your PIN online at any time in our AirPlus Portal. You now have your PIN always and everywhere at hand: no forgetting, no losing!

Please note:

It is important that you do not write down your PIN or keep the number near or on your card.

Please never give your PIN code to merchants, police authorities or even AirPlus.

This code is not known to anyone but you!

2.6. Cash Dispensers

You can use **more than 1.9 million cash dispensers** worldwide with your AirPlus Private Card. Look out for the Mastercard logo on the ATM to make sure that your card will be accepted.

You may also obtain cash over the counter at any bank with your AirPlus Private Card. Valid identification may be required. A service fee is charged for cash withdrawals. Please refer to your GTC's in which the amount of the fee is mentioned.

3. Security Measures

3.1. Misuse of the Cards

To prevent the fraudulent misuse of your AirPlus Private Card, various security precautions have been agreed worldwide with Mastercard merchants.

Sometimes, transactions identified as 'unusual' activity may be automatically declined. This may be down to the country, type of business, or the amount being processed. In such a case you may be asked by the merchant to verify your identity. Should this occur, we kindly ask you to be patient and provide any identification as required. None of these security measures cast doubt on your credit standing. They simply provide an early warning of any undetected loss and prevent any misuse by third parties.

Should you need assistance, please contact directly the AirPlus Card Service. Contact information is provided in [Chapter 1](#).

How you can protect yourself against misuse of your card:

- Never disclose to third parties your credit card information, PIN, verification data such as an SMS-TAN or the answer to the security question.

AirPlus, as well as other reputable credit card institutions, never ask for confidential card information by phone or email/SMS.

If you are unsure whether you are affected by fraudulent activities, block your card immediately via the AirPlus Portal and have a replacement card issued.

- Do not leave your card unattended.
- Your name is on the card. Your card is strictly personal: you are not supposed to lend it or give it to a third person.
- Carefully review your receipt and make sure the total amount is in the space marked "Total."
- Make sure any carbon copies used for filling in the receipt are destroyed
- Ensure you are handed back your card after payment, together with a copy of the receipt
- Keep receipt copies in order to check transactions against your billing statement.

3.2. Loss of your AirPlus Private Card

If your AirPlus Private Card is lost, please inform us immediately either online via the respective service within the Portal or by calling the **AirPlus Card Service**. Contact information is provided in Chapter 1.

Please confirm your loss in **writing within 7 days**, stating exactly how the loss came about. If your card has been stolen, please inform the police as well.

In the event of loss you will not be liable for any damage incurred after AirPlus has been notified. However, you will be liable up to a maximum amount of 50 EUR* per card for damages incurred between the time your card goes missing and the time you notify us.

Once reported lost or stolen, cards are **blocked permanently** for your protection. If a card has been found after being reported lost or stolen, please destroy your recovered card by cutting through the chip and magnetic strip.

* With respect to damages due to the use of a lost, stolen or otherwise missing card before the loss has been reported, or damage resulting from any other improper use of the card, your liability shall be limited to a maximum amount of 50,00 EUR per card . If the fraudulent intention of the card user has enabled the improper use or if the improper use was brought about by intentional or grossly negligent action on behalf of the card user, the card user shall be liable for the full amount of damages.

3.3. Replacement Card

If you need **your AirPlus Private Card replaced urgently**, we will send you a new card as soon as possible via courier. Additional charges will apply for courier services. If the issuance of a replacement card is not urgently required, a new AirPlus Private Card will be issued within one week.

3.4. Card's Safety Settings

You can set up your own rules for using your card and can decide for yourself how closely knit you want your card's safety net to be: Should your card use be limited to your country or selected countries? Do you want to define a maximum amount for each transaction or limit your number of transactions per day? Do you want to block your card from Internet purchases or exclude certain spend categories?

AirPlus also offers **e-mail** notifications of all transactions authorized, which can be managed in the AirPlus Portal.

Your advantages at a glance:

- Maintain continuous control of your card transactions.
- Minimize the risk of potential misuse of your card by defining your own rules.
- Detect any incorrect charges or misuse of your card early.
- Always keep updated on the amount of credit you have remaining
 - a service particularly useful when you are travelling.
- If a transaction has been rejected, we will notify you about the reasons for the rejection and give you tips on how to solve the problem.

Select personal settings for your card to give you the financial freedom you need and simultaneously make card fraud difficult!



3.5. 3D Secure

3D Secure is a special procedure for **authenticating online transactions**. It increases the protection of your card from misuse on the Internet by making sure only you, the authorized card user, and the appropriate online merchant are involved in any transaction. Many online stores worldwide already provide 3D Secure and it can be activated quickly and free of charge.

How do I use 3D Secure?

When you first log in to the AirPlus Portal, you will be asked to create your 3D Secure profile. A **mobile transaction authentication number (TAN)** will be sent to your phone by text message during every online purchase. These messages will contain the transaction data (name of the online shop, date, time, amount) for your review and confirmation.

In the **AirPlus Portal**, you can set up your 3DS Secure profile or adjust it as needed. You will be asked to enter your cell phone number and select a security question to set a security response. Each time you make an online purchase, a **mobile transaction authentication number (TAN)** will be sent to your phone by text message. You will also need to enter your security response. Our text messages contain the transaction data (name of the online store, date, time, amount) for your review and confirmation.

Alternatively, you have the option of performing your 2-factor authentication particularly easily via the **AirPlus Mobile App**. Identification can be carried out quickly and securely using biometric authentication (e.g. fingerprint).

This allows you to choose the method that is more convenient for you for future online purchases.

AirPlus Mobile App

Our AirPlus app is available free of charge for AirPlus Card users in the App Store and Google Play store.

With **AirPlus Mobile**, you can:

- Check your available amount on the go
- Review your spending using the clear transaction overview
- Approve online transactions with your fingerprint, Face ID or PIN (when 3D Secure applies)

Download the app, login with your AirPlus Portal login data and get started!

- App Store: [AirPlus Mobile im App Store \(apple.com\)](#)
- Google Play: [AirPlus Mobile – Apps bei Google Play](#)

I was blocked from participating in 3D Secure - what should I do?

If you have entered the mobile TAN and/or answered your security question incorrectly several times during the payment process, your access to 3D Secure is blocked as part of our standard security protocols. To unblock your access, please contact us. You will require your AirPlus Private Card for authentication.

I have received an email asking me to update or provide my 3D Secure data. Could this email be an attempt at fraud?

Neither AirPlus nor MasterCard will ever send you an e-mail asking you to update your information and under no circumstances enter your details to this type of email. Please report the attempted fraud to AirPlus immediately.

More information regarding **Strong Customer Authentication** is available in the AirPlus Portal.

4. Your Statements and Card Transactions

Your transactions are laid out clearly in a monthly statement of account, giving you an overview of when and where you used your AirPlus Private Card. You will be informed via e-mail that your statement is available in the AirPlus Portal.

Your online card account provides you with an overview of all your card transactions. Furthermore, you can review your transactions in advance of invoicing. It is easy for you to use our online service to dispute unknown transactions listed on your statement.

