Sales and Refunds

1. Payment is made online in real-time immediately after placing an order.

2. To make a financial transaction, cards of international payment systems VISA (all types), MasterCard (including Maestro), issued by any bank in the world, MIR, UnionPay, as well as cards of the payment system BELKART are accepted.

When choosing to pay for an order using a bank card, payment processing (including entering the card number) is carried out by LLC "Electronic Payment Company "ASSIST" using the software and hardware complex of the Assist Belarus electronic payment system, which has passed international certification.
In the payment security system, a secure TLS protocol is used to transmit confidential information from the client to the server and further processing in the processing center. This means that the payer's confidential data (card details, registration data, etc.) do not come to the online store, their processing is completely protected, and no one can access the client's personal and banking data. In addition, when processing payments by bank cards, secure technology is used: Visa Secure for VISA, MasterCard ID Check for MasterCard, Mir Accept for MIR, UnionPay 3-D Secure for UnionPay, and BELKART Internet Password for BELKART.
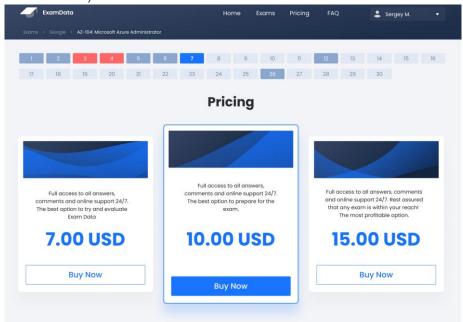
Payment process:

Register on the portal and select the exam that you want to purchase, as well as the period for which the answers to the selected exam will be available.
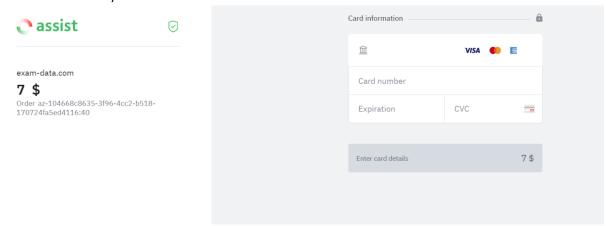
After clicking on the **"Buy Now"** button, you agree to the Exam-Data.com terms of use and the system will direct you to the website of the electronic payment provider belassist.by, which ensures payment security. The authorization server establishes a connection with the buyer using the secure TLS protocol and receives the parameters of their bank card (card number, expiration date, cardholder name in the transcription as indicated on the bank card, as well as the CVC2 or CVV2 number on the back of the card). Online payment by bank card is completely confidential and secure.

Your personal data and card details are entered not on our website page, but on the payment system's authorization page. Access to this data is provided via the secure TLS data transfer protocol, and secure internet payment technologies such as Visa Secure, Mastercard ID Check, Mir Accept, UnionPay 3-

D Secure, and BELKART-Internet Password are also used.

The system will redirect you to the BelAssist payment system, where you will need to enter your card details.

After successfully entering your card details, if everything goes smoothly, you will be redirected back to the exam-data.com website.

We accept payment cards from payment systems such as Visa, MasterCard, Mir, UnionPay, and BELKART, issued by any banks in the world. We recommend that you contact your bank in advance to make sure that your card can be used for online payments.

Reasons for authorization rejection may include:

- Insufficient funds on the card to pay for the order;
- The bank that issued the buyer's card has placed a restriction on online payments.
- The waiting time for entering the bank card details has expired;

- The entered data was not confirmed by you on the payment page, there was an error in the data format, etc.

Depending on the reason for the authorization failure, you can:

• Contact the bank that issued the buyer's card for clarification;

• If the bank cannot resolve the issue, try to make the payment again using a card issued by a different bank.