

Payment method	Direct debit scheme	electronic cash ("girocard")	Other payment methods with card
<p>Introduction</p>	<p>When you pay with your card, the payee collects personal data via his payment terminal ("POS Terminal"). The Merchant is the "controller" of your personal data, and subsequently transmits the data to the network operator.</p> <p>The network operator and the respective payment service provider attending to the processing of the transactions (also called "Acquirer") are also "controllers" and continue to process the data. Your personal data is processed to carry out the payment transaction, to prevent card fraud, to reduce the risk of payment default, and where stipulated by statutory law, e.g. for the purpose of preventing anti-money laundering and for criminal prosecution. For these purposes, your data will also be transmitted to other controllers, such as the institution which issued your card ("Issuer").</p> <p>Detailed information on the processing of your personal data can be found below.</p>		
<p>1. Who controls the processing of my data and who may I contact?</p>	<p>Many steps are necessary in order to ensure that paying with your card is safe. The merchant who is to receive your card payment therefore works together with a network operator. Both the merchant and the network operator determine, within their respective technical sphere of influence, the processing of the personal data, and they are each individual controllers and responsible for the processing of personal data in their respective area.</p> <p>a) The Merchant controls the operation of the POS Terminal at the counter and the merchant's internal network until the payment is transmitted securely via internet or telephone line to the network operator.</p> <p>You can find the name and contact details of the merchant at the counter or at the shop entrance.</p> <p>b) The Network operator InterCard controls the central network's operation, the processing within that central network, the recoding, risk evaluation and the transmission of personal data to other controllers:</p> <p>InterCard AG, Mehlbeerenstraße 4. 82024 Taufkirchen, Germany T: +49 89 61445 – 0 F: +49 89 61445 – 468 E: info@intercard.de</p> <p>Data protection officer: InterCard AG, Data Protection Officer, Mehlbeerenstraße 4, 82024 Taufkirchen, Germany E: datenschutz@intercard.de</p>		<p>Many steps are necessary in order to ensure safe payment with your card. The merchant who is to receive your card payment therefore works together with a network operator and a so called „Acquirer“. An "Acquirer" is a payment institution or bank that accepts and settles payments on behalf of the Merchant. The Merchant as well as the network operator and the Acquirer each determine, within their respective technical sphere of influence, the processing of the personal data and are each individual controllers and responsible for the processing of personal data in their respective area.</p> <p>a) The Merchant controls the operation of the POS Terminal at the counter and, if applicable, its internal network, until the payment is transmitted securely via internet or telephone line to the network operator.</p> <p>You can find the name and contact details of the Merchant at the counter or at the shop entrance.</p>

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			<p>b) The Network operator InterCard controls the central network's operation, the processing within that central network, the recoding, risk evaluation and the transmission of personal data to other controllers:</p> <p>InterCard AG, Mehlbeerenstraße 4. 82024 Taufkirchen, Germany T: +49 89 61445 – 0 F: +49 89 61445 – 468 E: info@intercard.de</p> <p>Data protection officer: InterCard AG, Data Protection Officer, Mehlbeerenstraße 4, 82024 Taufkirchen, Germany E: datenschutz@intercard.de</p> <p>c) The Acquirer is a payment service provider regulated under the German Payment Services Supervision Act (<i>Zahlungsdiensteaufsichtsgesetz (ZAG)</i>), or a bank regulated under the German Banking Act (<i>Kreditwesengesetz (KWG)</i>), which carries out the acceptance and settlement of payment transactions on behalf of the Merchant.</p> <p>Depending on the card you used, the Acquirer may vary. The contact details of the Acquirer involved in the execution of your payment may therefore be obtained from the</p>

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			Merchant or from the network operator mentioned above by stating the payment procedure, the terminal ID, the date and the name of the Merchant. The contact details can be found above.
<p>2. Which data are used for payment?</p>	<ul style="list-style-type: none"> • Card data, that is the data stored on your card: IBAN or account number and BIC, expiry date and card sequence number. • Additional payment data: amount, date, time, ID of the POS Terminal (location, company and branch where you pay), your signature. • In the case of a returned direct debit: information about a direct debit not honoured by your Issuer or the return of a direct debit by yourself, information about the outstanding claim, e.g. your name, address, bank charges, reminder costs, reason for the direct debit reversal, customer number with your contracting party (not the content of your purchases). 	<ul style="list-style-type: none"> • Card data, that is the data stored on your card: IBAN or account number and BIC, expiry date and card sequence number. • Additional payment data: amount, date, time, ID of the POS Terminal (location, company and branch where you pay), the Issuers risk management data (so called "EMV-Data"). • PIN: Your PIN entry is transmitted in a cryptographically secured manner and checked by the Issuer. The network operator carries out cryptographic backups and transmissions, but does not store a PIN and has no access to the encrypted PIN. 	<ul style="list-style-type: none"> • Card data, that is the data stored on your credit card: card number, card type (e.g. Visa, Mastercard) and expiry date. • Additional payment data: amount, date, time, ID of the POS Terminal (location, company and branch where you pay), the Issuers risk management data (so called "EMV-Data"), and, if necessary, your signature. • PIN: Your PIN entry is transmitted in a cryptographically secured manner and checked by the Issuer. The network operator carries out cryptographic backups and transmissions, but does not store a PIN and has no access to the encrypted PIN. • Chargeback: When you deny a transaction made with your card, the receipt and, if applicable, any other information about you which the Merchant requires to prove his claim (for example, name and address) can be forwarded to the Issuer.
<p>3. Where do your data come from?</p>	<ul style="list-style-type: none"> • The card data are read out of your card by the POS Terminal. • Additional payment data is provided by the POS Terminal and the Merchant, if applicable. • Your signature is provided by yourself. • As far as necessary to prevent card misuse and to reduce the risk of payment default, 	<ul style="list-style-type: none"> • The card data are read out of your card by the POS Terminal. • Additional payment data is provided by the POS Terminal and the Merchant, if applicable. • Your PIN is provided yourself. 	<ul style="list-style-type: none"> • The card data are read out of your card by the POS Terminal. • Additional payment data is provided by the POS Terminal and the Merchant, if applicable. • Your PIN and signature are provided by yourself.

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	<p>data is gathered from the KUNO system of the police and from the network operator's internal databases.</p> <ul style="list-style-type: none"> In addition, data gathered from publicly accessible sources (e.g. debtors' lists) or names and postal addresses transmitted by third parties (e.g. your Issuer or a credit agency, e.g. SCHUFA Holding AG) are processed pursuant to legal provisions as far as necessary for processing the claim from a returned direct debit. 		
<p>4. For what purpose is your data processed and on what legal basis?</p>	<p>Payee:</p> <ul style="list-style-type: none"> Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR. Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR. In the event that the claim is sold to the network operator by means of factoring: the Merchant's legitimate interest, Art. 6 (1) (f) GDPR. <p>Network operator</p> <ul style="list-style-type: none"> Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR. Prevention of card misuse and limitation of the risk of payment default, Art. 6 (1) (c) GDPR. Avoidance of future payment defaults due to the transmission of data on a returned direct debit in the event your payment should lead 	<p>Payee:</p> <ul style="list-style-type: none"> Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR. Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR. <p>Network operator</p> <ul style="list-style-type: none"> Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR. Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR. Settlement of fees owed to your Issuer by the Merchant, Art. 6 (1) (f) GDPR. 	<p>Payee:</p> <ul style="list-style-type: none"> Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR. Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR. <p>Network operator</p> <p>Verification and execution of your payment to the Merchant for the performance of a contract, Art. 6 (1) (b) GDPR.</p> <p>Acquirer</p> <ul style="list-style-type: none"> Verification and execution of your payment to the payee for the performance of a contract, Art. 6 (1) (b) GDPR.

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	<p>to a returned direct debit is justified by the Merchant's legitimate interest, Art. 6 (1) (f) GDPR.</p> <ul style="list-style-type: none"> • Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR. • Recovery of claims after a chargeback in the legitimate interest of the creditor, Art. 6 (1) (f) GDPR. 		<ul style="list-style-type: none"> • Prevention of card misuse and limitation of the risk of payment defaults, Art. 6 (1) (c) GDPR. • Secure transmission of your data in accordance with statutory provisions and credit card organization regulations, Art. 6 (1) (c) and (f) GDPR. • Settlement of fees owed to your Issuer by the payee, Art. 6 (1) (f) GDPR. • Archiving of receipts for compliance with legal obligations, Art. 6 (1) (c) GDPR • Recovery of claims after a chargeback in the legitimate interest of the creditor, Art. 6 (1) (f) GDPR
<p>5. Who receives the data?</p>	<p>In addition to the Merchant and the network operator, other entities require your personal data in order to carry out the payment or to comply with statutory law. Your data will be passed on by the Merchant only to this extent and to the following authorities:</p> <ul style="list-style-type: none"> • Your Issuer and the Merchant's payment service provider • The intermediaries of the German Banking Industry (<i>Deutsche Kreditwirtschaft (DK)</i>) who settle payments (also called "clearing and settlement") • Law enforcement authorities, only in cases provided for by statutory law • Money laundering offices, only in the cases provided by statutory law 	<p>In addition to the Merchant and the network operator, other entities require your data in order to carry out the payment or to comply with statutory law. Your data will be passed on by the Merchant only to this extent and to the following authorities:</p> <ul style="list-style-type: none"> • Your Issuer and the Merchant's payment service provider • The intermediaries of the German Banking Industry (<i>Deutsche Kreditwirtschaft (DK)</i>) who settle payments (also called "clearing and settlement") • Law enforcement authorities, only in cases provided for by statutory law • Money laundering offices, only in the cases provided by statutory law 	<p>In addition to the Merchant and the network operator, other entities require your data in order to carry out the payment or to comply with statutory law. Your data will be passed on by the Merchant only to this extent and to the following authorities:</p> <ul style="list-style-type: none"> • Payment card scheme, e.g. Visa or Mastercard • Your Issuer und the Acquirer's bank • The intermediaries of the credit card companies who settle payments (also called "clearing and settlement") • Law enforcement authorities, only in cases provided by statutory law • Money laundering offices, only in the cases provided by statutory law

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	<ul style="list-style-type: none"> In the case of a returned direct debit, the respective account number and bank code can be passed on to the Issuer or to SCHUFA Holding AG for address inquiry. Further information about SCHUFA is available at www.schufa.de/datenschutz. In the event of a claim resulting from a returned direct debit that remains unpaid despite a reminder: a collection service provider registered under the German Legal Services Act (<i>Rechtsdienstleistungsgesetz (RDG)</i>) 		
<p>6. Are data transferred to a third country or to an international organization?</p>	<p>There will be no such transfer.</p>	<p>There will be no such transfer.</p>	<p>The Acquirer transfers your data to the payment card scheme. The headquarters of most global payment card schemes as well as their data processing systems are located in third countries, i.e. outside the European Economic Area. The purpose of this transfer lies within the authorization and execution of your payment.</p> <p>The Acquirer transfers your data to the payment card scheme and thus, in the event of global payment card procedures, to a location outside the European Economic Area. This is done pursuant to the relevant legal provisions, for example for the performance of a contract with the foreign payer, and to authorize and execute your payment.</p> <p>For information on the processing of your data by the payment card scheme, please refer to its data protection provisions:</p> <p>Mastercard Europe SA, Chaussée de Tervuren 198A, 1410 Waterloo, Belgium, for the payment brands "Mastercard" and "Maestro",</p>

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			<p>https://www.mastercard.de/de-de/datenschutz.html</p> <p>Visa Europe Services LLC, registered in Delaware USA, acting through its branch in London, 1 Sheldon Square, London W2 6TT, United Kingdom, for the payment brands "Visa", "Visa Electron" and "V PAY"</p> <p>https://www.visa.de/nutzungsbedingungen/visa-globale-datenschutzmitteilung/mitteilung-zu-zustandigkeitsfragen-fur-den-ewr.html</p> <p>American Express Payment Services Ltd, Frankfurt am Main branch, Theodor-Heuss-Allee 112, 60486 Frankfurt am Main, Germany, for the payment brand "American Express";</p> <p>https://www.americanexpress.com/de/content/privacy-policy-statement.html</p> <p>Diners Club International Ltd, 2500 Lake Cook Road, Riverwoods, IL 60016, USA, for the payment brands "Diners", "Diners Club" and "Discover";</p> <p>https://www.dinersclub.de/fileadmin/media/Kartenauftraege/Formulare_AT_and_EN/Data_processing/DC_ATDE_Information_on_Data_processing.pdf</p> <p>JCB International Co, Ltd, 5-1-22, Minami Aoyama, Minato-Ku, Tokyo, Japan, for the payment brand "JCB";</p> <p>http://www.jcbeurope.eu/de/privacy/index.html</p> <p>Union Pay International Co, Ltd, German Branch, An der Welle 4, 60322 Frankfurt, for the payment brands "CUP" and "Union Pay"</p>

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			http://www.unionpayintl.com/en/aboutUs/companyProfile/contactUs/
7. For how long will my data be stored?	<p>At InterCard, data on individual payment transactions are deleted after five (5) years pursuant to sec. 8 of the German Money Laundering Act (<i>Geldwäschegesetz (GWG)</i>) and § 30 ZAG, unless they are part of documents that are subject to longer retention obligations.</p> <p>Commercial letters and other data relevant under commercial and tax law, such as books or booking receipts, are deleted pursuant to the German Commercial Code (<i>Handelsgesetzbuch (HGB)</i>) and Fiscal Code (<i>Abgabenordnung (AO)</i>). The retention periods range from six (6) years to sometimes even ten (10) years.</p> <p>Claim data from returned direct debits are deleted as soon as the claim has been fully settled, unless they are part of documents that are subject to correspondingly longer retention obligations pursuant to HGB and AO.</p>		
8. What data protection rights do I have?	<p>Each data subject is entitled to the following data protection rights:</p> <ul style="list-style-type: none"> • Right of access by the data subject pursuant to Art. 15 GDPR • Right to rectification pursuant to Art. 16 GDPR • Right to erasure pursuant to Art. 17 GDPR • Right to restriction of processing pursuant to Art. 18 GDPR • Right to object pursuant to Art. 21 GDPR • Right to data portability pursuant to Art. 20 GDPR • Right to lodge a complaint with a supervisory authority pursuant to Art. 77 GDPR in conjunction with sec. 19 of the German Federal Data Protection Act (<i>Bundesdatenschutzgesetz (BDSG)</i>) <p>The restrictions pursuant to sec. 34 and 35 BDSG are applicable to the right of access and the right to erasure.</p>		
9. Do I have to provide my data?	You are neither legally nor by contract obliged to provide your data. If you do not wish to provide your data, you can use another suitable payment method, e.g. pay in cash.		
10. Will my data be used for automated decision-making?	<p>In order to prevent card misuse and to reduce the risk of payment default, maximum amounts are set for payments made within a certain period of time. In addition, the decision-making is based on whether a direct debit has not been honoured by your Issuer for non-sufficient funds or has been withdrawn by yourself (returned direct debit). This will not apply if the returned direct debit was carried out because you made</p>	<p>If you want pay with your card, the payment must first be authorized. Authorization is done automatically using your data. The following considerations in particular can play a role in this respect: payment amount, place of payment, previous payment history, payee, purpose of payment. Payment by card is not possible without authorization. This does not affect other payment methods (e.g. other cards or cash).</p>	

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	<p>use of a right to withdraw, or if you are asserting claims from the underlying transaction (e.g. because of a material defect in case of a purchase). This information is used to prevent future payment defaults. This data is deleted as soon as outstanding claims are fully settled.</p> <p>This information enables the network operator to make recommendations to Merchants connected to his system on whether they want to accept a direct debit payment. For this purpose, the network operator may</p> <ul style="list-style-type: none"> • use information on return debit entries from all Merchants connected to his network; • evaluate payment information from various Merchants for a short period of time - a few days - to prevent card misuse; • in addition, only evaluate payment information the network operator received from the same Merchant. <p>Your data will not be used for the purpose of a credit check. Your payment data will only be used to decide whether a direct debit payment is recommended to the respective Merchant.</p>		
<p>11. Right of objection in individual cases</p>	<p>You have the right to object, on grounds relating to your particular situation, at any time, to the processing of personal data concerning you which is based on point (f) of Art. 6 (1) GDPR, i.e. to processing of data based on a comprehensive consideration of interests. You may lodge your objection with the controller.</p> <p>If you are entitled to object, your data will no longer be processed under Article 6 (1) (f) GDPR, apart from two exceptions:</p> <ul style="list-style-type: none"> • Your data will be further processed if the controller demonstrates compelling legitimate reasons for the processing which override your interests, rights and freedoms, in particular e.g. in the case of retention obligations and for the execution of a payment already started at the payment terminal but not yet completed. • Your data will be further processed if this serves to establish, exercise or defend legal claims. 		