



## On-line payments at [www.profil.hr](http://www.profil.hr) with Erste banka's Maestro card

Zagreb, September 7, 2009 – In cooperation with the publishing company Profil International d.o.o., Erste & Steiermärkische Bank d.d. has made it possible for customers of the Profil online bookstore at [www.profil.hr](http://www.profil.hr) to pay for their purchases using the Erste banka Maestro debit card. Profil's online bookstore is the first to allow for online purchases with Erste banka's Maestro card; so far payments were made with credit cards, cash on delivery or payment orders. Profil's Internet bookstore with 30,000 products, including 17,000 Croatian and foreign books, more than 10,000 music CDs and more than 5,000 movies and games, is one of Croatia's first Internet stores that decided to implement the 3D protocol, i.e. accept payments with Maestro debits cards.

Internet payments via Maestro debit cards are based on the 3D Secure Protocol, whose aim is to improve the security of Internet transactions that include the exchange of data that are only known to the card holder and the bank. Thus the card holder and the bank confirm their authenticity, while retailers do not have insight into the content of this confidential data during the verification process, although the purchase is being made on their Internet site. To pay for Internet purchases with Erste banka's Maestro card no special programs and computer upgrades are necessary. During the first visit to the Internet site, customers merely have to activate the MasterCard Secure Code service by creating and entering a personal password.

At the end of August, Erste banka had more than 415,000 Maestro debit cards, and with the introduction of the MasterCard Secure Code service, online purchases have been made even safer. The use of Erste banka Maestro cards has been growing continuously, which is also seen best in the increase in the number of transactions. At the end of July, close to 10.3 million transactions were carried out, which is around seven percent more than at the end of July 2008. The overall value of the transactions amounted to HRK 4.6 billion at the end of July. With every month, Erste banka is also marking an increase in the number of online transactions with its cards and it is the first bank in Croatia that has made it possible for its customers to make online payments. Thus the opening of a current account at Erste banka and the obtaining of a Maestro debit card has become even more attractive for clients.

Profil.hr is the most popular Croatian online bookstore with the biggest offer of domestic and foreign books, movies, music and gifts, while the most popular game consoles and other devices have been added to the offer as well. The concept of the project and the web design visually reflect the simplicity of an easy and precise search according to the wishes of customers, along with an extensive categorization of books according to segments and styles.

Profil.hr is more than an online bookstore. Its offer includes web services, some of which are unique on the Croatian web: *Klikaj i čitaj (Click and read)*, a system for online browsing and reading of books, *Informat* – instant news about new books, and *Moj izbor (My choice)* – reviews and recommendations by leading Croatian literary critics and public personas that make it easier to make a choice.

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