

Mobile payment is a service that allows payment and other bank transaction by mobile phone.

Mobile payment associates one or several electronic cards issued by a bank. It allows the topping up of the prepaid telephone card of your mobile phone, your friends' and family's mobile phones, the payment through mobile phone, purchasing online, paying for a taxi service, making donations, paying for a lottery ticket, etc.. as well as check credit and movement of your accounts as you would do it in a cash point.



For each transaction the user is allowed to choose from any of the payment means that are activated in his order book and are accepted by the establishment.

There is "personal authorization clave" (PIN) for each payment method, which is managed by the issuing entity, which is only known by the holder. The user authorizes each transaction by introducing the PIN, which is equivalent to a written signature.

**TAKE NOTE:**

Watch your mobile phone and by no means have your PIN written down in a piece of paper inside your bag, as in case it is stolen the thief might use the payment means associated to your mobile phone.



## WHAT SYSTEM OPERATES IN SPAIN?

MOBIPAY España S.A is the standard Spanish platform to perform payment and other transactions securely by mobile phone. Among the characteristics of this system we can mention:

### ADVANTAGES

- It is compatible technology with all existent mobile phones in the market.
- It works in an interactive mode and in real time, in the same way as a cash point.
- It also allows operating in conditions of minimum coverage.
- There is no track of the performed transaction on you mobile phone (if someone accessed another person's mobile phone, it would be impossible to see what Mobipay operations have been carried out).
- It does not allow the "mobile to mobile" connection, avoiding the possibility of theft of call diversion.

### DRAWBACKS

- When making payments, it is not necessary to facilitate the account number or card number.
- It is only necessary to introduce the PIN on the mobile phone.
- Any person, even minors, can access, through the mobile phone, unwanted payments.

### BE AWARE...

Viruses can also affect mobile phones with Internet connection, therefore do not visit suspicious websites or open text messages that you have doubts about.



**ADICAE**

Asociación de Usuarios de Bancos, Cajas y Seguros