

The protection of data and security of purchase services by the telephone

To improve the quality of customers services, insurance joint stock company "BTA" in cooperation with "AS DnB NORD Banka", offers its clients the opportunity to purchase insurance services and pay for them by the telephone.

The purchase of insurance policy by the telephone has been offered to the clients who appreciate the economy of time, as the selling of insurance and payment is carried out during the conversation. The policy along with cheque confirming the bargain is sent to the client by post to the desired address. For the comfort of the client, shortly after the telephone conversation, the SMS with the number of new insurance policy is sent to the client.

The most important priority of BTA is protection and security of client's personal data. All the obtained information during the conversation is confidential and specially protected. Further you can get familiar with the information about data acquired by BTA and the purpose of it, as well as find out how the data is protected.

The purchase of insurance service by the telephone using the data of credit card is a form of bargains regulated by VISA and MasterCard and it is classified as MOTO (*Mail Order and Telephone Order*) bargain.

If during the conversation, client has agreed to purchase the service, supplementary to data of insurance contract, BTA asks the data of Client's (Purchaser of the insurance) credit card: the name and surname of the insurance purchaser, number of credit card and expiry date of the card.

This payment method for the BTA clients is carried out by using the card acceptance device, issued by DnB NORD Bank. The correctness and security of the credit card bargain data is controlled by DnB NORD Bank just like any other bargains. The data of BTA credit cards are used only in the moment of approval of the bargain and they are not saved afterwards. Furthermore, to carry out the purchase of insurance service, person has to be identified, as only the purchaser of insurance is allowed to pay for the bargain with his credit card. The usage of other person's credit card data or anonymous data is not possible during the bargain. Client can verify the adequacy of the bargain in the bank statement in the Internet bank or in the affiliate of his/her bank.

DnB NORD Bank has certified that the protection of data in BTA correspond to the standards of Industry of plastic money, which has to be taken into account in every enterprise both in Latvia and foreign countries in order to offer their clients an opportunity to carry out payment with credit card by the telephone.

For additional information, please, contact Client support service by telephone 2 6 12 12 12.

BTA awake for you all the time, even in the holidays!