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1.14 Billing and Payment
What means of payment does Joker.com offer?

Payments

Currently Joker.com does accept the following payment methods:

- Credit/debit cards
  - Mastercard/Eurocard
  - Visa
  - American Express
- PayPal
- ELV (Germany only, 'Lastschriftverfahren')
- Wire transfer (Reseller's account funding)

Keywords: payment, paypal, credit card, visa, master card, wire transfer, elv, sepa

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1.14 Billing and Payment
What is 'Verified by Visa' or 'Mastercard Secure Code'?

Credit Card Security

Reviewed by Visa and Mastercard Secure Code are services introduced by the credit card industry, to protect credit card owners from unauthorized use of their cards. This works in such a way, that as a part of the payment procedure, an additional identification is requested, which usually is a password, oder a PIN No.

This is maintained by the bank, which issued the credit card, or the payment provider.

Joker.com does not have access to these credentials, and does not store such data in general.

Keywords: Credit Card, Validation, visa, master card

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1.14 Billing and Payment
How to work with 'Verified by Visa' or 'Mastercard Secure'?

Verified by Visa

When you submit an order at Joker.com, your **credit card will be automatically checked** if it participates in the program [Verified by Visa](https://www.verifiedbyvisanow.com) or [Mastercard Secure Code](https://www.mastercardsecure.com). Please find information on how this works [here](https://www.verifiedbyvisanow.com).

If your card is flagged for one of the security measures, a new window will show up.

If you have not yet activated your credit card, simply complete the authentication information requested by your card issuer and create a password. The authentication information could be your date of birth or social security number.

Then submit, and you're done.

**Please note:** This mechanism is provided by your card issuer (bank), we do not have any influence or insights on this.

Disable 'Pop-Up Killers'

Joker.com has implemented [Verified by Visa/Mastercard Secure Code](https://www.verifiedbyvisanow.com) in such a way that your [Verified by Visa password/Mastercard Secure Code](https://www.mastercardsecure.com) window will appear in a pop-up, or new browser window.

If you have software installed on your computer that automatically closes browser windows that are not generated by you, then this may also prevent your Verified by Visa password/Mastercard Secure Code window from appearing.
1.14 Billing and Payment

You will need to disable the pop-up killer software when you make purchases at participating online stores like Joker.com.

Sharing Credit Cards

Whether you and your family members share the same password, is determined by your Visa/Mastercard member bank.

Some member banks require everyone on your account to activate their individual card and to create a personal Verified by Visa password/Mastercard Secure ID. Other member banks activate the card for you, in this case, all account holders share the same password.

Please contact your issuing bank for details regarding this.

No Software installations needed

One of the advantages of Verified by Visa/Mastercard Secure Code is, that it can work with just about any PC with an Internet connection. There is no special software to install.

Once you activate your card, you simply shop as you usually do. Your credit card number is automatically recognized at checkout.

Be sure that Cookies and JavaScript are enabled, and that pop-up killers are disabled on your computer.
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Problems with 'Verified by Visa' or 'Mastercard Secure'.

Problems with the Pop-up Window

The web site accessed in the popup window is not provided by Joker.com, but from your bank institution.

Sometimes there are temporary problems at the bank, and the user gets error messages or a blank window. In this case we can only advice you to contact your bank, explain the issue and try to re-order again later.

Joker.com does only charge once this popup application is terminated successfully, so there is no danger of double charging.

Other problems could be related to misfunctioning modules or non-standard configuration of your browser.
In this case, please try to:

- **disable popup blocking** browser functionality (otherwise the popup window will not open)
- allow Javascript (otherwise the popup window will not open)
- allow cookies in your browser
- disable modules that probably change the behaviour of your browser (i.e. Firefox allows installation of extensions). Misfunctioning modules could lead to blank popup window or loading the Joker.com site inside the popup. You may also try to temporary disable your Antivirus software - they also may contain Popup blockers.

Keywords: Credit Card, Validation, visa, master card
1.14 Billing and Payment
Credit Card limits

Credits Card Limits

Only credit cards which are not participating in the Verified by Visa / Mastercard Secure security processes might be validated by Joker.com, in case certain limits are reached. Cards which take part in one of these security programs do not have to be validated, and do not have a special limit.

In case a validation is triggered, this will happen automatically. This has to be done only once, and after this, the limit is cleared.

Usually, the validation of non-VbV/MsC cards does not take more than 4 hours, if your credit card validation request has been submitted before 12.00 UTC.

Keywords: Credit Card, Validation, visa, master card

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Common Problems

Frequent Payments
If you place a lot of separate orders on the same day, you may encounter problems, because the credit card company may assume double charges.

If you intend to order more than one domain, please try to order them at once, in as less separate payments as possible.

If you encounter such issues, please contact your bank resolve these.

Verified by Visa Problems
Please have a look at Problems with 'Verified by Visa' or 'Mastercard Secure'.

Keywords: payment, paypal, credit card, visa, master card, wire transfer, elv, sepa

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1.14 Billing and Payment

I received an e-mail about "credit card validation"

Credits Card Limits

Please visit Credit Card limits

Keywords: Credit Card, Validation, visa, master card

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Virtual Credit Cards

When you are asked to validate your credit card, we expect you to give us a proof of ownership. This is to prevent from fraud with unauthorized credit card numbers.

A copy of a document (contract, receipt etc.), showing that this is your own credit card (your name should be present as well as the credit card number) is acceptable.

You can either fax or upload that picture using the standard credit card confirmation process form.

**Please note:** This procedure has become largely superfluous by the general role-out of Verified by Visa and Mastercard Secure programs. Credit cards with one of these attributes are always automatically validated.

Keywords: Credit Card, Validation, visa, master card

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1.14 Billing and Payment