

## Payments

In Svetila.com web store, you can use a different payment types:

- Credit Card - All major 3D Secure (3DS) credit cards, often known by brands such as Visa Secure, Mastercard Identity Check or American Express SafeKey. 3DS provides an additional level of authentication for credit card transactions.  
3DS protects merchants from liability for fraudulent card payments and credit card [holders](#) from misuse.
  - During the payment process, the customer can save the card for faster future payments, when the payment card information has already been pre-filled and thus does not need to be re-entered. In this case, payment card information is stored on stripe.com servers, the world's leading provider of online payment authorization.
  - The customer can delete the stored payment card data at any time in the settings of his account on Svetila.com.
  - Svetila.com does not process, view or store credit card information.
  - When you use a credit card payment, our store will redirect you to a secure server of the selected payment processor. When processing is complete (successful or not), then the selected credit card processor will redirect you back to our web store.
  - In any case you must wait for redirection back to us! If you do not wait for redirection, we are not able to guarantee, that your order will be recorder to our database correctly!
  - The charge to your credit card account will be upon completion of the order.
- PayPal - most loved electronic wallet - the safer, easier way to pay.
- Google pay, Apple pay and Microsoft pay e-wallet - to pay with these e-wallets, you need to have your payment card information stored with them and use their browsers - Chrome, Edge or Apple device. Our system automatically recognizes all the necessary conditions and offers you the option of payment in this way.
- Direct debit - we support many of popular local direct debit payment methods like: iDeal, Giropay, Sofort, Bancontact, Przelewy24, EPS, MULTIBANCO...
  - When paying by direct debit, we will charge your bank account when the goods leave our warehouse.
- proForma invoice - bank to bank money transfer - When you will finish your order, the store svetila.com will give you all the necessary data (PDF proForma Invoice) including our bank account number in IBAN format and SWIFT/BIC code of our bank.
  - When paying by proforma invoice, we consider the proforma invoice to be paid when we receive funds on our bank account. Confirmation of the submitted order to your bank is not enough!
- Purchase order - only for education, science institutes and schools or any other government institution from European Union (EU)!
  - Customer must send signed and stamped formal purchase order with exact institute name and address and an exact delivery address. Before that, you must create an account on svetila.com and put the items in your shopping cart, so we can finish

order for you, when we will receive your purchase order.

- COD - Cash on delivery - only for customers from Slovenia
- Contract - only for selected regular customers after prior approval.

Domžale, 20 Jan 2021