

# Joker.com FAQ

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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** ('verified' account)
  - **Apple Pay**
  - **ELV** (Germany only, 'Lastschriftverfahren')
  - **Wire transfer** ([Reseller's](#) and [customer's account](#) funding)
  - **Bitcoin** ([Reseller's account funding](#))
- [new]** **Klarna:**
- Payment by invoice
  - Payment by instant bank transfer
  - Please note: The invoicing party is "CSL Computer Service Langenbach"
  - please also see [Klarna Payments](#)

**[new]** **Payment Account:**

- Advance payments to your personal Joker.com [customer account](#)
- use as a regular payment method for all purchases at Joker.com
- enables [automatic domain renewals](#) - never again be "surprised" by the end of the domain term!

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

## 1.14 Billing and Payment

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## 1.14 Billing and Payment

### What is 'Verified by Visa' or 'Mastercard Secure Code'?

#### Credit Card Security

[Verified 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, additional identification is requested, which usually is a password, or 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.

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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](#) or [Mastercard Secure Code](#). Please find information on how this works [here](#).

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** in such a way that your **Verified by Visa password/Mastercard Secure Code** 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.

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**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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## 1.14 Billing and Payment

### Problems with 'Verified by Visa' or 'Mastercard Secure'.

#### Problems with the Pop-up Window

The website accessed in the popup window is not provided by Joker.com but by 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 advise 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 malfunctioning modules or the 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 a 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



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## 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 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.

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# 1.14 Billing and Payment

## Common Credit Card Payment Problems

### 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 to 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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## 1.14 Billing and Payment

### How to validate a 'virtual credit card'?

#### Virtual Credit Cards

When you are asked to validate your credit card, we expect you to give us proof of ownership.

This is to prevent 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 roll-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

## Pay with your customer account

### Payment Account

Every customer has the possibility to add a customer account to his Joker.com access. This account is **not** associated with any additional costs, and has many advantages:

- conveniently deposit your planned funds, regardless of an upcoming order **[new]** mark as many of your domains as you want for [automatic renewal](#) - never again run into a deadline problem at the end of your domain's term
- use the most convenient payment method - including easy and cheap **wire transfers** directly to your account, if you don't want to use credit cards or Paypal
- You still keep full control at any time and still receive the usual notices about domain renewals. Automatic renewals will be marked accordingly
- You can be **automatically notified** about your account balance when it falls below a specified amount
- You can set up an **automatic top-up** of your account (not available for all payment methods)

### Activation

**Please note:** After new registration of a login account at Joker.com it takes **3 days** until the possibility to activate a customer account is available.

Your account will be activated with your first deposit. To do this, you can go to the home page (dashboard) via "Account balance" and "**Deposit into account**", or you can choose the menu "My Joker" and "Fund/Increase".

This will take you directly to the [account deposit](#). You can get an overview of your account and your account movements at any time via the [account overview](#).

There you can also activate and set a notification for a low account balance.

If you are not yet able to see a "Balance" view in your dashboard, please feel free to [contact us](#) for assistance.

## 1.14 Billing and Payment

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### Klarna Payments

#### Klarna

Klarna is a payment provider similar to Paypal and offers both an online payment and purchase on the invoice ("pay in 4").

Simply select "Klarna" as your payment method - you can decide in the next step which variant you would like to choose.

No fees are charged to the buyer. Please note that on your invoice, the "CSL Computer Service Langenbach GmbH" will be named.

For more details see [Klarna.com](https://klarna.com).

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