

Terms and Conditions for the Use of BT Cards within the Click to Pay Service offered by Mastercard

Version applicable starting from 12.03.2026

General Terms and Conditions for the Use of BT Cards through the “Click to Pay” Service offered by Mastercard (hereinafter referred to as the “Click to Pay Service” or the “service”)

1. Preamble

These Terms and Conditions govern the use of BT cards within the “Click to Pay” service offered by Mastercard, through the BT Pay application, by Banca Transilvania S.A., a credit institution registered in Romania, headquartered in Cluj-Napoca, Calea Dorobanților no. 30–36, registered with the Trade Register under no. J1993004155124, unique registration code RO5022670 (hereinafter the “Bank” or “BT”), by users (hereinafter the “Users”).

By using a BT card in the “Click to Pay” service, the User declares that they have read, understood, and expressly and unequivocally accept the content of these Terms and Conditions, assuming responsibility for using the BT card for payments through the “Click to Pay” service. Non-acceptance of these terms makes it impossible to use the “Click to Pay” service.

2. Definitions

- **Card** – a debit or credit card issued by BT in the User’s name under the Mastercard brand, which may be enrolled in the “Click to Pay” service.
- **Click to Pay** – A feature offered by Mastercard to users of cards issued under this Payment Organization’s brand, whereby during online transactions/at virtual merchants, the card details associated with the email address registered with the Bank (card number, cardholder name, expiration date, and CVV code) are automatically retrieved prior to Transaction Authorization. The Click to Pay service can be activated and used via the BT Pay application and is available exclusively to Users holding active and valid cards with up-to-date data in the Bank’s system. Activation may be performed by selecting the “Click to Pay” option as the method of filling in card details during the checkout process for online transactions, followed by confirming the OTP received by SMS at the phone number declared to the Bank. Banca Transilvania, as the issuing institution, ensures the necessary infrastructure for User authentication, secure transmission of data to Mastercard, as well as operational support for activation, use, and deactivation of the service.
- **User** – The holder of a BT card or a User of a BT card, as defined in the General Business Conditions of Banca Transilvania applicable to individuals and, where applicable, legal entities, who accesses and uses the “Click to Pay” service according to this document.

3. Eligibility Criteria

The Service is available exclusively to Users who:

- use an active and valid BT card;
- are users of the BT Pay mobile application;
- have their contact details (phone number, email address) updated in the Bank’s system;
- have a Click to Pay profile created either by the Bank or by the User through BT Pay: (i) by automatically retrieving data already stored in the Bank’s records, or(ii) by manually entering the data into the Bank’s system (only if the profile is created by the User and the User is a supplementary cardholder or a BT Direct card user).

4. Activating the Service

Click to Pay profile creation/activation initiated by the Bank– The Click to Pay Service is activated by default, without any additional action required from the User, for all BT cards that are considered eligible by the Bank for the use of this functionality and that are added to the BT Pay application. The service is available exclusively to Users of active cards that are within their validity period and whose personal data is up to date in the Bank's system.

Click to Pay profile creation/activation initiated by the User – Activation of the “Click to Pay” Service through the BT Pay application at the User's specific request is carried out by selecting the desired card to be enrolled in the Click to Pay service, previously added in BT Pay, followed by confirmation and, where applicable, validation of the User's personal data, namely the phone number and email address.

5. Using the Service

When making online payments at merchants that accept “Click to Pay,” the User may select this option and will be authenticated based on the email address associated with the card. If the data is not recognized automatically, manual entry is required.

6. Security and Responsibility

The User is responsible for keeping authentication data confidential and for the security of the device used. The Bank is not liable for unauthorized use of the service resulting from the User's fault in compromising their data.

7. Deactivating the Service

The User can deactivate the service at any time from the BT Pay app. The Bank reserves the right to suspend or deactivate the service in cases of fraud or misuse

8. Privacy Notice regarding the Processing of Personal Data for the “Click to Pay” Mastercard service provided for BT Cards users

Data controller - Banca Transilvania S.A., having its registered office in Cluj-Napoca, Calea Dorobanților 30-36, is the controller of personal data when BT cards are used in the "Click to Pay" Service.

Purposes of processing - personal data are processed: a. to activate eligible cards in the Click to Pay service automatically; b. to facilitate secure online payments through Mastercard Checkout Services; c. to manage information about the card user; d. to prevent fraud and improve the payment experience.

Legal grounds for processing - the processing is based on: the performance of a contract (Article 6(1)(b) GDPR); compliance with legal obligations (Article 6(1)(c) GDPR); the Bank's legitimate interest (Article 6(1)(f) in terms of transaction security and efficiency of digital services.

Categories of processed personal data: **identity data:** last name and first name; **contact data:** e-mail and/or phone number, postal address (e.g. invoicing and delivery); **card details:** PAN, expiration date, tokens; **details about transactions** carried out through the Click to Pay Service; **other information** provided by the user within the use of the service.

Data recipients- the data of the "Click to Pay" users shall be transmitted to: Mastercard Europe SA, as the bank's processor; Digital service providers (e.g. payment applications, merchants); Public authorities, in accordance with the law.


Transfers to third countries - data may be stored in Mastercard's infrastructure outside the EU (e.g. the USA), with appropriate safeguards in accordance with Article 46 GDPR (e.g. standard contractual clauses) and, if necessary, additional safeguards

Data retention period - data shall be kept for the duration necessary to provide the contracted "Click to Pay" service and in compliance with applicable legal obligations.

Data subject's rights- you have the rights set out in full in the dedicated section of the General Privacy Notice on the Processing and Protection of Personal Data Belonging to BT Customers, available on BT's website www.bancatransilvania.ro, in the Privacy Hub section

To exercise your rights, you can contact BT's designated Data Protection Officer at the following contact details:

 dpo@btrl.ro

 by post to BT Head Office, for the attention of BT's data protection officer (BT DPO)

Further information - for details on the processing of personal data by Mastercard within Click to Pay, please refer to Mastercard's privacy notice: [Click to Pay Privacy Notice](#).