

Dear customer,

Before making card-to-card transfers, please refer to the web-posted announcements, tariffs, limits, and the list of countries to the VISA cards issued by which transfers cannot be made.

To make a card-to-card transfer, you need to fill in the following fields in Latin letters:

- Transaction amount /**Amount**/,
- Select the currency of the transaction /**Currency**/,
- Address of the cardholder making the transfer /**Sender address**/,
- City of the cardholder making the transfer /**Sender city**/,
- Country of the cardholder making the transfer with 3-letter code /**Sender country**/, for example, ARM is filled in for Armenia,
- Postal code of the cardholder making the transfer /**Sender postal code**/; the postal code consists of 4 symbols, e.g. 0010, 0024. You can find your postal code on Haypost's official website by clicking the following link: <https://www.haypost.am/hy/our-network>,
- Name of the cardholder receiving the transfer /**Receiver Name**/, e.g. Aramyan Aram:

Card2Card transfers

Amount*	<input type="text" value="100"/>
Currency*	<input type="text" value="AMD"/>
Sender address*	<input type="text" value="V. Sargsyan 26/1"/>
Sender city*	<input type="text" value="Yerevan"/>
Sender country*	<input type="text" value="ARM"/>
Sender postal code*	<input type="text" value="0028"/>
Receiver name*	<input type="text" value="Aramyan Aram"/>

After entering the data, you need to click the button **Proceed**, then the payment page will appear on the screen, where you need to fill in the following:

- full number of your card /**Cardnumber**/,
- CVC2/CVV2 code printed on the back of the card/**CVC2**/,
- expiry date of the card /**Exp. Date**/,
- name and surname /**Cardholder**/
- full card number of the of the cardholder receiving the transfer /**Destination Cardnumber**/

ConverseBank

<p>Amount</p> <input type="text" value="100.00 AMD"/>	<p>Recipient's card number</p> <input type="text" value="4276400054875212"/>
<p>Sender's name / surname</p> <input type="text" value="HUNANYAN HUNAN"/>	<p>Recipient's name / surname</p> <input type="text" value="Aramyan Aram"/>
<p>Sender's card number</p> <input type="text" value="4847030012878562"/>	<p>Sender address:</p> <p>0028 ARM, Yerevan V. Sargsyan 26/1</p>
<p>Expiry date</p> <input type="text" value="June"/> <input type="text" value="2020"/>	<p>CVC2/CWV2</p> <input type="text" value="..."/>

Get fee

Fee:

Total amount:

After entering the data, you need to click the button **Get fee**. If there is a transfer fee set for the particular card type, the Fee field will display the amount of the fee and the Total Amount field will display the total amount to be charged from the card /including the commission fee/. Besides the commission fee posted on the website, the bank issuing your card may apply other commission fees for the particular transaction type. Please inquire about the fees applied by the bank issuing your card before you make the transaction.

Get fee

Fee: 0

Total Amount: 100

Make transfer

If you find mistakes having checked the information filled out on the payment page, you should go back, reload the page, and start the transaction from the beginning. If you don't find mistakes, you should click the **Make transfer** button and your transaction will be moved to the website of ArCa processing center, where, by clicking the **Send password** button, a one-time security code will be sent to your mobile phone number recorded at the Bank for the SMS service, and in case of e-mail - to the e-mail address.

Purchase confirmation

Enter password to confirm operation

Merchant	: VISA DIRECT
Amount	: AMD 100.00
Date	: 06/08/2018
Card number	: *****9997

One-Time Password:

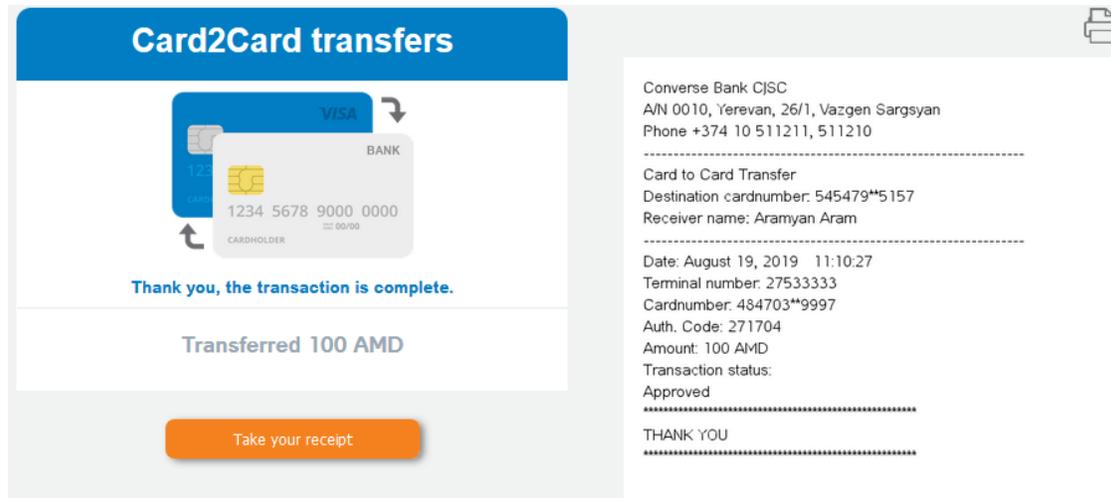
[Send password again](#)

Submit
Cancel
? Help

After you enter in the corresponding field the one-time security code received via SMS or e-mail, you need to click the **Submit** button.

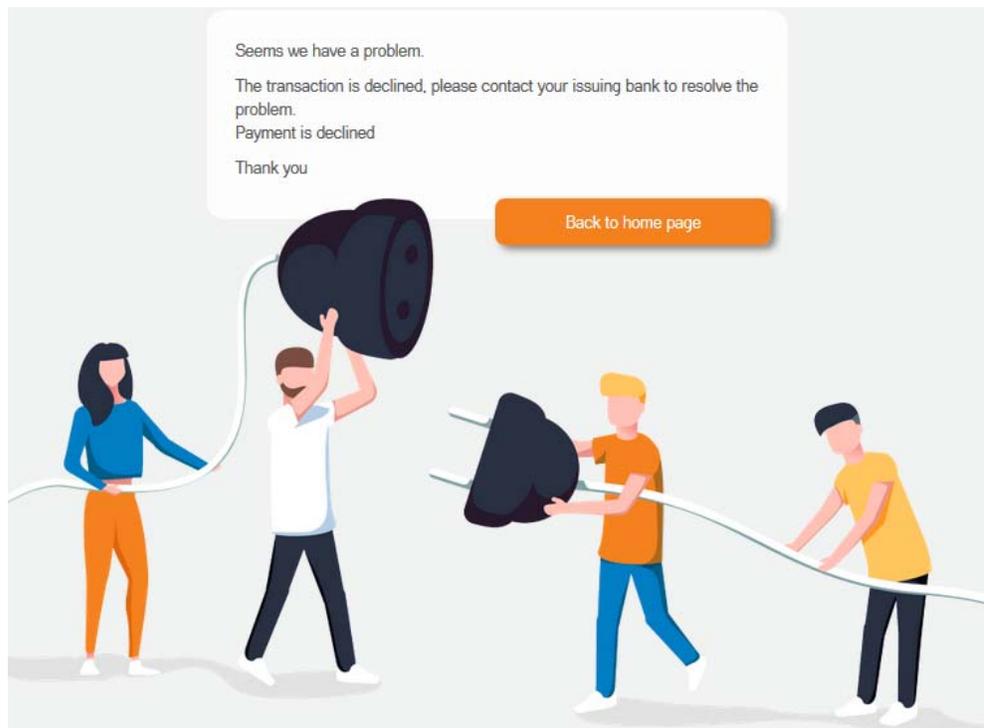
Attention: The time interval between clicking the **Send password** button and clicking the **Submit** button should not exceed 5 minutes, otherwise you will have to repeat the payment attempt.

Once the payment has been successfully completed, the payment receipt will appear on the screen and you can print it. Besides, the receipt will be automatically sent to your e-mail and will be stored in the history of payments.



The screenshot shows a successful Card2Card transfer interface. On the left, a blue header reads "Card2Card transfers". Below it, a graphic of a Visa card is shown with a curved arrow indicating a transfer. The card number is 1234 5678 9000 0000. Below the card, the text says "Thank you, the transaction is complete." and "Transferred 100 AMD". At the bottom of this section is an orange button labeled "Take your receipt". On the right, a receipt details are listed: "Converse Bank CJSC", "A/N 0010, Yerevan, 26/1, Vazgen Sargsyan", "Phone +374 10 511211, 511210". The transfer details include "Card to Card Transfer", "Destination cardnumber: 545479**5157", and "Receiver name: Aramyan Aram". The transaction date is "August 19, 2019 11:10:27", with a terminal number of 27533333, card number 484703**9997, and an auth code of 271704. The amount is 100 AMD, and the status is "Approved". The receipt ends with "THANK YOU" and a decorative line.

If the payment fails, a message on declining the transaction will appear on the screen.



The screenshot displays an error message box with the following text: "Seems we have a problem.", "The transaction is declined, please contact your issuing bank to resolve the problem.", "Payment is declined", and "Thank you". Below the message box is an orange button labeled "Back to home page". The background features an illustration of four people (two women and two men) pulling on a thick rope, with one man in the center holding a large black object, possibly a speaker or a piece of equipment, above his head.

The reason for declining a transaction might be as follows:

- Status of the card making or receiving the transfer,
- Insufficient balance on the card making the transfer,
- Exceeding the transaction limits,
- Restrictions established by the bank issuing the card making or receiving the transfer,
- Connection failure, etc.

We recommend that you first contact the bank issuing your card.