## Payment via Credit Card

User should enter credit card details on shop.publica.com payment page. Then, credit card data is captured and passed to credit card Acquirer (third party service provider). Acquirer captures user's funds and credited them to the Exchange (third party service provider) account. At the Exchange user's funds are converted into PBL amount necessary to purchase the BOOK token, and then BOOK token purchase is executed. Speed of the transaction fulfillment depends on the Gas Price user set for this transaction.

All fees are calculated and presented to the user before proceeding. Total transaction value includes PBL value of BOOK token converted into transaction currency at the rate set by Publica, ETH (Ethereum) value necessary for gas converted into transaction currency at the rate set by Publica, Acquirer fees, Exchange fees.

If you buy BOOK tokens, you agree to pay us all the applicable fees (transaction fees, gas, etc.). Failure to pay these fees will result in the BOOK token purchase failure. Also, you agree that:

- Your purchase may be subject to foreign exchange fees or differences in prices based on location (e.g. exchange rates).

You can get a copy of your invoice through your Publica account settings.

Publica accepts a variety of payment options, including credit and debit cards. The following credit and debit cards can be used as payment:
- Visa
- MasterCard

The complete transaction process (from collection of credit card details to the retrieval of transaction result) is handled by third party service provider (Acquirer). This service provider is PCI DSS (Payment Card Industry Data Security Standards) compliant at the most stringent level. PCI DSS is the credit card industry set of requirements designed to ensure the highest level of security for sensitive card data in order to protect your information.

## Pricing

Price of a BOOK token and ICO READ token is provided by the author.