

# paysafecard account

All your paysafecard codes in one place

**Product Sheet**



# Introduction

paysafecard account is an online payment account which can be loaded with paysafecard codes. Customers can make payments with the paysafecard account at paysafecard partner websites by entering their login details during the payment process. The payment amount is deducted from their paysafecard account balance.

## Benefits at a glance:

- ✔ Free
- ✔ One time registration required
- ✔ Safe and fast payments
- ✔ Possibility to upgrade to „Unlimited“ for larger payments and higher limits
- ✔ Quick load directly from the sales outlet through paysafecard direct
- ✔ Customer account with full transaction history
- ✔ Exclusive features and promotions

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# 1. Registration process

Customers have the choice to pay directly with paysafecard by entering a 16-digit code on the payment panel or register for a paysafecard account and enjoy the many benefits it offers. Signing up for a paysafecard account is free and available to all customers older than 16 years, with the exception of France and Italy, where paysafecard account is available to customers older than 14.

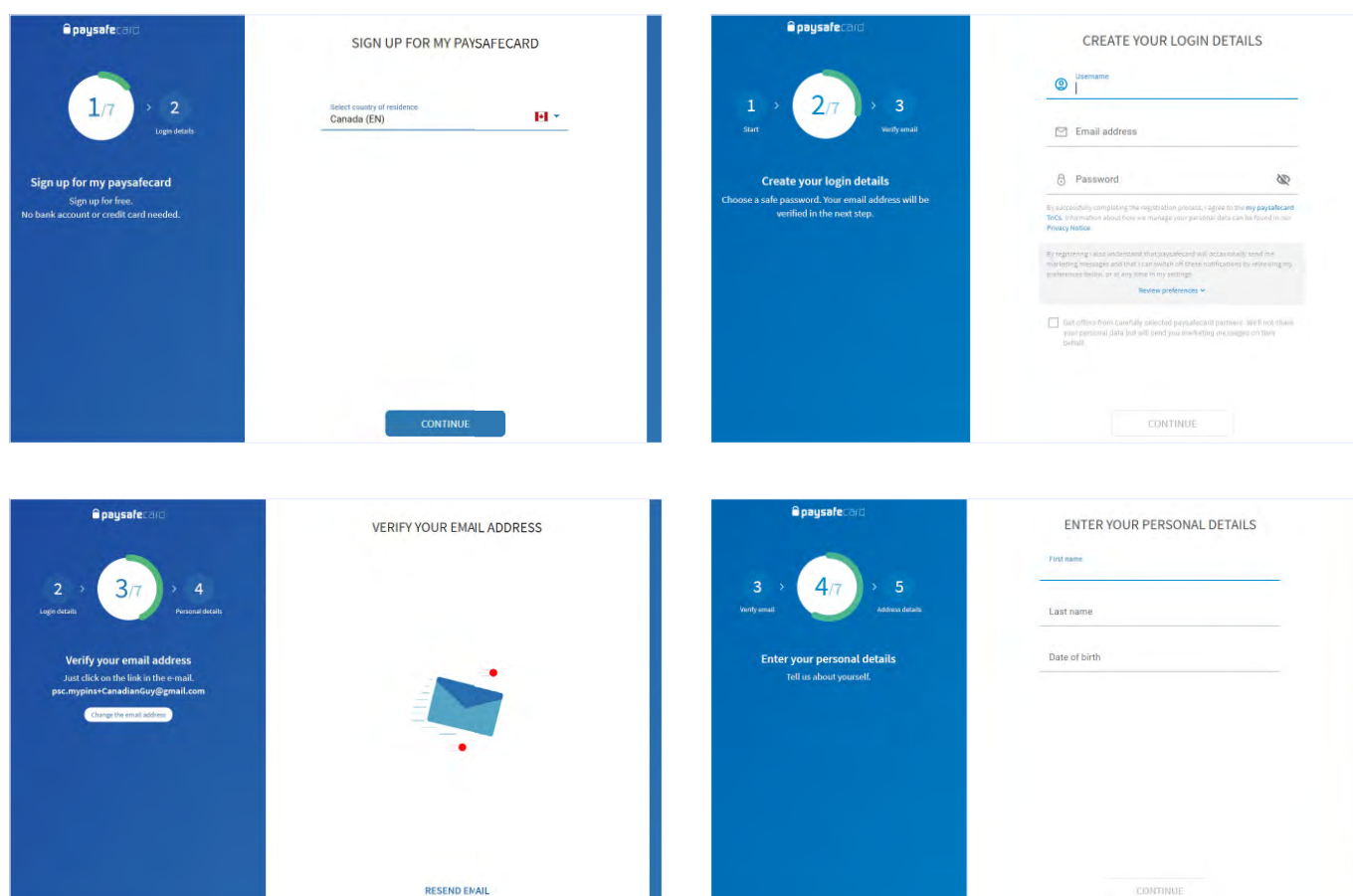
## 1.1 Registration

### Personal details

The customer must provide:

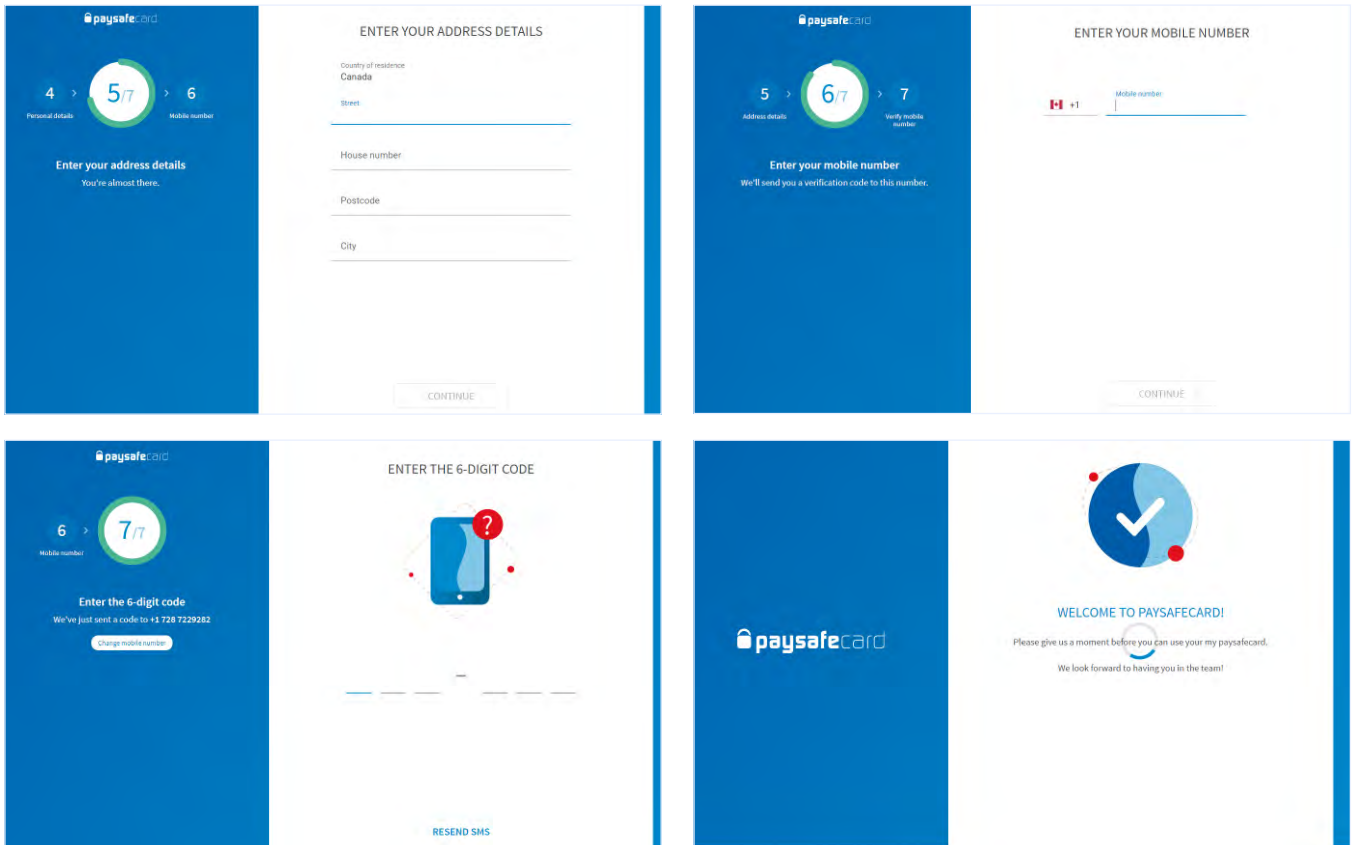
- personal data (first name, last name, date of birth, mobile number, email address)
- address details (street, house number, postcode, city)
- registration details (email adress, password)

Country specific syntactical checks are conducted for all fields to ensure the accuracy of the entered data.



## Verification of data

During the registration process, the customer's email address and mobile phone number are verified.



The registration process is completed once the customer finishes the last step and verifies their mobile phone number.

In case the customer doesn't complete the registration, no paysafecard account is created and their previously provided data is deleted after a short period. They can simply start the registration process anew to get a paysafecard account.

## Avoiding multiple registration

We're minimizing the possibility of multiple registrations by automatically checking all customer data for accuracy. We're checking that the mobile phone number, email address and the combination of first name, last name and date of birth are unique. The use of Google reCAPTCHA prevents automated registrations.

In addition, we have systems in place to monitor multiple registrations from the same device.

## 2. paysafecard account basic features

Once a registration is successfully completed, the customer has automatically a „Standard“ account. See 2.5 for more details on the different account types and status upgrade possibilities.

### 2.1 Top up the paysafecard account

The customer buys a paysafecard code at any of the sales outlets available and loads it to their paysafecard account by entering the 16-digits in the “ADD CREDIT” section. The customer can also top up the paysafecard account with any remaining balance on previously used paysafecard codes. Once added to the account, a 16-digit code cannot be used anymore to pay directly on the payment panel and thus is protected against unauthorized access or the risk of loss.

The screenshot shows the paysafecard user interface. At the top, a blue header bar displays the user's name (Jane), current balance (5.01 GBP), and account type (Standard). On the right of the header, it shows the customer number (327337828415) and the last login time (29/10/2020 15:01 CET). Below the header is a navigation menu with links for Overview, paysafecard Mastercard, Transactions, Gift Card Shop, and Account. The main content area starts with a personalized greeting "Hello Jane," followed by a prominent blue box containing an "Enter a PIN:" label, a text input field with the placeholder "Enter the 16-digit PIN here", and an orange "ADD CREDIT" button. To the right of this box, the current balance "5.01 GBP" and the "Maximum top-up amount: 244.99 GBP" are displayed. Below this are three white panels: 1) "Pay on Google Play" with instructions and a "CONNECT" button; 2) "Find sales outlets" with a search input field, a "SEARCH" button, and logos for ASDA, epay, MCoIs, and one stop; 3) "my paysafecard transactions" which shows a table with two entries: a 5.00 GBP top-up on 29/10/2020 and a 0.01 GBP top-up on the same date.

As a rule, only 16-digit paysatecards issued in the country of the permanent residence of the customer can be added to the account. However, there are some exceptions, as follows:

- Belgium: Belgian, French, and Dutch paysafecard 16-digit codes are accepted
- Cyprus, Greece: Greek and Cypriot paysafecard 16-digit codes are accepted
- France: French and Belgian paysafecard 16-digit codes are accepted
- The Netherlands: Dutch and Belgian paysafecard 16-digit codes are accepted
- Slovenia: Slovenian and Austrian paysafecard 16-digit codes are accepted

Further restrictions:

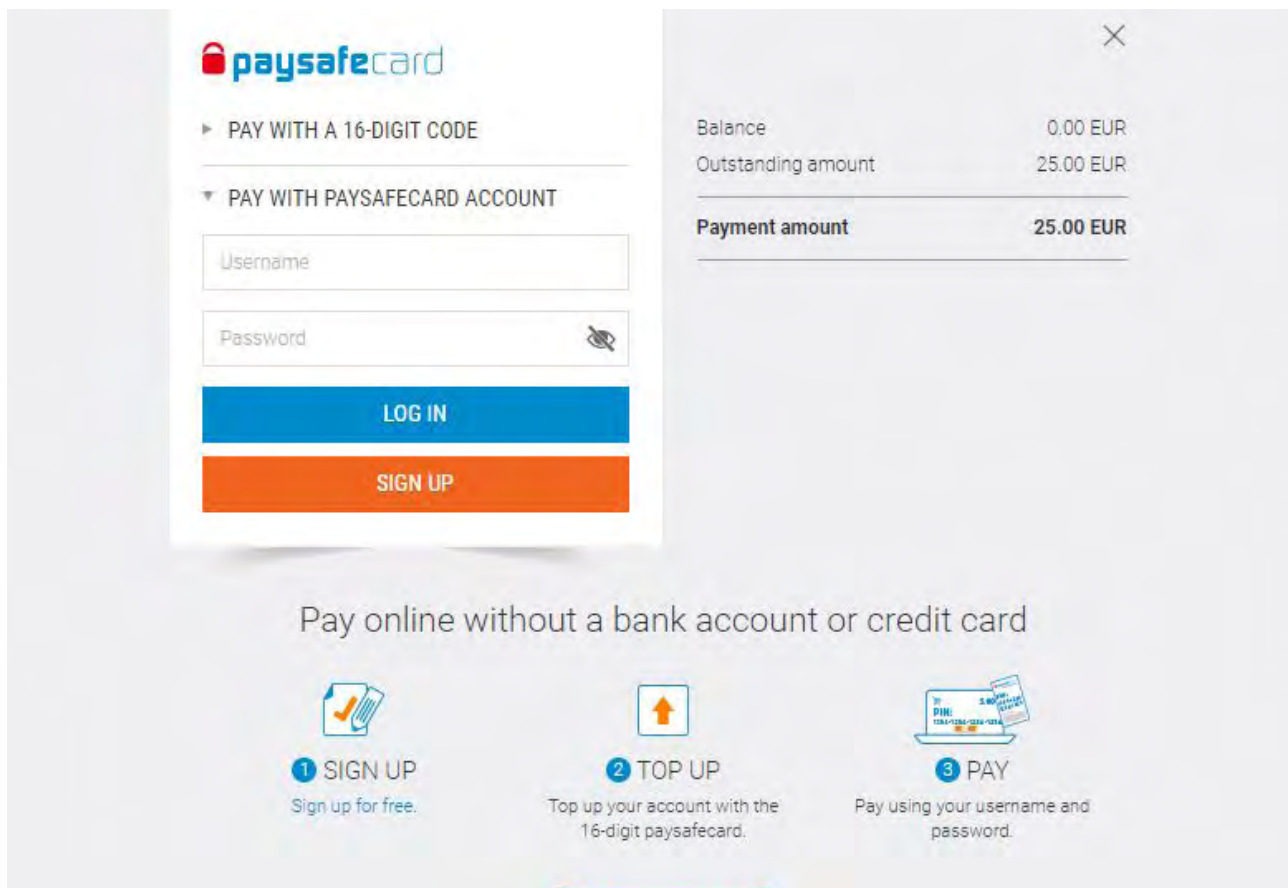
- The currency of the paysafecard 16-digit codes must match the account currency.
- If a customer unsuccessfully tries to add a paysafecard 16-digit code 20 times the account will be locked due to security reasons.

## 2.2 Pay with paysafecard account

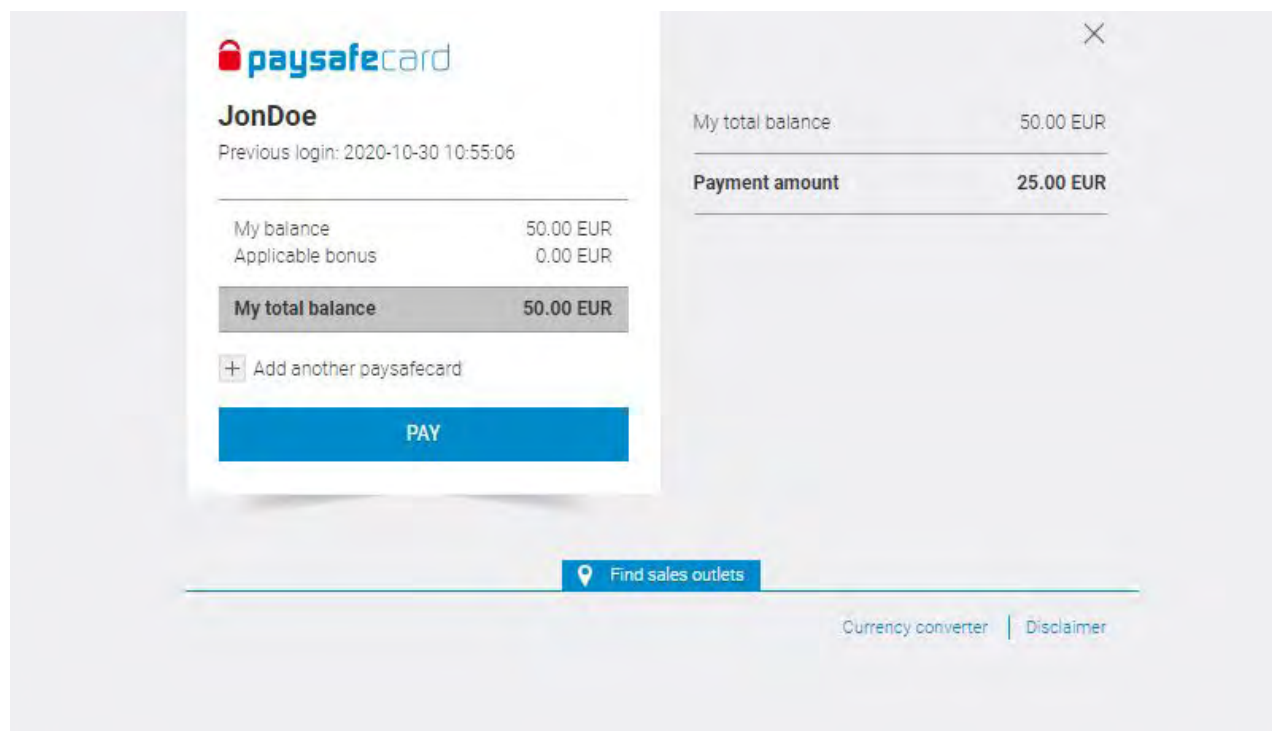
Depending on country and merchant industry, the customer has different options to pay with paysafecard on the payment panel:

- Pay directly by entering the 16-digit code
- Pay with paysafecard app (mobile only)
- Pay with paysafecard account (by entering their login details)
- Pay with Scan2Pay (desktop only)

Below is an image of the payment panel:




After introducing paysafecard account credentials, a summary of the transaction (available balance and payment amount) and the date of the last login are displayed. The customer authorises the payment by clicking „PAY“. If the account balance does not cover the payment amount, the customer can load the account by



adding further 16-digit codes during the payment, directly on the payment panel.

Due to regulatory requirements certain webshops can only accept payments with a paysafecard account.

These webshops are marked on our website with this icon: 

### 2.3 Balance and transaction history

The available balance is always displayed on the account dashboard.

The “**Transactions**” section displays all added paysafecard 16-digit codes, including details on remaining credit, masked code, serial number, and activation date. paysafecard 16-digit codes from promotions are highlighted separately in the list.

Additionally, the customer can view all the authorised payments on the account.

The following details are available:

- Transaction amount & currency
- Exchange rate & fee (if applicable)
- Transaction ID & the webshop MID
- Transaction status

The customer has the option to filter for incoming (account loads) or outgoing (payments) transactions.

| Transactions           |            |   |            |
|------------------------|------------|---|------------|
| All                    | 21.10.2019 | 21.11.2019                              | SEARCH     |
| Date                   | Time       | Transaction                             | Amount     |
| 21.11.2019             | 14:46 CET  | Nokia UK Limited                        | -8.35 EUR  |
| Transaction amount:    |            | 7.00 GBP                                | -8.18 EUR  |
| Exchange rate:         |            | 0.85540                                 |            |
| Currency exchange fee: |            | 2.00 %                                  | -0.17 EUR  |
| Transaction ID:        |            | pay_1000000623_DHeerwB0XzBX6yUHPFPa_GBP |            |
| Webshop ID:            |            | 1000000623                              |            |
| Transaction status:    |            | Completed                               |            |
| 21.11.2019             | 14:40 CET  | paysafecard.com Wertkarten              | -15.00 EUR |
| 21.11.2019             | 14:36 CET  | Top-up PIN                              | 25.00 EUR  |

## 2.4 Limits

Once a registration is successfully completed, the customer has automatically a „**Standard**“ account. In this case, the following types of limits apply:

- Monthly top-up limit: maximum amount a customer can load per month, including account credits (payouts) from merchants
- Monthly payment limit: maximum amount a customer can spend per month
- Maximum top-up & payment limit: lifetime top-up & spending (payment) limits
- Credit balance limit: account balance limit at any given time

The “**Limits & Status**” page shows an overview of all applicable limits. The customer can benefit from higher limits by upgrading their account to status “**Unlimited**”.

For status “**Unlimited**” the following types of limits apply:

- Yearly payout limit: maximum merchant payout amount an account can be credited with in the current calendar year
- Credit balance limit: account balance limit at any given time



The limits depend on the country of the account:

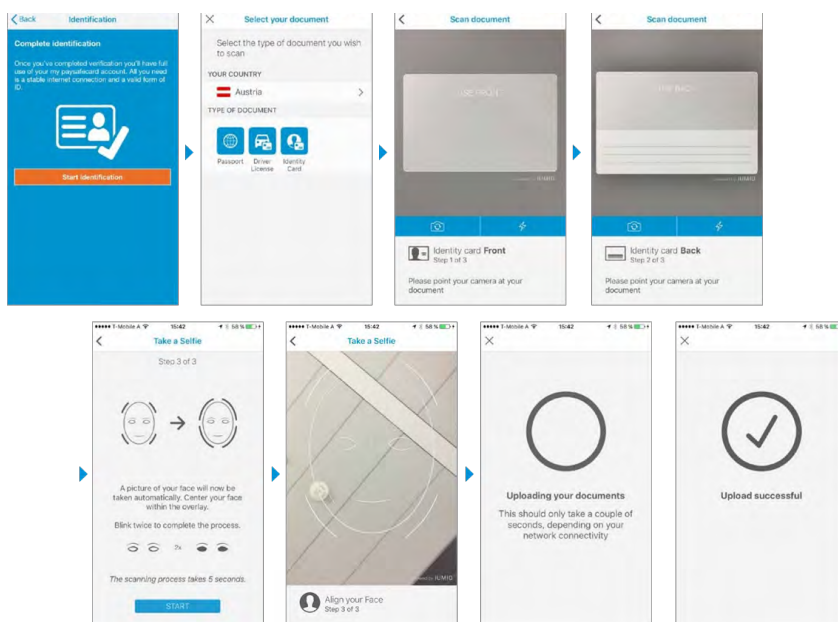
| Country | Status Standard                |                               | Status Unlimited                       |                                |               |
|---------|--------------------------------|-------------------------------|--|--------------------------------|---------------|
|         | Monthly top-ups & transactions | Lifetime top-up & transaction | Top-up & transaction per calendar year | Single transaction             | Max. balance  |
| AR      | 85,000 ARS                     | 800,000 ARS                   |  | Status Unlimited not available |               |
| EUR     | 250 EUR                        | 1,000 EUR                     | Unlimited                              | 1,000 EUR                      | 5,000 EUR     |
| BG      | 500 BGN                        | 2,000 EUR                     | Unlimited                              | 1,000 EUR*                     | 10,000 BGN    |
| CH      | 5,000 CHF annual limit         | 3,000 CHF maximum balance     | 120,000 CHF annual limit**             | 1,500 CHF                      | 3,000 CHF     |
| CZ      | 6,000 CZK                      | 24,000 CZK                    | Unlimited                              | 1,000 EUR*                     | 120,000 CZK   |
| DE      | 500 EUR                        | 1,500 EUR                     | Unlimited                              | 1,000 EUR                      | 5,000 EUR     |
| DK      | 2,000 DKK                      | 8,000 DKK                     | Unlimited                              | 1,000 EUR*                     | 35,000 DKK    |
| GE      | 650 GEL                        | 2,500 GEL                     |  | Status Unlimited not available |               |
| HU      | 75,000 HUF                     | 400,000 HUF                   | Unlimited                              | 1,000 EUR*                     | 1 600,000 HUF |
| IT      | 150 EUR                        | 1,000 EUR                     | Unlimited                              | 1,000 EUR                      | 5,000 EUR     |
| LI      | 250 CHF                        | 1,000 CHF                     | Unlimited                              | 1,000 CHF                      | 5,200 CHF     |
| NO      | 2,500 NOK                      | 10,000 NOK                    | Unlimited                              | 1,000 EUR*                     | 35,000 NOK    |
| PL      | 1,000 PLN                      | 4,000 PLN                     | Unlimited                              | 1,000 EUR*                     | 19,000 PLN    |
| RO      | 1,000 RON                      | 4,000 RON                     | Unlimited                              | 1,000 EUR*                     | 20,000 RON    |
| SE      | 2,500 SEK                      | 10,000 SEK                    | Unlimited                              | 1,000 EUR*                     | 40,000 SEK    |
| UK      | 250 GBP                        | 1,000 GBP                     | Unlimited                              | 1,000 EUR*                     | 4,000 GBP     |

\* for non-Euro countries the single transaction limit is 1000 Euro equivalent in local currency  
 \*\* 10.000 CHF monthly limit

## 2.5 Upgrade process

Customers can increase their top-up and spending limits by upgrading their account to status “Unlimited”. The customer must identify themselves by providing a picture of their ID document and a selfie. The entire process takes, on average, a couple of minutes and the customer is automatically upgraded to status “Unlimited”. \*

### How it works:



\* The identification process may vary depending on the local country regulations.

In Germany the upgrade process is significantly different, with the following options available for the customers:

1. Authada – the customer only needs a smartphone, the Authada app and an ID card with eID function plus the corresponding PIN. The identification is completed in just a few minutes.
2. IDnow Autoident app – the customer needs a smartphone and a valid photo ID. The identification is completed in just a few minutes.
3. Postident procedure– the customer receives a downloadable form and together with a photo ID, they present it to the nearest post office. Once the data is verified, the customer is notified by E-mail and SMS. The identification needs at least 3 working days for completion.

All copies of identity documents must meet the following criteria:

- The printed information must be clearly legible.
- Photographs must be clear, so that the person shown can be identified.
- The copy must be of an original document and in color. A copy of a copy is unacceptable.
- The edges of the copy must not cut off any security features or important information that appears on the original document.

Customers with accounts in status “**Unlimited**” cannot change their personal data anymore.

## 3. paysafecard Mastercard® card

The paysafecard Mastercard card is a reloadable prepaid card that can be used everywhere where Mastercard® is accepted. Customers that are below 18 years of age when ordering the card will receive a Youth Card. No customer credit check is required, and the card is not connected to the customer’s bank account in any way.

The paysafecard Mastercard is delivered by mail within 20 working days from the order date. Customers that are in status “**Standard**” will be required to verify their identity as part of the order process. The successful identification is a prerequisite for the card activation, upon delivery. The activation of the card automatically upgrades the customer to status “**Unlimited**”.

After the successful activation, the paysafecard Mastercard can be loaded via the paysafecard account and used immediately for cashless payments - both online and offline. The load amount and correspondent fee are deducted from the customer’s paysafecard account balance.

The paysafecard Mastercard is available in the following countries: Austria, Belgium, Cyprus, Finland, France, Greece, Ireland, Italy, Latvia, Malta, Netherlands, Poland, Portugal, Slovenia, Slovakia, Spain, Switzerland, and the UK.

### 3.1 Fees and charges

- 9,90 EUR annual fee
- 4% card loading fee
- 3% (min. 3,50 EUR) fee for ATM cash withdrawals
- 3% fee for payments made in foreign currencies

### 3.2 Card limits

| Clear limits for greater security |               |               |
|-----------------------------------|---------------|---------------|
| Limits                            | Adult card    | Youth card    |
| Maximum card balance              | 5,000.00 EUR  | 1,000.00 EUR  |
| Maximum daily top-up limit        | 1,000.00 EUR  | 1,000.00 EUR  |
| Maximum monthly top-up limit      | 5,000.00 EUR  | 2,000.00 EUR  |
| Maximum annual top-up limit       | 50,000.00 EUR | 24,000.00 EUR |
| Single transaction limit          | 1,000.00 EUR  | 1,000.00 EUR  |
| Single ATM cash withdrawal limit  | 400.00 EUR    | 400.00 EUR    |
| Daily ATM cash withdrawal limit   | 400.00 EUR    | 400.00 EUR    |
| Monthly ATM cash withdrawal limit | 1,000.00 EUR  | 1,000.00 EUR  |

### 3.3 Card designs



Classic



Gamer

### Documentation

[www.paysafecard.com](http://www.paysafecard.com)  
[www.paysafecard.com/business](http://www.paysafecard.com/business)  
[www.paysafecard.com/en/business/support/downloads](http://www.paysafecard.com/en/business/support/downloads)

If you need any other information or you have more questions please contact your Account Manager or send an email to [merchant-services@paysafe.com](mailto:merchant-services@paysafe.com)

## Annex

**For merchants who already have paysafecard integrated:** there are no changes necessary for merchants as paysafecard account is just an additional optional service for the customer.

**For new merchants, who want to integrate paysafecard:** we offer you the option to integrate paysafecard.

- **REST - based web service**

The paysafecard payment application is based on a REST API. This allows you to integrate paysafecard with incredible ease and little programming work. REST uses the standard HTTP methods (GET, POST, PUT, DELETE, etc.).

We will provide you with REST API keys to integrate into your test environment. Once integration has been successful completed, our team will perform a test payment with you. After this, you will be able to activate all countries and currencies with one API.

See more details here: [www.paysafecard.com/fileadmin/api/](http://www.paysafecard.com/fileadmin/api/)

- **Reporting tool for billings**

The Merchant Service Center (MSC) allows merchants to download real-time reports on transactions and debits. The data can be filtered by various criteria and the reports are available in chart or csv format.

To get access to MSC, please send a request to your delegated KAM or [merchant-services@paysafe.com](mailto:merchant-services@paysafe.com).

See more details on MSC here: [www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard\\_MRT\\_documentation.pdf](http://www.paysafecard.com/fileadmin/Website/Dokumente/B2B/paysafecard_MRT_documentation.pdf)