

Young Generation 18+ on the Internet

Content

Youth: Surfing without a safety belt?	2
Say yes to security: 10 tips (not just) for young users	3
Jam session: Spotify and paysafecard	4
Justice: Active against e-crime	5
Publisher and media owner	6

paysafecard is the first European prepaid payment solution for the payment of digital goods on the Internet, which anyone can use. No credit card or bank account is needed. With its core product, paysafecard, the company is now represented in over 480,000 sales outlets in 39 countries. Thousands of renowned web shops and online entertainment providers accept paysafecard as a method of payment.

Dear Readers,

With this info service, paysafecard is once again offering you interesting information, tips and finds from the digital world – also, but not only about online payments. We would be pleased if you could make use of our content for your editorial purposes, and of course we would be just as pleased if you acquire new insight from our content. Feel free to make use of all of the information in this document.

Best regards,

Your paysafecard team

Youth: Surfing without a safety belt?

In our part of the world, practically everyone has started surfing the Internet by the time they are 10 years of age. A BITKOM study revealed in 2014 that 94% of 10-11 year-old children make use of the Internet, 98% 12-13 year-olds, and 99% 14-15 year-olds and actually 100% of children aged 16 and older. Usages increases continuously from 22 minutes per day among the youngest age group to 115 minutes for those 16 and older.

Watching, listening, playing – these are generally the most important forms of use for young surfers in addition to school-related research tasks. 75% watch movies or other videos, 56% listen to music of various sorts, 55% play online games. This is followed by activities such as social media or chatting. 19% purchase goods in online shops – and this not only applies to apps. (after all, 2% of all 6-7 year-old children state that they make purchases online!)

Security issues are extremely important for young users. And it comes as no surprise that the younger the person is the fewer concerns, inhibitions and insight in potential hazards the person has. Agreement with the two following statements increases with age clearly and successively: "I pay attention to which information about myself I publish in the Internet" (increases from 32% among 10-11 year-old children to 88% among 16-18 years-olds) and "I pay attention to which information about me is visible on the Internet" (from 25% to 80%). For older children, this especially applies to account and bank data. Prepaid payment methods, such as paysafecard are attractive offers in this respective as they do not require a bank account and therefore do not make use of sensitive data.

Say yes to security: 10 tips (not just) for young users 3

1. Be stingy when giving out information. Only disclose what is really absolutely necessary. It's better to do without a service than giving out data.
2. If possible, use aliases instead of real names.
3. Never give out your cell phone number or address on the Internet or anyone unknown to you. And don't give out any data they could use to obtain further personal data, such as your address.
4. Break off the contact if you are asked for data such as account or address data and inform the authorities.
5. Protect your PC and smartphone proactively (use current software and virus scanner).
6. Read the general terms of business and data protection provision of the respective social network before setting up an account. If necessary, consult experts if you have any questions.
7. Use secure passwords to prevent identify theft.
8. Report any individuals that repeatedly make unsolicited attempts to contact you. If necessary, lodge a formal complaint with the police.
9. Children and adolescents should not reply to threatening or dubious e-mails or text messages. Parents and other trusted adults should do this.
10. Save evidence such as images, e-mails and text messages and document them (e.g. take a picture of an SMS text).

Jam session: Spotify and paysafecard

The digital music industry has encountered an enormous upswing in recent years - at an international as well as national level. The Austrian streaming market for instance has generated an income last year of a whopping 8.9 million euros, which represents an increase of 33% in comparison to 2013. paysafecard saw this boom early on and has been cooperating with Spotify, the world's leading music streaming service, since earlier this year. paysafecard is the very first provider that lets Spotify users pay their subscriptions with a prepaid card. This way, users can access more than 20 million songs via mobile phone, tablet, laptop or PC without the use of sensitive bank data.

The service is currently available in 27 European countries, as well as in Mexico, the USA, Canada, Turkey and Australia. Plans are underway to offer the payment solution in even more countries.

www.spotify.com

Justice: Active against e-crime

paysafecard is closely collaborating with police, authorities and associations in combating fraud. paysafecard's security department (Fraud Detection & Prevention) is constantly in the process of developing new technological measures for the detection of potential risks and the prevention of fraud. Day in and day out, the Internet is monitored by crypto-specialists, filtering it for concrete suspicious activities which are analysed and reported to the authorities. Consumers benefit from the latest technologies and insights, which are constantly being integrated into the paysafecard offering. The aim is to make paysafecard entirely unappealing to scammers.

Generally, the degree of threatening or criminal activity is manageable for paysafecard. The most frequent scams are those that involve scammers requesting paysafecard PINs for lottery win payouts. "Phishing calls" are another phenomenon in which kiosk staff is persuaded to disclose such information. Scammers also sometimes pretend to be calling as an employee from a public authority and request that you pay a fine with paysafecard.

paysafecard provides constant and ongoing information on how to use the online prepaid payment method: The most important measure is to treat the 16-digit PIN found on every paysafecard like cash and never pass it on to a third party. Payment outside of the Internet with PINs instead of cash, as scammers often try to persuade their victims to do, does not work with paysafecard. paysafecard can only be used to pay for digital goods at official partners. Launched in October 2013, paysafecard has been successfully running a "security campaign for simple and secure payments on the Internet" design to make consumers more aware and to also protect them. Besides the website with the latest security tips and fraud warnings, the security campaign also offers a newsletter.

www.paysafecard.com/security

About paysafecard:

paysafecard.com Wertkarten GmbH (holding of all paysafecard companies), www.paysafecard.com, is based in Vienna with subsidiaries in London, Düsseldorf, Lucerne, New York, Mexico City and Buenos Aires, among other places. The company was founded in Austria and Germany in 2000 and is a 100% subsidiary of the Skrill Group. The company is now present in 39 countries at over 480,000 sales outlets worldwide with its core product paysafecard. paysafecard is a prepaid online payment solution which anyone can use. No bank account or credit card is necessary. The paysafecard 16-digit PIN is all that's needed to complete a payment transaction. paysafecard can be used at thousands of online shops. The company has become the European market leader in prepaid payment solutions with the brands paysafecard, my paysafecard, paysafecard MasterCard® and YUNA.

paysafecard has received numerous awards over the years. These include the Paybefore Award in the categories of "Best Digital Currency", "Best Virtual or Digital Program" and "Top Digital Dollars", as well as in the newly created category "Consumer Value" in early 2015. paysafecard has also been awarded the Paybefore Award Europe in the categories of "Most Innovative Prepaid Solution" and "Consumer Champion". In 2014, The New Economy recognised paysafecard as one of the 40 most innovative companies of 2013.

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Publisher and media owner

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For reason of readability, our own texts avoid gender-specific expressions. Wherever possible, statements shall refer to both genders.