



SAFETY FIRST

Useful security tips and current consumer information
on the online payment method paysafecard

paysafecard: Paying online securely.



Udo Mueller, CEO paysafecard

Dear reader,

We are living in the age of the internet: people read the latest news online, communicate through the web via email or chat with their friends on social networks. Shopping online is also becoming more and more widespread. Ultimately, it is particularly convenient for people to shop online – whenever and wherever they want! Tens of thousands of people around the world use paysafecard to simply and securely pay for their online entertainment, without having to give their personal information such as bank account or credit card details. The paysafecard products meet the very highest security standards, which are continually developed and improved by our very own security department.

We are highly committed to actively providing our customers with the best protection. Because for paysafecard security is also of the utmost importance. In this brochure you will find the online payment method paysafecard clearly explained, we provide you with valuable security tips and give you a detailed and exciting insight into our company.

We hope you enjoy reading it!

I remain with kind regards,

A handwritten signature in black ink that reads "Udo Mueller". The signature is written in a cursive, flowing style.

paysafecard is both highly valuable and safe

paysafecard is now one of the leading pre-paid solutions for paying online. It is currently available from over 600,000 sales outlets in 46 countries around the world. Thousands of well-known online shops and merchants of online entertainments accept paysafecard as a payment method.

paysafecard is a popular payment method with well-known providers from the games, social media & communities and music, film & entertainment sectors, and many more. This includes, for example, providers such as Spotify, PlayStation®Store, PlayStation®4 Bigpoint, Gameforge, EA Games, NC Soft and Skype.



PAY ONLINE QUICKLY AND SIMPLY WITH PAYSAFECARD

It is used following three simple steps:

1. On the website <https://www.paysafecard.com/sales-outlets> find participating sales outlets (kiosks, petrol stations, shops and vending machines for prepaid credit) and purchase paysafecard. At the sales outlet, the customer receives a printout with a 16-digit PIN worth the same as the paid amount.
2. To pay online with it, the customer simply selects „paysafecard“ as the payment option in the webshop.
3. By just entering the 16-digit PIN, which can be found on every paysafecard, the payment is completed – with having to give a bank account or credit card number.

> Enjoying the advantages of paysafecard

With paysafecard you can pay online incredibly safely and simply. Financial privacy is completely safeguarded here as no credit card or account number details are required. paysafecard can also be used to make micro payments of at least 1 cent. Using paysafecard is very simple, since the principle of the PIN is already well known, e.g. for prepaid mobile phone cards. paysafecard is available for everyone within a few minutes, either by text message, online or at the corner shop. More than 600,000 sales outlets worldwide enable everyone to get uncomplicated access to a completely secure payment method.

> Paying even more simply with my paysafecard

In addition, paysafecard also offers a payment account in the form of my paysafecard, which allows customers to manage their purchased paysafecard PINs in a well organised account. This provides them with an optimal overview of their current balance and past transactions. my paysafecard customers pay online by simply entering their username and password. my paysafecard automatically combines the purchased and uploaded paysafecard PINs for every payment. This ensures the optimal use of any remaining credit. Registering for my paysafecard is free. And of course, no personal bank account or credit card details need to be given. **my PLUS** is the loyalty programme from my paysafecard: Users simply pay online with my paysafecard to collect points which can then be redeemed in the my PLUS shop for interesting rewards and exclusive offers.

> The paysafecard app for Android and iOS

In addition to the traditional PC and laptop, more and more people now own Smartphones and tablets. paysafecard also has the right solution for these: For example, the paysafecard app allows you to check the balance of a paysafecard, find sales outlets, or use my paysafecard. In addition, users receive updates about current promotions and competitions so that they can benefit even more from paysafecard. The paysafecard app is free to download for [iOS](#) and [Android](#) devices.

> Further convenient payment methods

The **prepaid credit card paysafecard MasterCard®** complement the portfolio of paysafecard with an additional safe and convenient payment method. It can be used anywhere in the world where MasterCard® is accepted. The products is also not connected to a bank account, thereby guaranteeing the absolute highest data protection possible. paysafecard MasterCard®customers draw on a credit balance credited to their cards in advance which can be viewed online at any time.

The customer chooses „**Paysafecash**“ as his payment method in the web shop, loads the generated QR/barcode onto his wallet, sends it to his mobile phone or prints it out. The customer has the QR/barcode scanned by the sales staff in the partner store and pays the open amount - done.

Security and fraud prevention

Paying safely online is currently a central and important subject and paysafecard is particularly involved in this area. And it is to this end that a specially set up department within paysafecard continually works on actively identifying and removing potential risks.

paysafecard is a particularly safe method of payment which allows users to pay for online entertainment without revealing sensitive personal information, bank details or credit card information. paysafecard provides users with complete spending control and many other advantages: For example, if a paysafecard is lost, only the amount on it is lost. Tracing it back to a bank account or credit card is simply impossible.

> paysafecard is committed far beyond legal requirements

paysafecard is one of the world's largest and most successful e-money issuers. Paysafecard enables simple and secure payment for millions of customers. In order to offer paysafecard as a payment option, online shops must meet certain criteria. Each online shop is thoroughly checked using the paysafecard acceptance criteria. paysafecard works in close cooperation with the relevant authorities and consumer protection agencies in each country toward the sustainable protection of its customers. paysafecard is issued by an e-money licence awarded by the British Financial Conduct Authority. As an e-money institution, paysafecard is subject to the banking supervisory authority, which, as part of its role, also checks compliance in regard to money laundering regulations. The verification process by paysafecard meets the

applicable legal requirements demanded of payment service providers and is in alignment with the specifications and conditions defined by the e-money license.

> Putting a stop to money laundering

All paysafecard partners must successfully pass a compliance check before completion of contracts and they are thereafter regularly inspected in regard to their compliance of these regulations. paysafecard comprehensively checks each online shop in terms of the company business, company structure and company ownership structure. Furthermore, paysafecard carefully checks if the webshop is in possession of all required licences and permits necessary to operate that business. paysafecard also has standardised verification processes and protocols. This guarantees that partners meet the high standards of paysafecard in relation to transparency and security. paysafecard checks every online shop at regular intervals according to the abovementioned criteria, even after they have been accepted as a partner.

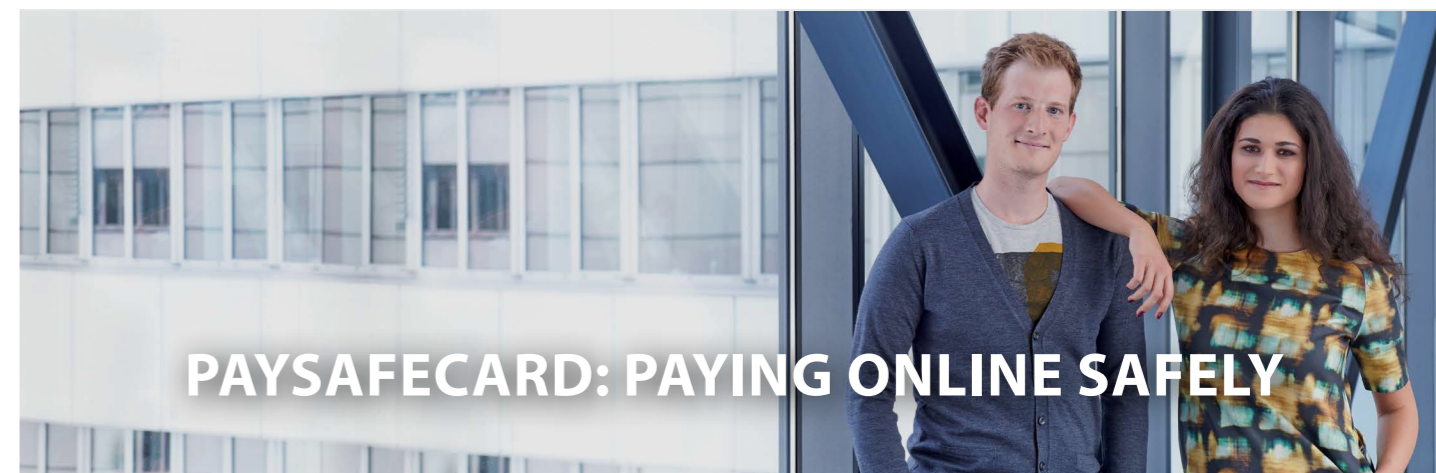
In particular, the business model of the partner is continually checked and tested. As part of exclusive collaborations, paysafecard also works with providers of prepaid credit cards which can be topped up with paysafecard. Such providers are only accepted as contractual partners once it is ensured that the identity of their customers is verified in accordance with legal regulations. Moreover, paysafecard and these partners ensure the prevention of the abuse, and in those cases where it does occur, that it is identified and pursued. This is achieved through the use of particularly strict top-up limits and continual monitoring for suspicious transactions.

> Clear guidelines for the very highest security standards

paysafecard is now available at over 600,000 sales outlets around the world. In the same way that paysafecard is as an e-money institute, these sales outlets are automatically subject to money laundering regulations. Furthermore, paysafecard has issued security guidelines and recommendations. These are used to make sales outlets aware of our security standards, thereby ensuring that even at its point of sale, paysafecard guarantees the very highest in security standards.

> Comprehensive security information

paysafecard stands for simple and secure online payments. At www.paysafecard.com/security paysafecard provides customers with comprehensive information on the dangers posed by cyber criminals and how customers can protect themselves..



Tips on paying safely with paysafecard

Paying safely is a central concern in the online world. paysafecard is among those companies particularly engaged in this subject. That's why paysafecard has put together a list of tips here for paying safely online with paysafecard.

1. Treat paysafecard like cash!

Passing on paysafecard PINs to third parties allows them access to the credit you've already paid for. So, treat your paysafecard PINs with as much care as you do cash.

2. Only buy from official distribution partners!

For this purpose, on <https://www.paysafecard.com/sales-outlets> we offer a search function to find your nearest official sales outlets. Online, you should only purchase paysafecard from PIN shops recognised by us:

> <https://www.paysafecard.com>

3. Only ever use paysafecard PINs at recognised paysafecard webshops!

You can recognise an authorised paysafecard acceptance point by the following: The payment window's internet address begins with:

> <https://customer.cc.at.paysafecard.com>

The security certificate is issued to „customer.cc.at.paysafecard.com“ You can check this by clicking on the padlock that is next to or inside your browser's address bar.

4. Keep paysafecard safe!

Never pass on paysafecard PINs by e-mail or over the phone. paysafecard will never ask you for confidential details such as a PIN by e-mail, telephone or text message.



Company paysafecard: Internet pioneer and global prepaid expert

> Founding history

With the rapid expansion of the internet in the late 1990s, online shopping gained increasing significance. However, the lack of suitable payment methods proved to be a barrier to the development of e-commerce. The founders of paysafecard presented the solution to this in the year 2000: since the introduction of the paysafecard product, they have rightly been considered pioneers in online payments. Because since then, users have been able to make online purchases easily and securely – without giving their bank account or credit card details.

> Worldwide expansion

After its start in Austria, paysafecard expanded to Germany, Europe's largest e-commerce market. Today paysafecard is active in 46 countries around the world, available at over 600,000 sales outlets and employs around 280 people. In addition to the paysafecard which was successful since its foundation, the company has launched other innovative payment solutions and become one of the leading providers of prepaid online payment solutions.

> International licences

Prepaid Services Company Ltd. is a subsidiary of paysafecard and is based in London, Great Britain. It has an e-money licence and a MasterCard licence. Under this licence, paysafecard can issue e-money and MasterCard products throughout the EU. The e-money licence is awarded by the British Financial Conduct Authority (FCA). It entails strict requirements and guidelines which are regularly checked.

> Numerous awards

paysafecard has received numerous awards over the years. These include the Paybefore Awards in the categories of „Best Digital Currency“, „Best Virtual or Digital Programme“, „Top Digital Dollars“, as well as „Consumer Value“. paysafecard further won the categories of „Most Innovative Prepaid Solution“ as well as „Consumer Champion“ at the Paybefore Europe Awards. In 2016, paysafecard was given the Pay Award for „Best Online or Mobile Commerce Solution“. In the domestic market of Austria, paysafecard also achieved top placement for the Austrian Leading Companies Award since 2014. The company took 1st place in the „internationally operating companies“ category in Vienna in 2017. In 2018 the company was ranked as 2nd place overall Austria.

Contact – We're ready to help

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