

## paysafecard: Paying online securely

Online security is an important subject for every user and for paysafecard, too. This fact sheet aims to provide transparency around the paysafecard payment method and to provide you with a detailed look into our company. Our central concern is providing our customers with the very highest in security standards. The Fraud Detection & Prevention department created by us with specialists in combating fraud continually develops our system in order to optimally protect our customers and prevent abuse of the product. Security is of the utmost importance to us. For that reason, paysafecard has put together this collection of the most important details regarding security and paying online.

### **paysafecard: internet pioneer and international prepaid expert**

paysafecard, based in Vienna and with subsidiaries in London, Düsseldorf, Lucerne, New York and Buenos Aires, among other places, was founded in 2000 and is part of the Paysafe Group plc. paysafecard is now one of the leading pre-paid solutions for paying online. With its innovative core product, paysafecard, the company is represented at over 600,000 sales outlets in nearly 50 countries worldwide.

### **paysafecard: as safe and as valuable as cash**

paysafecard is a payment method which allows customers to pay online - and just as securely, simply and quickly as with cash. Anyone can use paysafecard. Paying with paysafe card does not require entering any personal details, bank account information or credit card details. This ensures that the financial privacy sphere of customers remains completely protected at all times! The prepaid solution paysafecard works just like a prepaid card for mobile phones. Customers purchase paysafecard at a sales outlet and pay using the printed 16-digit PIN. The amount paid is then deducted from the balance of that paysafecard, which can be checked online at any time. This means that customers always have complete spending control and know how much money remains available on their paysafecard.

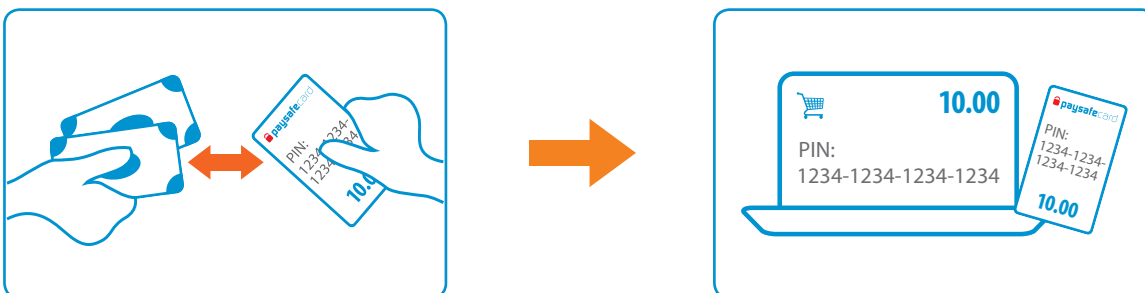
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### Using paysafecard is very simple

paysafecard is a popular payment method with well-known providers from the games, social media & communities and music, film & entertainment tries, as well as in many others.

### It is used following three simple steps:

1. Purchase paysafe card from a suitable sales outlet (kiosks, petrol stations, shops or vending machines) which can be found on the website at <https://www.paysafecard.com.sales-outlets> at the sales outlet, the customer receives a printout with a 16-digit PIN worth the same as the paid amount.
2. Click on the payment option „paysafecard“ in the relevant online shop.
3. Enter the 3-digit PIN printed on the card or printout. The payment is complete.



## Tips on paying safely with paysafecard

### 1. Treat paysafecard like cash!

paysafecard is safe and simple like cash - and just as valuable. Passing on paysafecard PINs to third parties allows them access to the credit you've already paid for. So treat paysafecard PINs with as much care as you do cash.

### 2. Only buy paysafecard from official distribution partners and online shops!

Local authorised sales outlets can be found at <https://www.paysafecard.com/sales-outlets>

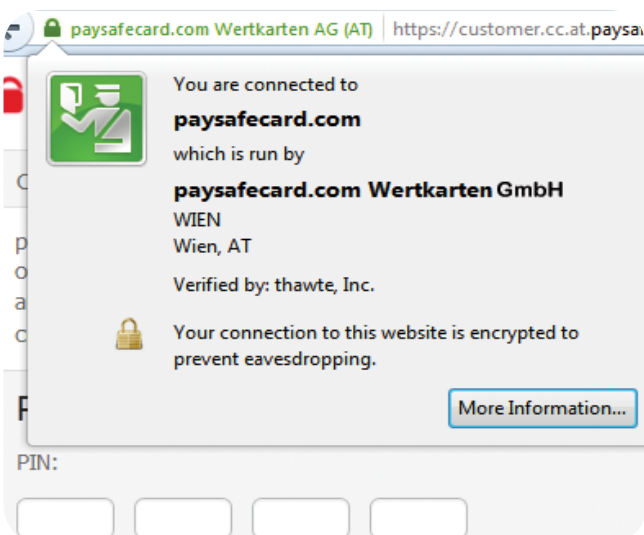
Online, you should only buy paysafecard from PIN shops authorised by us:

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

Stay away from parties pressuring you to purchase paysafecard unsolicited or exchange it.

### 3. Only ever pay with paysafecard at authorised online shops!

Only ever enter a paysafecard PIN in the payment window of a paysafecard acceptance point. You can recognise an authorised paysafecard acceptance point by the following: The payment window's internet address begins <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 user tips at a glance

1. Treat paysafecard like cash!
2. Only buy from official distribution partners!
3. Only ever use paysafecard PINs at recognised paysafecard online shops!
4. Never pass on PINs!

### 4. Keep paysafecard safe!

Never pass on paysafecard PINs by e-mail or over the phone, regardless of the reason given by someone asking or demanding you to do so. paysafecard will never ask you for confidential information such as a PIN by e-mail, text message or over the phone.

## paysafecard: paying safely online

### What paysafecard is actively doing against fraud

Paying safely is a central concern in the online world. paysafecard is among those companies particularly engaged in this subject. Working in close cooperation with the responsible authorities and consumer protection agencies, paysafecard is dedicated to protecting users and merchants against fraud. The Fraud Detection & Prevention department created by paysafecard with specialists in combating fraud is continually seeking out feasible risks and developing preventative measures on local and international levels:

- › Suspicious incidents are thoroughly analysed and reported to the authorities.
- › paysafecard employees regularly attend seminars and conventions in order to be able to utilize international experience at an early stage.
- › The PINs handed to customers by sales outlets have security tips printed on them in the language of that country.
- › Updates on scams are printed out for distribution personnel as they are detected for that region or beyond on a regular basis.
- › New distribution partners are comprehensively informed and trained at the start of the partnership.

### Putting a stop to money laundering

paysafecard is issued by an e-money licence awarded by the British Financial Conduct Authority to the British subsidiary, Prepaid Services Company Ltd. As an e-money institute, the paysafecard group is subject to the applicable EU supervisory regulations. Within this framework of regulatory supervision, compliance to money laundering regulations is also inspected. 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. Money transfers to bank accounts or other P2P transactions are not possible with paysafecard.

### Commitment beyond legal requirements

paysafecard also works with prepaid credit card providers within the scope of selected partnerships. These prepaid credit cards may 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, through the use of particularly strict top-up limits and continual monitoring for suspicious transaction, paysafecard and these partners ensure the prevention of the abuse, and in those cases where it does occur, that it is identified and pursued.

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### Guidelines for sales outlets

It is now possible to purchase paysafecard at more than 600,000 sales outlets around the world. Like paysafecard is as a e-money institute, these sales outlets are automatically subject to money laundering regulations. Furthermore, paysafecard as a company has also issued internal guidelines and recommendations to make sales outlets aware of their role in distributing the paysafecard product. These regulations ensure that even at the time of sale of paysafecard, the highest security standards available are met.

### Contact partners for questions about security

The paysafecard team is always available to answer any questions on security at [info@paysafecard.com](mailto:info@paysafecard.com).

### For media queries, please contact:

#### Public Relations & Communications Team

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