

paysafecard: Paying safely online

Online security is an important subject for every user and for paysafecard, too. Media reports on fraudulent incidents unsettle many customers. This fact sheet aims to provide transparency around the paysafecard payment method and to provide you with a detailed look into our company.

Our main concern is to provide our customers with the highest security standards. The Security- and Fraud Detection & Prevention department, created by us with specialists in combating security & fraud, continually enhances our system in order to optimally protect our customers and to 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.com Wertkarten GmbH (holding of paysafecard) is based in Vienna with subsidiaries in London, Düsseldorf, Lucerne, New York and Buenos Aires, among other places. The company was founded in 2000 and is part of the international Skrill Group. Today, paysafecard is Europe's most popular prepaid solution for purchasing online. The company is present in 40 countries at over 500,000 sales outlets with its innovative prepaid core product paysafecard.

paysafecard: as safe and as valuable as cash

The core product paysafecard is a prepaid online payment method which allows customers to pay online quickly and just as simply, safely and fast as if with cash. Anyone can use paysafecard. Paying with paysafecard doesn't require entering any personal details, bank account information or credit card details. This ensures that the financial privacy of customers remains completely protected at all times!

The prepaid solution paysafecard works like a prepaid mobile phone card. Customers purchase their 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.

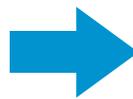
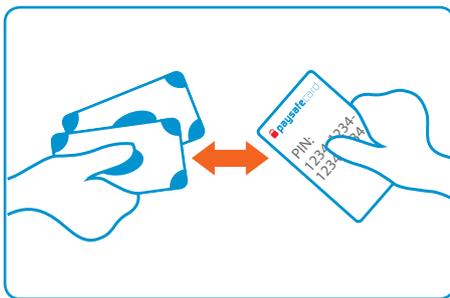
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Using paysafecard is very simple

paysafecard is a popular payment method at well-known merchants in the gaming, social media & communities, music, film and entertainment industries, as well as in many others.

It is used by following three simple steps:

1. Purchase paysafecard from a suitable sales outlet (such as a newsagent, petrol station, shop or prepaid card vending machine) which can be found on the website: <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 16-digit PIN printed on the card or printout. The payment has been completed.



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 with 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>

Only ever buy paysafecard online from PIN shops authorised by us:

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

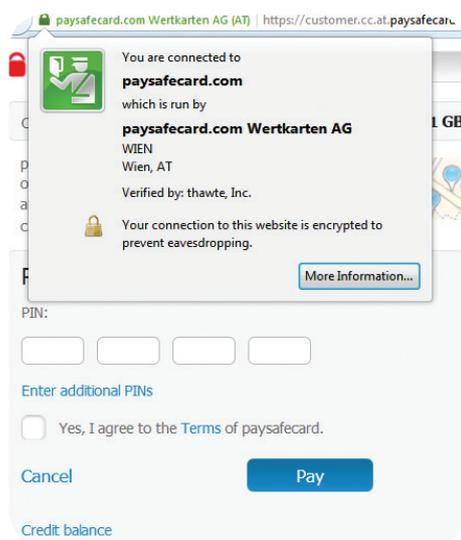
Stay away from parties pressuring you to purchase paysafecard unsolicited or to exchange it.

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 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's 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 use PINs at authorised 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 details such as a PIN by e-mail, telephone or text message.

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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, continually seeks out feasible risks and develops 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 utilise international experience at an early stage.
- › The vouchers handed to customers by sales outlets have security tips printed on them in the language of that country.
- › Updates on scams are automatically printed out for distribution personnel as they are detected for that region or beyond on a regular basis.
- › New distribution partners, such as newsagents, are comprehensively informed and trained at the start of the partnership.

Putting a stop to money laundering

paysafecard is issued through an e-money licence awarded to the British subsidiary Prepaid Services Company Ltd. by the British Financial Conduct Authority (FCA). As an e-money institute, paysafecard 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 to 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 transactions, paysafecard and these partners ensure the prevention of 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 500,000 sales outlets around the world. Like paysafecard as an 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.

For media queries, please contact:

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