

## Paysera Retailers Mobile Application

Basic concepts:

**General agreement** – the General Payment Services Agreement, applied to the Merchant.

**Paysera Application** – a mobile application for Paysera Account management, installed and used in mobile devices.

**Paysera Retailers Application** – a mobile application for collecting payments to Paysera Account by Merchants, installed and used on mobile devices.

**Merchant identifier** – QR (unique visual code) or BAR code given at a Point of sale, used for identifying the Point of sale and allowing to display information about the goods or services ordered by the Client at the Point of sale and their price with the help of a mobile device.

### The Main Terms of Use

1. Paysera Retailers Application provides a possibility for Merchants to collect payments for goods and services at Points of sale from Buyers who use Paysera Application.
2. In order to use Paysera Retailers Application, the Merchant shall download and install Paysera Retailers Application on his/ her mobile device.
3. Download and use of Paysera Retailers Application is free of charge. The Client shall make sure that Paysera Retailers Application is downloaded and installed to the mobile device only from websites indicated by Paysera.
4. When using Paysera Retailers Application all conditions of the General agreement and conditions laid down in the Supplement “Payment Processing at Points of Sale” are applied to the Merchant.
5. The Merchant (or persons authorised by him/ her) logs in to the Paysera Retailers Application using his/ her Account login name and password.
6. Using Paysera Retailers Application, the Merchant is also able to make refunds under conditions selected and indicated in the Project.
7. The Merchant assumes full responsibility for safety and authorised, appropriate use of the device of the Merchant, where Paysera Retailers Application is installed; appropriate instruction of persons authorised to accept payments for services and goods; the authority provision to such persons.
8. Payment processing for goods or services using Paysera Retailers Application can be performed in the following way:
  - 8.1. The amount for goods or services is entered to the device (a cash register or a mobile device) of the Merchant, where Paysera Retailers Application is installed, and the Merchant identifier is generated for the specific goods or services chosen by the Buyer. The Merchant provides the Merchant identifier for the Buyer to scan.

8.2. The Buyer scans the Merchant identifier provided at the Point of sale of the Merchant using Paysera Application on his/ her mobile device, sees the amount payable and confirms the payment for indicated goods or services.

8.3. The status of the payment operation is displayed in the device of the Merchant. If the operation is successful, a payment transfer is executed from the Paysera Account of the Buyer to the Paysera Account of the Merchant, and the Merchant can provide goods or services to the Buyer.