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Rules for Top-Up With Cards and the Payment Initiation Service (PIS)

Card – a Visa/Visa Electron or Mastercard payment card used to carry out transactions.

Credential-on-file Agreement – an agreement allowing a merchant to store your cardholder credentials.

Payment Initiation Service (PIS) – a payment service, wherein a payment order is initiated by your request from a payment account opened in another payment service provider's institution via Paysera.

Payment Service Provider (PSP) – the institution with which the Payer has a payment account from which they intend to execute a transfer order (e.g. banks, other credit institutions, etc.).

Stored credentials – information, including, but not limited to, a card number or payment token, that's stored by a merchant or a third party on their behalf to process future transactions for the cardholder.

Topping up a Paysera account – transferring money to your Paysera account, resulting in adding the equivalent value of electronic money to your Paysera account.

We – Paysera LT, UAB, legal entity code: 300060819, official address: Pilaitės pr. 16, Vilnius, LT-04352, email address: info@paysera.lt, phone number: +370 52071558. Electronic Money Institution Licence No. 1, issued on September 27, 2012; the issuing and supervisory body is the Bank of Lithuania; identification code 188607684, address: Žirmūnų g. 151, Vilnius, email address: pt@lb.lt, phone number: (8 5) 268 0501; data about Paysera LT, UAB is collected and stored in the Register of Legal Entities of the Republic of Lithuania.

1. Credential-on-file Agreement

By agreeing with these Rules, you enter into a Credential-on-file Agreement with us. We will use your cardholder credentials only for topping up your Paysera account. We have the right to store your cardholder credentials for the duration of the Agreement. We will not complete a transaction:

- beyond the duration expressly agreed on by you;
- if you request a change to the payment method;
- if you cancel the Credential-on-file Agreement according to the agreed cancellation policy (point 5);
- if we receive a decline.

2. How can I top up my account?

You can top up your account using one of the following payment methods:

2.1. Top-up with cards: Visa card and Mastercard card.

For top-up with cards, you can only use a card issued individually to you, with a Bank Identification Number (BIN) belonging to a payment institution registered in the European Economic Area (Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden).

For top-ups with cards, the supported currencies are EUR and GBP. The limit for one top-up is 1000.00 EUR / 880.00 GBP.

2.2. Payment Initiation Service (PIS). You can use the PIS of the providers listed on the Paysera Account top-up webpage to top up your Paysera account.

For PIS, the limit for one top-up is 100,000.00 EUR.

2.3. If you use a payment method with funds in one currency to add money to your account in another currency, your payment service provider may charge a fee.

3. Types of top-ups

3.1. Single top-up

Your payment method will be charged with the amount entered by you, which will be topped up to your Paysera account. When we receive the money, we will add the equivalent value of electronic money to your account.

3.2. Auto-recurring top-up

If you subscribe for an auto-recurring top-up, your payment method will continue to be charged for the period chosen by you until you cancel. Your payment method information will be stored and subsequently used solely for the auto-recurring top-ups in accordance with the Agreement.

In any case, we will provide you with notification of any change in the transaction amount or any other terms of the Agreement at least 2 working days before the change by a message to your email published on your profile. We will retain this information for the duration of the Agreement and provide it to you upon your written request.

4. How can I object to a top-up and receive a refund?

You can direct objections to a top-up to Paysera Client Support. You are also able to object by contacting your bank or payment provider, who can provide further information on your rights as well as applicable time limits. We will refund the full amount paid with a Credential-on-file transaction if we have not adhered to these Rules.

5. How to change/cancel recurring top-ups and terminate the Credential-on-file Agreement?

You may change or unconditionally withdraw your consent to automatic top-ups at any time by going to Settings in your Paysera account. The auto-recurring top-ups and the Credential-on-file Agreement will be terminated with immediate effect upon your request.

6. How can I edit my credentials?

You may edit your credentials by logging in to your Paysera account and going to Settings. Paysera cannot be held responsible if a payment is not successfully settled, due to expiration, insufficient funds, or other reasons lying with your payment method or payment provider.

7. Communicating with you

We will inform you by a message to the email address published on your Paysera account if:

- more than 6 months have elapsed since the last top-up;
- a trial period, introductory offer, or any promotional activity has expired;
- the Auto-recurring Top-up Agreement has been changed, including the amount of the recurring top-up, the date of the recurring top-up, or any other terms of the Agreement.

By agreeing with these Rules, you also agree with the Rules for the provision of the payment initiation and account information services and with Paysera's fees.