



Privacy Policy – Digital Card

1. Purpose

This Privacy Policy explains how Paysera Kosova SH.P.K. collects, uses and protects your personal data when you add and use your Mastercard card in a digital wallet on your mobile device.

Data processing is carried out in accordance with Law No. 06/L-082 on the Protection of Personal Data in Kosovo, as well as with the General Data Protection Regulation (EU) 2016/679 (GDPR), where applicable.

2. Categories of Personal Data

During the registration and use of the digital card, only the data necessary for the provision of the service is processed:

Identification data: name and surname, personal identification number, address, email, phone number

Card data: card number (PAN), expiration date, security elements (temporary, not stored)

Device data: device type, operating system, device identifier, IP address

Verification data: one-time codes (OTP)

Location data: only at the time of activation, for security purposes (if activated by the user)

Tokenized data: digital card number created for use on the device

Paysera does not store the full card number or its security elements after activation is complete.

3. Purpose of Processing

The data is processed for:

Identity verification and digital card activation

Enable secure payments with mobile devices

Prevent fraud and fulfill legal obligations

Implement the contractual relationship with the customer

Provide customer support

4. Legal Basis

Data processing is based on:

User consent

Fulfillment of the contract for the issuance and use of the card

Legal and regulatory obligations

Legitimate interest in ensuring the security of payments

5. Data Sharing

Your data may only be shared with:

Mastercard Payments Network – for tokenization and transaction processing

Technology service providers – for authentication and security

Regulatory authorities – when required by law

All data sharing is carried out with appropriate safeguards.

6. Data Security

Paysera Kosova SH.P.K. implements advanced security measures, including:

Encryption of data during transmission

Card tokenization to avoid exposure of the real number

Access controls and continuous monitoring of systems

7. Your Rights

You have the right to:

Request access to your personal data

Request its correction

Withdraw your consent at any time

Restrict or object to processing

File a complaint with the Information and Privacy Agency (AIP)

8. Data Storage

Data is stored only for as long as necessary for legal, contractual and security purposes. After the expiry of the relevant periods, it is deleted or anonymized, unless otherwise required by law.

9. Contact

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