Valid from: 29 April, 2026

VISA+ TERMS AND CONDITIONS

PREAMBLE

These Visa+ Terms and Conditions (hereinafter “Visa+ Terms”) constitute a supplementary agreement to the Visa Payment Card Account Terms and Conditions and govern your use of the Visa+ service.

By enrolling in Visa+, you enable the creation of a payment alias (mobile phone number or email address) that allows you to receive peer-to-peer money transfers through the Visa payment network from other Visa+ participants.

These Visa+ Terms apply exclusively to the Visa+ service and should be read in conjunction with the general Visa Payment Card Account Terms and Conditions. In case of conflict between these documents, these Visa+ Terms shall prevail with respect to the Visa+ service specifically.

1. DEFINITIONS

1.1. **“Visa+”** means the Visa payment service that enables peer-to-peer money transfers using payment aliases instead of traditional card details.

1.2. **“Visa”** means Visa Europe Limited and its affiliates operating the Visa+ service.

1.3. **“Visa Alias Directory Service”** or **“ADS”** means the Visa Alias Directory Service — a centralised directory maintained by Visa that maps Aliases to eligible Visa card accounts for the purpose of Visa+ payments.

1.4. **“Issuer”** means Finansinės paslaugos “Contis”, UAB (EMI licence No. 53, Bank of Lithuania), the issuer of your Visa card.

1.5. **“Paysera”** or **“Distributor”** means "Paysera LT", UAB, company code 300060819, electronic money institution licensed by the Bank of Lithuania, distributing the Visa card and Visa+ service to you.

1.6. **“Payment Alias”** or **“Alias”** means your mobile phone number or email address registered as Visa+ identifier for receiving Visa+ transfers.

1.7. **“Visa+ Profile”** means your registration record in the Visa Alias Directory containing your Payment Alias, shortened name, and associated payment account information.

1.8. **“Visa+ Payment”** means a person-to-person (P2P) fund transfer initiated using an Alias via the Visa+ payment rails.

1.9. **“Shortened Name”** or **“Display Name”** means the privacy-formatted version of your name displayed to senders, consisting of your first name and the first initial of your last name (e.g., “John S.”).

1.10. **“Sender”** means a person initiating a Visa+ transfer to your Payment Alias.

1.11. **“Participating Financial Institution”** means any bank, payment institution, or electronic money institution that participates in the Visa+ network.

1.12. **“Joint Controllers”** means Visa Europe Services Inc. and UAB “Paysera LT” in their capacity as joint data controllers for the Visa Alias Directory Service as defined under Regulation (EU) 2016/679 (GDPR).

1.13. **“You”** or **“User”** means the Paysera customer who enrolls in the Visa+ service.

1.14. **“We”**, **“Us”**, or **“Paysera”** means UAB “Paysera LT”.

2. SERVICE DESCRIPTION

2.1. Visa+ enables you to receive P2P payments by using a Payment Alias (mobile phone number or email address) instead of your full card number or bank account details.

2.2. These Visa+ Terms govern exclusively:

- The creation and management of your Visa+ Profile;
- The use of your Payment Alias to receive transfers; and
- The sharing of your data with the Visa Alias Directory Service and Participating Financial Institutions.

2.3. When you enroll in Visa+, your Alias is registered in the Visa Alias Directory, allowing other Visa+ users to send payments to you using your Alias.

2.4. Visa+ Payments are processed over the Visa payment network and are subject to applicable Visa scheme rules, these Visa+ Terms, and the Card Terms.

2.5. Visa+ is available for domestic and cross-border P2P transfers within the Visa+ participating network, subject to applicable limits and availability.

2.6. Visa+ does not replace or modify your existing Visa debit card. All standard card terms, fees, and conditions continue to apply as set forth in the Visa Payment Card Account Terms and Conditions.

2.7. Visa+ is available where technically supported by Visa and Participating Financial Institutions. Cross-border transfers are subject to Visa network availability and applicable regulatory frameworks.

3. ELIGIBILITY AND ENROLLMENT

3.1. To enroll in Visa+, you must:

- Hold an active Visa debit card linked to a valid payment account in good standing;

- Have completed Paysera’s customer identification procedures;
- Be at least 18 years of age;
- Have a valid mobile phone number or email address;
- Be a resident of the European Economic Area (EEA); and
- Accept these Visa+ Terms.

3.2. To activate Visa+, you must complete the enrolment process in the Paysera mobile application, which includes:

- Selecting a Visa card to link;
- Choosing a Payment Alias (mobile phone number or email address);
- Verifying the selected Payment Alias through a one-time confirmation code;
- Reviewing and confirming your Display Name;
- Consenting to data sharing with the Visa Alias Directory Service; and
- Accepting these Visa+ Terms.

3.3. You may register one Alias per Visa card account. You may change your Alias at any time through the Paysera app.

3.4. You represent and warrant that any Alias you register is under your lawful control and that you are authorised to use it for this purpose. You must not register phone numbers or email addresses belonging to third parties.

3.5. We reserve the right to verify your ownership of the Payment Alias at any time. Failure to complete verification may result in suspension or termination of your Visa+ Profile.

3.6. Each Payment Alias may be linked to only one payment account at a time within the Visa+ network. If your selected alias is already registered with another Participating Financial Institution, you will need to deactivate it there before enrolling with Paysera.

3.7. Paysera reserves the right to restrict access to Visa+ where required by applicable law, regulatory requirements, or Visa scheme rules.

4. DATA SHARING AND PRIVACY

4.1. Visa Europe Services Inc. (“Visa”) and Paysera act as Joint Controllers for the processing of your personal data in connection with the Visa Alias Directory Service. This means both entities jointly determine the purposes and means of processing your data for Visa+ functionality.

4.2. Upon enrollment and for the duration of your Visa+ Profile, the following data will be shared with the Visa Alias Directory Service:

- Your Payment Alias (mobile phone number or email address);
- Your Shortened Name (first name and first initial of last name);
- Your linked Visa card account identifier; and
- Technical data necessary for payment processing.

4.3. When a Sender initiates a transfer to your Payment Alias:

- The Sender’s Participating Financial Institution will query the Visa Alias Directory;
- Your Shortened Name and Payment Alias will be disclosed to the Sender to confirm the transfer recipient;
- Your account routing information will be transmitted to facilitate the transfer;

- No full card number or complete account number will be disclosed to the Sender.

4.4. Your data is processed for the following purposes:

- Registering and maintaining your Visa+ Profile in the Alias Directory;
- Enabling senders to identify you as the intended recipient when initiating a Visa+ Payment;
- Routing Visa+ Payments to your linked card account; and
- Preventing fraud, and ensuring payment security, and complying with legal and regulatory obligations.

4.5. The legal basis for processing your personal data is:

- Your explicit consent (Article 6(1)(a) GDPR) for sharing your data with the Visa Alias Directory and Participating Financial Institutions;
- Performance of the Visa+ service contract (Article 6(1)(b) GDPR);
- Compliance with legal obligations applicable to payment services (Article 6(1)(c) GDPR); and
- Legitimate interests in fraud prevention and payment security (Article 6(1)(f) GDPR).

4.6. Your Visa+ data is stored in the Visa Alias Directory, which operates within the European Economic Area (EEA) or under appropriate safeguards for international data transfers as required by GDPR. Visa implements technical and organizational measures to protect your data in accordance with applicable data protection laws.

4.7. Your Visa+ Profile data will be retained in the Visa Alias Directory for as long as your Visa+ Profile remains active. Upon deactivation, your data will be removed from the Directory within a reasonable period, subject to any retention obligations under applicable law.

4.8. You retain all rights under GDPR and Lithuanian Law on Legal Protection of Personal Data, including the right of access, rectification, erasure, restriction of processing, data portability, and objection. To exercise these rights, contact: privacy@paysera.com or Visa's Data Protection Officer as specified in Visa's privacy policy.

4.9. Visa may process data outside the EEA in accordance with Chapter V GDPR, relying on appropriate safeguards such as Standard Contractual Clauses or adequacy decisions.

4.10. For comprehensive information about how Visa processes your data, please refer to Visa's Privacy Policy. For Paysera's data processing practices, refer to the Paysera Privacy Policy. For any questions about the processing of your personal data in connection with Visa+, please contact: Paysera LT, UAB - Data Protection Officer, Pilaitės pr. 16, LT-04352 Vilnius, Lithuania; email: dpo@paysera.com. You also have the right to lodge a complaint with the State Data Protection Inspectorate of Lithuania (www.ada.lt) or the supervisory authority in your Member State of residence.

5. USE OF VISA+ SERVICE

5.1. Once enrolled, you may receive Visa+ transfers from any Sender who:

- Uses a Visa card or account at a Participating Financial Institution;
- Has your registered Payment Alias; and
- Initiates a transfer through Visa+ functionality.

5.2. Incoming Visa+ transfers are subject to:

- Limits imposed by the Sender's financial institution;
- Paysera account balance and transaction limits;
- Visa network transaction limits; and
- Anti-money laundering and fraud prevention controls.

5.3. Incoming Visa+ Payments will be credited to the Visa card account linked to your Alias, subject to the Card Terms and applicable Visa scheme rules.

5.4. Visa+ transfers are typically processed instantly, subject to:

- Availability of Visa network infrastructure;
- Fraud and security screening;
- Compliance with applicable payment regulations; and
- Technical limitations or maintenance periods.

Visa+ Payments are subject to the transaction limits applicable to your Visa card account as set out in the Card Terms and the Fees and Limits schedule. Additional limits may apply per Visa scheme rules.

5.5. While Visa+ aims to provide continuous service, we do not guarantee uninterrupted availability. Service may be temporarily unavailable due to:

- Scheduled maintenance;
- Technical failures or network issues;
- Regulatory requirements or directives from authorities; and
- Security incidents or fraud prevention measures.

5.6. Paysera does not currently charge fees for receiving Visa+ transfers. However, we reserve the right to introduce fees with 60 days prior notice. Any fees will be published in our Price List. Standard card transaction fees, currency conversion fees, and other charges as set out in the Fees and Limits schedule of the Card Terms may apply to Visa+ Payments.

5.7. Once a Visa+ Payment is confirmed and submitted, it cannot be reversed by the sender except in cases of unauthorised transactions as provided under Directive (EU) 2015/2366 (PSD2) and applicable Lithuanian law.

5.8. Visa+ Payments are denominated in the currency of the sender's card account. Currency conversion, if applicable, is performed in accordance with the Card Terms and Visa exchange rates.

6. YOUR RESPONSIBILITIES

6.1. You must ensure that:

- Your Payment Alias belongs to you and is under your control;
- Your name and other profile information are accurate;
- You promptly update your information (phone number and email address) if it changes; and
- You notify us immediately if you lose control of your Payment Alias (e.g., phone number ported to another person, email account compromised).

6.2. You must:

- Keep your Paysera account credentials confidential;
- Maintain security of devices used to access your Visa+ Profile;
- Notify Paysera immediately if you suspect unauthorized access;
- Not share your Paysera account access with third parties; and
- Comply with all applicable laws, including anti-money laundering regulations, when using the Visa+ service.

6.3. You should regularly review your Paysera account for incoming Visa+ transfers and report any unauthorized or suspicious transactions immediately via the Paysera app or customer support.

6.4. You must not use Visa+ for:

- Illegal activities or transactions;
- Receiving payments related to restricted or prohibited goods/services as defined in Paysera's Acceptable Use Policy;
- Money laundering, terrorist financing, or sanctions evasion;
- Any purpose that violates these Visa+ Terms or applicable law.

6.5. You are responsible for complying with all applicable tax, reporting, and regulatory obligations related to money received via Visa+. Paysera is not responsible for your tax obligations.

7. MANAGING YOUR VISA+ PROFILE, DEACTIVATION AND REVOCATION OF CONSENT

7.1. You may update certain elements of your Visa+ Profile through the Paysera mobile app, including:

- Changing your linked payment account (if you have multiple eligible accounts);
- Updating your name (subject to verification against your Paysera identification records);

To change your Payment Alias, you must deactivate your current Visa+ Profile and create a new one.

7.2. You may deactivate your Visa+ Profile at any time through the Paysera mobile app settings (Settings > Visa+ > Deactivate). Upon deactivation:

- Your Payment Alias will be removed from the Visa Alias Directory;
- You will no longer be able to receive Visa+ transfers via your Alias;
- Any pending incoming payments will be processed or returned in accordance with Visa scheme rules
- Your underlying Visa card account will not be affected.

If your consent for data sharing is withdrawn, your data will be removed from active systems subject to legal retention requirements

7.3. We may suspend or deactivate your Visa+ Profile immediately without prior notice if:

- Your Paysera account is suspended, restricted, or closed;
- We suspect fraud, unauthorized activity, or violation of these Terms;
- Required by law, court order, or regulatory authority;
- You fail verification procedures;
- Your Payment Alias becomes invalid or inaccessible; or
- We identify a security risk to you or the Visa+ network.

7.4. Deactivation does not affect the lawfulness of data processing carried out prior to the withdrawal of consent.

7.5. Following deactivation (whether by you or by Paysera):

- Pending transfers may still be processed if already initiated;
- You will not receive new Visa+ transfers;
- Your Payment Alias may be re-enrolled by you or (after sufficient time) by another user at a different institution;
- These Visa+ Terms remain applicable to any disputes or liabilities arising from transactions before deactivation.

8. LIABILITY AND DISCLAIMERS

8.1. To the maximum extent permitted by Lithuanian and EU law:

8.1.1. We are not liable for losses arising from:

- Incorrect Payment Alias provided by the Sender or your failure to verify the Display Name;
- Delays or failures of the Visa network or third-party systems;
- Your failure to maintain security of your Alias or Paysera account credentials;
- Force majeure events (natural disasters, wars, strikes, governmental actions); or
- Your violation of these Visa+ Terms.

8.1.2. Our liability for any single incident is limited to direct damages actually incurred, up to a maximum of EUR 5,000, except where:

- We have acted with gross negligence or willful misconduct;
- Liability cannot be limited under mandatory consumer protection law; or
- The loss results from our breach of payment security obligations under PSD2.

8.2. Nothing in these Visa+ Terms limits or excludes:

- Your rights under Regulation (EU) 2021/1230 (Payment Services Regulation) or Lithuanian Law on Payments;
- Your rights under the Lithuanian Law on Consumer Protection (Vartotojų teisių apsaugos įstatymas);
- Your rights under GDPR; or
- Any other rights that cannot be waived under mandatory EU or Lithuanian law.

8.3. Liability for unauthorised transactions is governed by the Card Terms and PSD2 (Directive (EU) 2015/2366), as transposed into Lithuanian law by the Law on Payments of the Republic of Lithuania

8.4. Visa+ functionality depends on Visa network infrastructure, which is operated by Visa, not Paysera. We are not responsible for:

- Visa network outages or technical failures;
- Visa’s operation of the Alias Directory Service;
- Decisions by Visa to suspend or terminate Visa+ service;
- Changes to Visa+ functionality imposed by Visa.

8.5. We are not responsible for:

- Actions or omissions of Participating Financial Institutions;
- Errors or delays caused by the Sender’s bank or payment institution; or
- Refusal by another institution to process a Visa+ transfer.

8.6. You are fully liable for:

- All Visa+ transfers received to your Payment Alias while your Visa+ Profile was active;
- Losses resulting from your breach of these Visa+ Terms;
- Losses caused by your provision of incorrect information; or
- Unauthorized use of your account resulting from your failure to maintain security.

9. DISPUTE RESOLUTION

9.1. For questions or issues regarding Visa+, service:

Paysera LT, UAB

Pilaitės pr. 16, LT-04352 Vilnius, Lithuania

https://www.paysera.com/v2/en/contacts

- Email: support@paysera.com
- Phone: +44 20 80996963
- Online: www.paysera.com
- Mobile App: Profile > Contact support

9.2. Disputes shall first be addressed through Paysera's internal complaint handling procedure. If not resolved, you may refer the matter to the Bank of Lithuania (www.lb.lt) as the competent out-of-court dispute resolution body, or to the courts of the Republic of Lithuania.

9.3. You retain the right to initiate judicial proceedings at any time:

- Before Lithuanian courts (with jurisdiction determined by applicable procedural law);
- In accordance with Regulation (EU) No 1215/2012 on jurisdiction and recognition of judgments

9.4. These Visa+ Terms are governed by and construed in accordance with the laws of the Republic of Lithuania.

9.5. These Visa+ Terms are provided in English. In case of discrepancy between language versions, the English version shall prevail.

10. AMENDMENTS AND NOTIFICATIONS

10.1. We may amend these Visa+ Terms:

- To comply with changes in law or regulatory requirements;
- To reflect changes in Visa+ functionality or Visa network rules;
- To improve clarity or correct errors - For legitimate business reasons.

10.2. We will notify you of amendments at least 60 days before their effective date via:

- Email to your registered email address;
- Notification in the Paysera mobile app; or
- Publication on the Paysera website.

10.3. If you do not accept the amended terms, you may deactivate your Visa+ Profile before the effective date without penalty. If you continue using Visa+ after the effective date, you are deemed to have accepted the amendments.

Your other Paysera services are not affected by rejection of Visa+ amendments

10.4. We will communicate with you regarding Visa+ through:

- Push notifications in the Paysera app; or
- Email to your registered email address;

You must ensure your contact information is current.

11. TERMINATION

11.1. You may terminate these Visa+ Terms at any time by deactivating your Visa+ Profile as described in Section 7.2.

11.2. We may terminate these Visa+ Terms and your Visa+ Profile:

- With 60 days' notice for any reason;
- Immediately if you breach these Visa+ Terms;
- Immediately if your Paysera account is closed;
- Immediately if required by law or regulatory directive; or
- Immediately if we cease offering Visa+ service.

11.3. Upon termination:

- Your Payment Alias is removed from the Visa Alias Directory;
- You may no longer receive Visa+ transfers;
- Data sharing with Visa ceases (subject to legal retention requirements); and
- Sections relating to liability, dispute resolution, and data retention survive termination.

11.4. If Visa discontinues the Visa+ service or if Paysera ceases to offer it, we will provide at least 60 days notice. In such a case, these Visa+ Terms will automatically terminate on the service discontinuation date.

12. GENERAL PROVISIONS

12.1. These Visa+ Terms, together with:

- Visa Payment Card Account Terms and Conditions;
- Paysera General Payment Services Agreement for Private or Business Clients; and
- Paysera Privacy Policy.

constitute the entire agreement between you and Paysera regarding the Visa+ service.

12.2. If any provision of these Visa+ Terms is found to be invalid or unenforceable, the remaining provisions remain in full force and effect. The invalid provision shall be replaced by a valid provision that most closely achieves the intended economic effect.

12.3. Our failure to enforce any provision of these Visa+ Terms does not constitute a waiver of that provision or our right to enforce it in the future.

12.4. You may not assign or transfer your rights or obligations under these Visa+ Terms. We may assign our rights and obligations to a successor entity with 60 days' notice to you.

12.5. These Visa+ Terms do not create rights for any third party, except as expressly stated (e.g., Visa's rights as Joint Controller).

12.6. Provisions regarding liability, data processing, dispute resolution, and governing law survive termination of these Visa+ Terms.

ACKNOWLEDGMENT

By enrolling in Visa+, you acknowledge that:

- You have read and understood these Visa+ Terms and Conditions;
- You accept these Terms in full;
- You consent to the sharing of your data with the Visa Alias Directory Service and Participating Financial Institutions as described;
- You understand that you may deactivate your Visa+ Profile at any time; and
- You understand your rights and obligations under these Terms.

APPENDIX A — DATA SHARING DISCLOSURE

Visa+ Data Sharing Disclosure

When you activate Visa+, the following personal data is shared with Visa Europe Limited and stored in the Visa Alias Directory Service:

DATA SHARED:

- Alias — your mobile phone number or email address
- Display Name — your first name and first initial of your last name (e.g., "John S.")
- Card Account Identifier — a reference linking your alias to your Visa card account
- Technical Routing Data — information necessary to route payments to your account

PURPOSE

Your data is used to: (1) register your Visa+ profile so others can send you payments using your alias; (2) display your name to senders for payment confirmation; (3) route incoming payments to your card account; and (4) prevent fraud and comply with legal obligations.

WHO RECEIVES YOUR DATA:

- Visa Europe Limited (and affiliated Visa entities) — as operator of the Visa Alias Directory
- Other Visa+ participating issuers and their users — limited to your Display Name, shown at the moment of payment initiation
- Paysera LT, UAB / Finansinės paslaugos "Contis", UAB — as your card distributor and issuer

JOINT CONTROLLERS

Under GDPR Article 26, Visa and your card Issuer (acting through Paysera) are Joint Controllers for the data processed in the Visa Alias Directory. You may exercise your GDPR rights (access, correction, deletion, restriction, portability, objection) by contacting either party.

YOUR RIGHTS:

- Deactivate Visa+ at any time: Settings > Visa+ > Deactivate
- Request access to or deletion of your data: dpo@paysera.com
- Lodge a complaint with the State Data Protection Inspectorate of Lithuania (www.ada.lt) or your local supervisory authority

LEGAL BASIS:

- Consent (GDPR Art. 6(1)(a)) — for alias registration and data sharing
- Contract performance (GDPR Art. 6(1)(b)) — for payment processing
- Legal obligation (GDPR Art. 6(1)(c)) — for regulatory compliance
- Legitimate interest (GDPR Art. 6(1)(f)) — for fraud prevention

See the Paysera Privacy Policy.