

PayPal Alternative Payment Methods Agreement

Last Update: September 21, 2021

These Terms are a contract between you and PayPal Pte. Ltd., a Singaporean company, and govern your use of all PayPal Services. (“PayPal”, “we” or “us”).

1. About these Terms

These Terms apply to your use of any of our **APM functionality**.

For reference:

- **APM functionality** is functionality provided by us which, if integrated into your online checkout, enables your customer to select and use any **alternative payment method (APM)** (as we may allow from time to time) to pay you; and
- **an alternative payment method (APM)** is any payment method listed in Annex 1, which we may allow anybody without an Account to send a payment to your Business Account, subject to these Terms.

These Terms are in addition to the PayPal User Agreement and its incorporated policies, including the Acceptable Use Policy and Privacy Policy which are applicable for the country where you are registered with PayPal as resident. Capitalised words which are not defined in these Terms are defined in that User Agreement. As much as possible, these Terms and the User Agreement should be interpreted as a consistent whole. Where a conflict of interpretation arises, these Terms shall override the User Agreement to the extent of the conflict.

The definition of the Services in the User Agreement, when read together with these Terms, includes our **APM functionality**.

2. APM prohibited activities

Merchants are not allowed to accept payments for goods or services:

- that are not provided on the Merchant's own account;
- that are not provided within the scope of the normal business operation of the Merchant as provided for in the Merchant Registration Form;
- that are prohibited as set out either below or within any respective specific terms of a Payment Method;
- Payment Methods are not permitted to be offered, used or otherwise made available for any of the following categories of business:
 - Illegal products and services, or products and services prohibited by applicable laws;
 - Business or organization that engages in, encourages, promotes or celebrates unlawful violence toward any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic
 - Counterfeit or unauthorized goods;
 - Drugs and narcotics;
 - Get-rich-quick schemes or pyramid schemes;
 - Human or animal bodies or organs;
 - Intellectual property or proprietary rights infringement;
 - Nazi-branded products, Nazi content and articles;
 - No-value-added websites, including websites which employ unfair, deceptive or predatory sales practices;
 - Pay-to-remove sites or defamatory publications;
 - Racist, sexist, misogynistic or otherwise abusive products and content;
 - Radioactive, toxic, flammable, corrosive or other types of hazardous materials;
- Regulated goods and services (including products and services falling under general regulations, jurisdictional and/or age-restrictions):
 - Alcohol and alcoholic beverages;
 - Archaeological findings and items;
 - CBD and hemp products;
 - Online pharmacies, prescription drugs;
 - Fireworks and related products;

- Live animals;
- Pornography and other obscene materials; sites offering sexually-related services such as prostitution, escorts, adult live chats, etc.;
- Precious metals and stones;
- Substances designed to mimic illegal drugs;
- Tobacco, e-cigarettes, e-liquid and related products;
- Weapons, ammunition and related products;
- Specialized financial or legal products or services:
 - Bail bonds;
 - Bankruptcy lawyers;
 - Binary options;
 - Credit, loans, short-term lending and other lending instruments;
 - Debt collection;
 - Law firms collecting funds for any purpose other than to pay fees owed to the firm for services provided by the firm;
 - Wealth management;
- Miscellaneous
 - Psychic or fortune-teller services;
 - Pyrotechnic devices and supplies;
 - Telemarketing;
 - Sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity that is prohibited by the terms and conditions of the respective platform

3. Accepting these Terms

You agree to these Terms by integrating our APM functionality into your online checkout/platform.

If you integrate our **APM functionality** for the Account of another person or legal entity:

- you confirm that you have the permission of that other person or legal entity to legally bind them to these Terms for and on their behalf; and
- that other person or legal entity will be legally bound by these Terms instead of you.

4. Using APM functionality

When you integrate our **APM functionality** into your online checkout, we may (but are not obliged to) allow anybody to use an **APM** to pay you.

Annex 1 of these Terms list each **APM** which we may make available to your customers from time to time and further provisions relating to your receipt of payments from customers using that **APM**. You must comply with those provisions at all times.

As the payer does not use a PayPal Account to send an **APM** payment, you may not use PayPal to proactively refund **APM** payments, unless otherwise stated in Annex 1 of these Terms.

You may not receive **APM** payments in currencies other than those stated for the given **APM** in Annex 1 of these Terms.

You may use our **APM functionality** only with a Business Account and not a Personal Account.

No additional percentage-based Cross Border Fee applies to any **APM** transaction.

5. Your liability to us

We may treat the **APM** providers and the payment processors which help us to enable you to receive **APM** payments in the same way as we treat our bank/card acquirers and/or other payment processors under the User Agreement.

APM payments are at risk of reversals by the **APM** provider unless otherwise stated in Annex 1. Your obligations and liability towards us for these reversals are the same as those you have towards us for Reversals and/or Chargebacks under the User Agreement. The **APM** provider may influence the reversal of an **APM** payment in the same way as the payer's bank may influence a Reversal and/or the payer's card company may influence a Chargeback. Seller Protection does not apply to **APM** payments.

After termination of these Terms you will continue to be liable towards us under these Terms for reversals of **APM** payments by the **APM** providers and all your outstanding obligations arising from your use of the APM functionality prior to termination.

6. Changes and termination

We may add to or remove from the list of **APMs/APM** providers in Annex 1 of these Terms at any time and without notice.

Otherwise, we may amend, delete or add to these Terms in line with the change process set out in the User Agreement. If you do not agree with any change, you may terminate these Terms.

You may terminate these Terms at any time by removing our **APM functionality** from your online checkout and following any other integration-related steps which PayPal may make available to you from time to time. This enables you stop allowing your customers to use an **APM** to pay you, but otherwise your Account remains open and the User Agreement remains in effect.

We may, at any time, for any reason and (where possible) with reasonable prior notice, terminate, cancel or suspend the Service to the extent it relates to our **APM functionality** and/or **APMs** without liability towards you.

These Terms survive any termination to the extent and for so long as we are required to: (i) deal with matters arising from your use of the APM functionality prior to termination; and/or (ii) comply with applicable laws and regulations.

Annex 1

APMs	
Apple Pay Web	
Payment Type	Apple Pay Wallet
Chargeback Risk	Yes

Payment Guarantee	Yes (as per the credit card processing guidelines)
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	Please see the list of Prohibited Goods and Services found in the Apple Pay Web terms at https://developer.apple.com/terms/apple-pay-web/
Supplemental Terms	Please see additional terms at https://developer.apple.com/terms/apple-pay-web/
Bancontact	
Payment Type	Debit Card Bancontact is a debit card Payment Method, whereby a debit card is issued by an authorised credit institution, which allows customers to directly pay for goods and services from their bank accounts.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited	None other than those prohibited goods and services set out within the User Agreement

Goods and Services	
Supplemental Terms	N/A
BLIK	
Payment Type	Real-time Bank Transfer BLIK is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	PLN 0.01 per Transaction
Transaction Maximum	PLN 10,000.00 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	You must prominently display, on your website or device as applicable, the BLIK name or Trademarks in a manner consistent with the BLIK Brand Book.
EPS	
Payment Type	Real-time Bank Transfer EPS is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. EPS is facilitated by EPS participating banks.

Chargeback Risk	No
Payment Guarantee	Yes - Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	You shall report any events that require reliance on the EPS Payment Guarantee to PayPal without delay.
Finnish (Verkkopankki)	
Payment Type	Real-time Bank Transfer Finnish Online Bank Transfer is a bank transfer Payment Method. Recipients can receive real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.65 per transaction

Transaction maximum	EUR 20,000.00 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in the Agreement: illegal gambling; prostitution; counterfeit goods; product piracy; illegal sale or distribution of tobacco products or pornography or the depiction of severe violent acts; Nordea Bank does not allow loading of wallets or prepaid products
Supplemental Terms	<p>1. You shall provide all necessary data in compliance with specifications provided by PayPal. Failure to comply with the specifications for data delivery may result in a delay, suspension or cancellation of processing of effected sales.</p> <p>2. You shall compensate PayPal for reasonable expenses incurred upon a dispute arising with regard to a Transaction should PayPal actively be involved in mediation or other similar proceedings between a Customer and You.</p> <p>3. The maximum limit of the liability is the invoiced amount of the sale (sale of products or services by You to the Customer) to which the damages directly relate to or 1000 EUR depending on which amount is lower. However, the total aggregate liability may not exceed 5000 EUR. These limitations do not apply if the damages have been caused by willful action or gross negligence.</p>
Giropay	
Payment Type	<p>Real-time Bank Transfer</p> <p>Giropay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Payment Guarantee	Yes - Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject

	further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services set out within the User Agreement: Payment instruments (cash, savings or e-money, currencies including virtual currencies such as bitcoins, as well as checks) as far as the recipient of the payment instrument can't be identified by you, except vouchers or stored value products.
Supplemental Terms	<ol style="list-style-type: none"> 1. Giropay is restricted to customers with access to an online banking compatible account held at an authorised credit institution based in Germany. PayPal does not guarantee that all German bank accounts are giropay compatible. 2. You must adhere to all terms and conditions of the giropay Rules and Regulations including the use of the giropay logo which is limited to the European region. 3. In using giropay as the payment method, you shall not request for any customers data, in particular personal data such as IBAN or names. 4. The giropay Payment Guarantee is limited to EUR10,000 per transaction. 5. You shall report any events that require reliance on the giropay Payment Guarantee to PayPal without delay. 6. The giropay Payment Guarantee expires 6 weeks after a receipt of the given transaction flagged as complete or successful, whichever is applicable unless you have reported the claim in writing before the expiry of the 6 week period.
iDEAL	

Payment Type	<p>Real-time Bank Transfer</p> <p>iDEAL is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. iDEAL is restricted to use by customers who have been issued an online bank account that is iDEAL compatible and held at a bank based in the Netherlands.</p>
Chargeback Risk	No
Payment Guarantee	Yes - Payment Guarantee means every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	<ol style="list-style-type: none"> 1. You must make the information about the complaints procedure easily available to customers on your website. 2. You are not permitted to offer the iDEAL Payment Method via e-mail link services unless you obtain the prior written permission of PayPal. An iDEAL payment link is a URL that leads to your payment page on which a customer can initiate an iDEAL transaction. 3. You must cooperate with requests for information in specific situations that require further investigation in relation to the iDEAL payment method as may be notified to PayPal or you from time to time.

	<p>4. The iDEAL Merchant Integration Guide can be accessed here: https://betaalvereniging.atlassian.net/wiki/spaces/IPD/overview; you must adhere to the terms and conditions for the use of iDEAL, including the use of the iDEAL logo, as described at www.ideal.nl/en/payee/logos-banners/.</p> <p>5. You shall report any events that require reliance on the iDEAL Payment Guarantee to PayPal without delay.</p> <p>6. Where at PayPal's sole discretion you are deemed to be high risk, PayPal reserves the right to request you to implement a Customer registration process to record at least the following data concerning the Customer:</p> <p>a) Name and e-mail address;</p> <p>b) Account number and name for the bank account number which is being used to make purchases via the iDEAL Payment Method;</p> <p>c) Additional information for verification in step 2 and the monitoring of Transactions, for example:</p> <p>i. IP address</p> <p>ii. Browser fingerprint</p> <p>iii. Mobile number</p>
--	---

Mercado Pago

Payment Type	Mercado Pago is an online payments provider that allows buyers in Brazil and Mexico to make payments using credit cards, debit cards, prepaid cards, Mercado Pago wallet balance, and other payment methods.
Chargeback Risk	Yes
Payment Guarantee	Yes - Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject

	further to these terms and the User Agreement and your compliance with them.
Refund Possibility	Yes
Transaction Minimum	MXN 0.01 per Transaction BRL 0.01 per Transaction
Transaction Maximum	MXN 1,000,000.00 per Transaction BRL 10,000,000.00 per Transaction
Specific Prohibited Goods and Services	<p>For Mexico:</p> <p>In addition to any prohibited goods or services set out within the User Agreement: goods and services prohibited under Mercado Pago Terms and Conditions, as well as the following: prescription medicines, pharmaceutical products, dietary supplements not permitted for sale, gambling of any kind, financial products and services not approved by competent financial supervision authorities, malware (<i>e.g.</i>, rogueware, viruses, etc.), funding of political parties or activities, direct marketing, postal number operations, bank drafts and postal wires, wholesale clubs, multilevel pyramid selling, timeshares, collection agencies, factoring companies, liquidators, bail bond companies, bankruptcy lawyers, financial advisors, share titles, investment trust funds, investments funds, currency exchange, payment orders from non-financial institutions, guarantee and money exchange offices, traveler's checks, travel-related services and cruise lines (excluding travel agencies), coin collections, stamps, coin shops, philately, Airtran Airways, Airtran Air, check cashing, automatic payments and subscriptions, employment agencies, and cash advance or credits.</p> <p>For Brazil:</p>

	<p>In addition to any prohibited goods or services set out within the User Agreement: services are prohibited.</p> <p>Some goods are prohibited by Mercado Pago under its Terms and Conditions. For a full list of the prohibited goods and services, please visit: https://www.mercadopago.com.br/ajuda/3264</p>
Supplemental Terms	<p>For Mexico: Mercado Pago payment services will be subject to Mercado Pago Terms and Conditions for Mexico.</p> <p>For Brazil: Mercado Pago payment services will be subject to Mercado Pago Terms and Conditions for Brazil.</p> <p>For Brazil and Mexico:</p> <p>You are not permitted to use Mercado Pago’s brand, logo, commercial name, and additional intellectual property rights other than to list Mercado Pago as a payment method. If you attempt to use Mercado Pago’s intellectual property rights in an unauthorised manner, we reserve the right to revoke our services.</p> <p>Mercado Pago is not liable for any additional charges due to your failure to submit correct bank details.</p> <p>The user cannot resell payment management services to third parties.</p>
Multibanco	
Payment Type	Real-time Bank Transfer

	Multibanco is a Payment Method restricted to customers in Portugal offering two alternatives for payments: One alternative is a bank transfer via the customer's online banking portal, the other alternative is cash payment at the ATM s of various Portuguese bank branches.
Chargeback Risk	No
Payment Guarantee	No
Refund Possibility	N/A
Transaction Minimum	N/A
Transaction Maximum	EUR 99,999.99 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	N/A
MyBank	
Payment Type	Real-time Bank Transfer MyBank is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes

Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	For the avoidance of doubt and in addition to any prohibited goods or services set out within the User Agreement: Activities which could be punishable as endangerment of minors, paedophilia, pornography, for infringement of works protected by intellectual property rights and means of payment, the non-compliance with the protection of personal data, with systems automated data processing, acts of money laundering, non-compliance relating to gambling and betting, horse racing, lotteries and provisions relating to conditions of exercise of regulated professions.
Supplemental Terms	You are not permitted to use My Bank Logo and additional intellectual property rights other than as permitted for these alternative payment methods services. For any further use please comply with MyBank Style Guide for Businesses found at the following website https://www.mybank.eu/mybank/mybank-style-guidelines-for-merchant-websites/ . If you attempt to use the MyBank Logo in an unauthorised manner, in a manner that is not intended or allowed, or in significant contravention of these requirements, we reserve the right to revoke our services.
PayU	
Payment Type	Real-time Bank Transfer PayU is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes

Transaction minimum	PLN 0.01/Tx; CZK 0.01/Tx
Transaction maximum	N/A
Specific Prohibited Goods and Services	<p>In addition to those prohibited goods and services listed in the Agreement: Prescription medicines, pharmaceutical products and dietary supplements not permitted for sale; drugs, intoxicants, including designer drugs, as well as equipment and technology used for their farming, production, trade, etc.; gambling without legal authority; weapons, ammunition and gas launchers; online services with pornographic content, e.g. chat rooms, video cameras, VOD movies; financial products and services if offered as part of an activity not supervised by competent financial supervision authorities; malware, e.g. rogueware, viruses, etc.; political parties and related websites used to support them or collect funds for political activities; crowdfunding; intermediaries accepting payments on behalf of many recipients without legal authority or not meeting the requirements of card associations/intermediate bodies</p>
Supplemental Terms	<ol style="list-style-type: none"> 1. You shall ensure that the Customer is informed in clearly recognizable and easily accessible form that transactions made via the PayU Payment Method are irrevocable. 2. PayPal and PayU are not liable for any additional charges due to incorrect bank details if you have not ensured that only correct bank details are submitted. 3. Merchants using the PayU Payment Method are liable for all unauthorised or fraudulent Transactions made with the Payment Method. 4. You shall ensure that:

	<p>a) any Customer identification and/or authenticating data that could be used to place orders shall not be stored electronically or written down in another form;</p> <p>b) during the input of Customer identification and/or authenticating data that could be used to place orders, third parties are prevented from obtaining such data.</p> <p>Disclosure of Customer identification and/or authenticating data to third parties is strictly prohibited.</p>
POLi	
Payment Type	<p>Real-time Bank Transfer</p> <p>POLi is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. POLi is restricted to customers holding accounts with banking institutions in Australia and New Zealand. PayPal does not guarantee that all New Zealand or Australian bank accounts are POLi compatible.</p>
Chargeback Risk	No
Payment Guarantee	No
Refund Possibility	No
Transaction Minimum	AUD/NZD 1.00 per Transaction
Transaction Maximum	AUD/NZD 10,000.00 per Transaction
Specific Prohibited Goods and Services	In addition to any prohibited goods or services set out within the User Agreement: gambling.
Supplemental Terms	N/A

Przelewy24 (P24)	
Payment Type	Real-time Bank Transfer Przelewy24 is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	PLN 0.05 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	<p>Every transaction is associated with a unique transaction number and other details (the “Transaction Details“) in order to facilitate enquiries or potential complaints. You shall save the Transaction Details in a secure manner. Any complaints pertaining to incorrectly executed transactions shall be submitted directly to PayPal who will thereafter forward the matter to Przelewy24 Payment Scheme for investigation. In relation to such complaints, you must provide the following details:</p> <ul style="list-style-type: none"> a) E-mail address; b) Transaction number; c) Transaction amount;

	<p>d) Full name of the holder of the originating bank account from which the Transaction amount was to be transferred;</p> <p>e) Name of the bank that holds the account from which the transaction amount was to be transferred or to which the transaction was transferred to as applicable;</p> <p>f) Transaction date; and</p> <p>g) In the case of payment from a card: the name of the card;</p> <p>h) In the case of an SMS payment: the Customer's mobile telephone number.</p> <p>4. Notwithstanding the foregoing, any complaints pertaining to transactions made 90 or more days prior to such complaint may be refused for review by the Przelewy24 Payment Scheme.</p>
--	---

Safetypay	
Payment Type	<p>Real-time Bank Transfer</p> <p>Safetypay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Payment Guarantee	Yes
Refund possibility	Yes
Transaction minimum	N/A

Transaction maximum	15000 EUR
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed above, You shall not use Safetypay to accept payment for, make payment to, or, directly or indirectly, facilitate: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities.
Supplemental Terms	N/A
Satispay	
Payment Type	Wallet Satispay provides a bank account enabled mobile payment platform.
Chargeback Risk	No
Payment Guarantee	Yes
Refund possibility	Yes

Transaction minimum	EUR 0.01
Transaction maximum	N/A
Specific Prohibited Goods and Services	<p>In addition to those prohibited goods and services listed above, You shall not use Satispay to accept payment for, make payment to, or, directly or indirectly, facilitate:</p> <ul style="list-style-type: none"> a) Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes; b) Money Orders - Wire Transfer; c) Pawn shops; d) Outbound telemarketing; e) Inbound telemarketing; f) Ticket Agencies (Radio, television and other direct Marketers not elsewhere classified); g) Financial institutions — manual cash disbursements; h) Financial institutions — automated cash disbursements; i) Loan Payments, Institution; j) Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travelers' checks; k) Dealers—Securities, Mutual Funds, Stocks, Commodities, Bonds; l) Timeshares; m) Dating and escort services;

	<p>n) Buying and shopping services and clubs;</p> <p>o) Consumer credit reporting agencies;</p> <p>p) Employment agencies and temporary help services;</p> <p>q) Betting (including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers).</p>
Supplemental Terms	<p>Merchants acknowledge and agree, that personal data will be transferred to Satispay for processing of transactions. Such personal data will be processed by Satispay in accordance with its privacy notice, which can be found at: https://static-www-satispay-com.s3.amazonaws.com/privacy/Payment-Scheme/Satispay-Payment-Scheme_Privacy-en.pdf</p>
SOFORT	
Payment Type	<p>Real-time Bank Transfer</p> <p>SOFORT Banking/SOFORT Überweisung is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement

Supplemental Terms	N/A
Trustly	
Payment Type	Real-time bank transfer
Chargeback Risk	No (once the money is settled in the Merchant account)
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.01 per transaction. (Subject to conditions imposed by Customer's bank)
Transaction maximum	Subject to conditions imposed by Customer's bank
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in the Agreement: Bitcoin
Supplemental Terms	<p>(1) You shall ensure that Trustly's logotype(s) and trademark(s) are exposed and presented in an appealing and appropriate manner, and in accordance with the applicable service presentation requirements as set out at: https://trustly.com/en/developer/documents.</p> <p>(2) You acknowledge and agree that: (a) The Trustly service is dependent on the functionality of third-party systems, primarily banks, and Trustly does not guarantee the functionality of its service in the event of any failure, malfunction, or adjustment within, or associated with, such third-party systems; (b) Transaction speeds may be adversely impacted at those times when transaction volumes spike or peak significantly, or during the planned maintenance of the Trustly service; and (c) PayPal and Trustly are not liable for any loss or damage due to any degradation of the functionality of third-party systems as described in sub-section (a)</p>

	herein, or during significant peaks of transaction volumes or the planned maintenance of the Trustly service as described in subsection (b) herein.
Trustpay	
Payment Type	Real-time Bank Transfer Trustpay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund Possibility	N/A
Transaction Minimum	EUR 0.01 per transaction
Transaction Maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services set out within the User Agreement: Weapons or related items (e.g., guns, gun parts, ammunition, knives), financial products resembling a Ponzi scheme, illegal drugs and drug paraphernalia, online antiques traders and sellers of historical replicas.
Supplemental Terms	<ol style="list-style-type: none"> 1. You will allow PayPal to access your website through manual observation, automated “spidering”, or other automated search techniques in order to confirm the accuracy of content. However, PayPal is not obligated to monitor the accuracy of your website. 2. Your standard Merchant agreement must contain provisions for termination of the contract, with immediate effect, in the event a Merchant does not deliver the goods or services purchased, rejects complaints about goods or services without justification, or refuses to enable the return of goods without justification.

3. The TrustPay Service may be terminated without reason with a notice period of three (3) weeks.
4. You shall at all times cooperate with PayPal to investigate any suspected illegal, fraudulent, or improper activity by any person accessing the TrustPay Service.
5. You must clearly disclose on your website:
 - a. your merchant identification data;
 - b. full specification of the offered goods and/ or services, including their price and the clearing currency;
 - c. description of the complaint procedure/ and return of goods or services, including information on consumer rights;
 - d. method of refunding (returning) payments received from the Merchant's Customers;
 - e. customer service contact information;
 - f. export restrictions, if any, imposed on the offered goods; and
 - g. method of delivery of the goods/services provided
6. You warrant that neither you, nor your directors nor your beneficial owners are subject to the consolidated list of persons, groups, and entities subject to EU financial sanctions as published by the European Commission and the European External Action Service.
7. TrustPay shall be entitled to not to credit or transfer funds to PayPal for your benefit, if: (1) the data about the payer is not clear, comprehensible, and specific enough,; or if (2) the Transaction contradicts applicable law, or if (3) there is a reasonable suspicion that the relevant Transaction is associated with money laundering, terrorism financing, or other criminal activity.