

PayPal Alternative Payment Methods Agreement

Last updated on 29 September 2025

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 or if you send a detailed payment request, 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 or Annex 2, 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 or by sending a detailed payment request.

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.

Your use of the **APM functionality** is subject to the fees set forth on the PayPal Merchant Fees Page, incorporated herein. Additionally, where available in your region, a separate transaction fee and cross-border fee may apply to the **APM functionality** described at Annex 2.

4. Using APM functionality

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

Annex 1 and Annex 2 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 or Annex 2 of these Terms.

You may not receive **APM** payments in currencies other than those stated for the given **APM** in Annex 1 or Annex 2 of these Terms.

You may use our **APM functionality** only with a Business Account and not a Personal Account, except for your use of a Personal Account to send a detailed payment request for goods and services.

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 or Annex 2. Your obligations and liability towards us for these reversals are the same as those you have towards us for Reversals (e.g. Missing Funds) 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.

We may revise the fees connected with the **APM functionality** described at Annex 2 at any time upon 60 days' prior notice to you.

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, or if applicable, by ceasing use of PayPal's detailed payment request service. 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	
AliPay	
Payment Type	Wallet Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	RMB 50,000 per day
Specific Prohibited Goods and Services	See Supplemental Terms
Supplemental Terms	You will ensure that Alipay Services will not be used for: a. Illegal political audio-visual products and publications, illegal reactionary cards and program channels, state secret documentations and information, other reactionary articles and speeches. b. Gambling tools, private lottery, gambling services, lottery tickets, pyramid selling, gold futures, lucky draw, high-risk services. c. Drug-taking tools, ammunitions and weapons/firearms and accessories, controlled instruments, crime articles, fireworks and firecrackers, poisonous articles and hazardous chemicals, adult drugs (e.g., aphrodisiacs).

	<p>d. Credit speculation services (including speculation of Taobao credit rating), credit card cashing services, crowd funding websites, counterfeit currency, bank account Transaction (bank cards), stock, fund, insurance, insurance platform, periodical investment in gold, bank financial products, cashback services, single-purpose prepaid cards, securities, illegal fund-raising, foreign exchange services, virtual currency in foreign accounts, receipts (invoices), Bitcoin, Litecoin, YBcoin and other virtual currency, Transactions, MCard etc., Auction, Pawn, Payment institutions, circulating RMB, foreign currencies.</p> <p>e. Fetal gender diagnosis, Human organs, Surrogacy services, examination services, medical devices, contact lenses.</p> <p>f. Hacking-related, malware, other software services which jeopardize Alibaba and the subsidiaries of Alibaba, video chatting services, religious websites, online cemetery and worshipping and other services, computer privacy information monitoring, satellite antenna etc., spying instruments, other personal privacy-harming articles or services, ID card information and other information which infringe other's privacy, certificate issuing and stamp carving.</p> <p>g. Foreign-related matchmaking services, items and services in violation of relevant state regulations, poor quality (fake) food, tobacco, crude oil, charities, smuggled articles, special provisions for specific periods of time (e.g. the Olympic Games), cultural relics, luxury goods, auto sales and rental services.</p>
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Apple Pay Web	
Payment Type	Apple Pay Wallet
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	As per the card network rules
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	Please see the Apple Pay Platform Web Merchant Terms and Conditions at https://developer.apple.com/terms/apple-pay-web/ for any specific prohibited goods and services.

Supplemental Terms	Please see additional terms applicable to accepting Apple Pay Web 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
Reversals/Missing Funds 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
Bancomat Pay	
Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	€1.00 per transaction
Transaction Maximum	No limit, depending on issuing bank agreement on the max limit amount with the customer/p>
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. Bancomat Pay is limited to customers in Italy, the Vatican State and San Marino. 2. You shall ensure that Bancomat Pay's trademark is displayed and used only in accordance with the applicable requirements set out in the Bancomat Pay Regulation for the Use of Trademarks: https://bancomat.it/it/bancomat/brandbook-guidelines 3. You shall provide the Customer before confirming the

	<p>payment with:</p> <ul style="list-style-type: none"> i) the precise description of the service or the goods purchased; ii) the total amount of the payment; iii) a receipt (paper or electronic) bearing the details of the payment.
BLIK	
Payment Type	<p>Real-time Bank Transfer</p> <p>BLIK is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Reversals/Missing Funds 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	<p>Real-time Bank Transfer</p> <p>EPS is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. EPS is facilitated by EPS participating banks.</p>
Chargeback Risk	No
Reversals/Missing Funds 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
Reversals/Missing Funds 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>
Google Pay	
Payment Type	Google Pay Wallet
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	As per the card network rules
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A

Specific Prohibited Goods and Services	Please see the Google Pay API Terms of Service at https://payments.developers.google.com/terms/sellertos and the Google APIs Terms of Service at https://developers.google.com/terms/ for any specific prohibited goods and services
Supplemental Terms	Please see additional terms applicable to accepting Google Pay at https://payments.developers.google.com/terms/sellertos and https://developers.google.com/terms/
iDEAL	
Payment Type	Real-time Bank Transfer 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.
Chargeback Risk	No
Reversals/Missing Funds 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. 4. The iDEAL Merchant Integration Guide can be accessed

	<p>here: https://www.ideal.nl/en/businesses/offer-ideal/; you must adhere to the terms and conditions for the use of iDEAL, including the use of the iDEAL logo, as described at https://ideal.nl/en/consumer-terms-and-conditions-ideal-in3.</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>
MB Way	
Payment Type	<p>Wallet</p> <p>MB Way is a Payment Method restricted to customers in Portugal. MB Way is made available by the association of a card with one or more aliases (mobile phone number, e-mail address, or others that may be deemed appropriate by PayPal).</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	N/A
Transaction Maximum	Depends on the bank and user limit
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	N/A
Multibanco	
Payment Type	<p>Real-time Bank Transfer</p> <p>Multibanco is a Payment Method restricted to customers in Portugal offering two alternatives for payments: One alternative</p>

	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
Reversals/Missing Funds 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
Reversals/Missing Funds Risk	Yes
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
Reversals/Missing Funds 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	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
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: <ol style="list-style-type: none"> 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; b) during the input of Customer identification and/or

	<p>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>
Przelewy24 (P24)	
Payment Type	<p>Real-time Bank Transfer</p> <p>Przelewy24 is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Reversals/Missing Funds 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; d) Full name of the holder of the originating bank account from which the Transaction amount was to be transferred; 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; f) Transaction date; and g) In the case of payment from a card: the name of the card; h) In the case of an SMS payment: the Customer's mobile telephone number. <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	Real-time Bank Transfer Safetypay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Reversals/Missing Funds 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
Reversals/Missing Funds 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; n) Buying and shopping services and clubs; o) Consumer credit reporting agencies; p) Employment agencies and temporary help services; q) Betting (including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers).
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>
Swish	
Payment Type	<p>Real-time bank transfer</p> <p>Swish is a payment app that allows consumers to pay online. Consumers can join using their mobile number and connect their bank account for payments.</p>
Chargeback Risk	No

Reversals/ Missing Funds Risk	No
Payment Guarantee	Yes
Transaction minimum	SEK 0.01
Refund possibility	Yes
Transaction maximum	SEK 999,999,999,999.99
Specific Prohibited Goods and Services	In addition to those prohibited goods and services set out within the User Agreement, the following are restricted with regards to Swish transactions: goods and services related to narcotics, child pornography, weapons, and illegal gambling activities; goods and services that discriminate on an ethnic, religious or racial basis; any goods and services related to unethical business; any goods and services that may otherwise negatively impact the Swish brand.
Supplemental Terms	<ol style="list-style-type: none"> 1. You and your customer should be based in one of the permitted countries set out here: https://docs.banking-services.lunar.app/countrylist 2. The following brand rules apply to Swish transactions: https://www.swish.nu/marketing-toolbox/general-guidelines 3. You must display the Swish logo on your website and/or app according to the Swish Manuals. 4. For a transaction to be validly executed under these terms, your name should be shown to the end consumer during payment. The end consumer's name and mobile number should also be informed to you. Additionally, your website must include: <ol style="list-style-type: none"> a. Contact information (phone number and/or email address) b. Description of goods/services, including prices, taxes, and fees c. Applicable warranties d. Return and complaint procedures e. Delivery times and logistics f. Payment terms 5. In addition to the above requirements, the end consumer must be able to identify the following: <ol style="list-style-type: none"> a. Description and price of the ordered goods/services b. Total price, including taxes, duties, shipping, and other fees c. Confirmation that payment is made via Swish e-Commerce

	<p>in SEK (Swedish Krona)</p> <p>d. Expected delivery date</p> <p>e. Delivery terms, including return costs and complaint procedures</p> <p>f. Recipient's name for the goods or services</p> <p>g. The relevant procedures for refunds.</p> <p>6. The end consumer must be able to identify the relevant rules to initiate a refund, and you must comply with the relevant consumer protection regulations.</p> <p>7. You must comply with marketing promises and adhere to applicable laws and regulations regarding contract law, consumer protection, and distance selling.</p> <p>8. You must cooperate with PayPal in order to prevent and investigate suspected criminal activities involving Swish.</p> <p>9. You shall not be involved in unsolicited distance selling activities, like cold calling.</p>
Trustly	
Payment Type	Real-time bank transfer
Chargeback Risk	No (once the money is settled in the Merchant account)
Reversals/Missing Funds Risk	Yes
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</p>

	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) herein, or during significant peaks of transaction volumes or the planned maintenance of the Trustly service as described in sub-section (b) herein.
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Annex 2

Klarna Terms and Conditions

The following terms and conditions (“Agreement”) apply to the use of Klarna services for Merchants and are a part of the PayPal terms of use by reference.

1. Klarna Services

Klarna is a product made available to PayPal merchants bound by the PayPal User Agreement (“**Merchants**”) who want to offer their buyers (“**Customer**”), the ability to pay for goods and services online via Klarna (the “**Service**” or “**Services**”). For this purpose, PayPal offers a product in cooperation with Klarna (“**Klarna**”) on the PayPal platform.

Provided that a Customer uses the Services in connection with a purchase in the Merchant’s store, PayPal submits on behalf of Merchant a transaction request to Klarna for approval . Klarna will then perform an assessment of the transaction and the Customer, e.g. in relation to the Customer’s creditworthiness. If the assessment of the transaction is acceptable to Klarna, Klarna agrees to allow the Customer to pay for its purchases via the Services.

An authorization for the respective amount is then made. Klarna will manage the collection of each Claim assigned to it.

Klarna will control, in its sole discretion, all decisions concerning Customer transaction approvals and underwriting of Customer’s use of the Services, including decisions on applicable credit limits for Customers and the Service offering to Customers. Klarna unconditionally reserves the right not to provide the Services with regards to a particular Merchant.

Where the Customer makes a purchase of goods or services from the Merchant and uses the Services to pay for the purchase, Klarna has the sole right to receive payment from the Customer in relation to that purchase. The right to collect payment following a purchase paid with Klarna by a Customer is hereinafter referred to as a “Claim”. Said Claim originates from the Merchant’s exclusive right to receive payment from Customers and may thereafter include additional credit features added by Klarna in relation to the respective Customer. PayPal will credit the purchase price for the Claims to the Merchant’s PayPal Account as further outlined below, regardless of any payment by the Customer.

Please see the Prohibited or Restricted Merchant Policy as updated and amended from time to time at https://cdn.klarna.com/1.0/shared/content/policy/ethic/en_gb/merchant.pdf for any specific prohibited or restricted goods and services.

The Klarna Merchant Integration Guidelines as updated or amended from time to time can be accessed here: <https://developer.paypal.com/limited-release/apm/klarna>

2. Requirements for the use of Klarna services

The Merchant shall adhere to the following requirements in relation to the Services:

- a. It is understood and agreed that any marketing activity conducted in respect of the Services shall be limited to the use of the Services for the purposes of purchasing the products or services of the Merchant. When marketing and using the Services, the Merchant warrants that it will observe and comply with all applicable laws and regulations and other provisions and guidelines issued by any public authority. In relation to any marketing activities that may not reasonable be considered as part of the aforementioned standard usage, the Merchant accepts that it needs prior approval from Klarna.
- b. The Merchant acknowledges and agrees that it is the Merchant's sole responsibility to ensure that all laws and regulations relating to VAT, GST or any equivalent value added sales tax are complied with and that, if specific information has to be provided by the Merchant to Customers under local applicable laws, or if a Customer requests certain information to be provided by the Merchant (e.g. specific sales tax or other tax information), it is the Merchant's responsibility to provide a document containing such information. Such aforementioned documents shall not contain any bank details of the Merchant. Should the content of the document sent out by the Merchant lead to an increased number of complaints (e.g. due to Customers paying to the Merchant's bank account or using incorrect reference numbers), the Merchant will, in cooperation with Klarna, adjust the content of such documentation to mitigate such problems.
- c. The Merchant shall not (i) impose any fees or penalties on the Customer on the basis that the purchase is made through the Services, or (ii) act in a discriminatory manner towards Klarna in any other way.
- d. The Merchant represents and warrants that it will comply with all applicable laws and regulations (including without limitation, laws and regulations related to Merchant's provision of its goods and services and marketing laws). The Merchant undertakes to comply with Klarna's reasonable instructions to enable it to comply with applicable laws and regulations related to the Services.
- e. **SETTLEMENT**
 - i. Klarna has no responsibility with regards to settlement to the Merchant following settlement by Klarna to PayPal. Klarna will initiate payout for any assigned Claims to PayPal after deduction of any amounts owed to Klarna by PayPal , including but not limited to repayments for Claims reversed by Klarna. PayPal will then settle to Merchant in accordance with the terms of this Agreement.
 - ii. If payment has been made by the Customer directly to the Merchant, the Merchant must within a reasonable timeframe refund such payment through PayPal, or in another way clearly communicate this to PayPal, and inform the Customer to pay directly to Klarna.

f. INTELLECTUAL PROPERTY

Klarna retains all ownership and intellectual property rights to anything developed by

Klarna and provided to or accessed by the Merchant under the Agreement. The Merchant specifically undertakes never to use any sign, button or trademark that could be considered confusingly similar to a Klarna trademark.

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