

Openbucks

Digital wallet



Openbucks is a cash-based payment method, part of the Paysafe ecosystem, that lets US consumers pay online without a credit card or bank account. Consumers redeem a gift card from CVS Pharmacy, Dollar General, or Obucks, Paysafe's own digital brand, at checkout. Payments are validated and redeemed in real time, with no chargebacks.

Specifications

Coverage

Consumer	United States
Merchant	Global

Currencies

Consumer	USD
Processing	USD
Settlement	USD

Transactions

Minimum	USD 1.00
Maximum	USD 100,000,000
Timeout	1 hour

Features

- ☐ Recurring payments
- ☐ One-click payments
- ☐ In-store/POS
- ☐ Refunds
- ☐ Partial refunds
- ☐ Multiple partial refunds
- ☐ Payment assurance
- ☒ Chargeback risk

Why Openbucks?



Reaches US consumers who cannot or will not pay by credit card online



Uses trusted, familiar retail brands without any new card to distribute



Real-time redemption with zero chargeback risk

How it works?

1

Merchant



The consumer buys or loads a participating gift card, in store at CVS Pharmacy or Dollar General, or online through Obucks.

2

Merchant



At checkout, the consumer selects Cash/Gift Cards as their payment method.

3

Merchant



The consumer selects their specific card from the list.

4

Merchant



The consumer enters their card details and submits the payment.

5

Merchant



The payment is validated and redeemed in real time, with no chargebacks.