

## Wallet

In 2012, Paysera became the first licensed e-money institution (EMI) in Lithuania. The company has been operating as a payments processor since 2004. The Paysera e-wallet offers consumers the ability to pay and transfer money with just a few taps. It gives an up-to-date balance and instant notifications when funds are sent or received. Consumers can also make payments by simply entering their login credentials or scanning a QR code.

## Specifications

### Coverage

Consumer	Estonia, Lithuania, Latvia
Merchant	Global

### Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

### Transactions

Minimum	EUR 0.01
Timeout	1 hour

### Features

- Recurring payments
- One-click payments
- Refunds
- Partial refunds
- Multiple partial refunds
- Payment assurance
- Chargeback risk

## Why Paysera?



It's accepted across the EEA, making it an ideal addition to the payment options of cross-border merchants.



Consumers across all age groups are embracing QR code payments. Spending using QR codes will increase by 25% between 2023 and 2025 (Juniper Research).



Users of the e-wallet can also create a separate account for saving, free of charge. They can even set savings goals and deadlines and make automated payments from their wallet to their savings – factors contributing to regular consumer usage.

## How it works?

