# **Paysera**

### 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 Glob

#### **Transactions**

Minimum EUR 0.01
Timeout 1 hour

#### Currencies

Consumer EUR
Processing EUR
Settlement EUR

#### **Features**

Recurring payments

(X) One-click payments

(X) Refunds

(X) Partial refunds

Multiple partial refunds

Payment assurance

X) 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?





At online checkout, the consumer chooses Paysera as their preferred payment method 2





The consumer is redirected to a payment page where they can log in to Paysera directly or scan a QR code to continue in app

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Payment method



The consumer logs in to confirm the transaction or confirms payment in the Paysera app 丩

Merchant



Payment is confirmed

