# *VISA* PREPAID CARDS

## MANAGE YOUR VISA PREPAID CARD WITH OWNR WALLET!

VISA prepaid card allows one to pay in the online and offline stores while topping up the balance with cryptocurrency. You will be able to manage your card and replenish the balance with crypto in your OWNR account: in the mobile app, desktop app or web version.

sales@ownrwallet.com
card.ownrwallet.com

| Fees | | |
| --- | --- | --- |
| Payment card issuance and delivery* (Contactless, chip and PIN) | One-time payment | EUR 30.00 |
| Virtual card issuance | One-time payment | EUR 5.00 |
| Monthly service charge | Monthly per card | EUR 1.50 |
| ATM balance inquiry | Per inquiry | EUR 0.75 |
| ATM withdrawal | Per withdrawal | EUR 2.00 + 2% |
| POS & online transaction successful | Per transaction | EUR 0.30 |
| Card-to-card inside system | For each transaction | EUR 2.00 |
| Crypto to fiat exchange | For each transaction | Avg. market rates + 3-5% |
| FX mark up | For each transaction | 2% |
| Chargeback handling | Per chargeback | EUR 40.00 |

| Limits | | |
| --- | --- | --- |
| ATM | Daily limit | EUR 500.00 |
| | Monthly limit | EUR 2,500.00 |
| ECOMM / Other | Daily limit | EUR 2,500.00 |
| | Monthly limit | EUR 5,000.00 |

*Basic delivery options mean regular post office services

## APPLYING FOR A CARD

To order a card, a customer needs to pass a brief KYC verification. It includes a video verification during which an ID with the machine-readable zone will be required. The customer will also be asked to complete a questionnaire, agreement and application form. Approval normally takes up to an hour. Please note that the information in the application and in your document must match.

# FEES AND LIMITS EXPLANATION

| Fees | |
| --- | --- |
| Payment card issuance | A one-time payment that includes shipment and issuing |
| Monthly service charge | A fee that will be charged every month on the same day |
| ATM balance inquiry | Every time you inquire about the balance through ATM you will be charged 0.75 EUR |
| ATM withdrawal | When you want to withdraw money in ATM, it will cost you 2 EUR +2% of the sum you are going to withdraw |
| POS & online transaction successful | If you want to pay with the card offline or online, you will have to pay 0.30 EUR for each payment |
| Card-to-card inside system | While funding the card from any other card you have to pay 2 EUR for each transaction |
| Crypto to fiat exchange | The exchange fee transaction depends on the coin. The fee may vary from 3% to 5% |
| FX mark up | If you want to withdraw money in any currency besides EUR you will have to pay an extra 2% of the amount |
| Chargeback handling | In case you need to make a chargeback for the purchase you made with the card, you will have to pay 40 EUR |

| Limits | |
| --- | --- |
| ATM | The limits for withdrawing fiat in ATMs will be 500 EUR per day and 2,500 EUR per month |
| Other | For making purchases offline the limits are 2,500 EUR per day and 5,000 EUR per month |
| ECOMM | Purchasing in online stores has limits too: 2,500 EUR per day and 5,000 EUR per month |

## VERIFICATION PROCESS

When you order a card you need to pass a quick verification process. Before passing verification you can check the support portal to see if your country is in the list of restricted countries or in the list of the countries with additional verification. If it is indeed in the second list, after verification we will contact you and ask you to provide some additional documents.

## DELIVERY

Card delivery is available globally except sanction countries, with some directions requiring additional fees for transcontinental transportation. It takes up to 2 weeks depending on the region.