

Disclaimer

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Card Security and Online Payment Authentication

This disclaimer ("Disclaimer") governs the use of the Pure Wallet UAB card ("Card") for online payments. By using the Card, you acknowledge and accept the terms and conditions set forth in this Disclaimer.

Limited Liability: Pure Wallet UAB ("Company") shall not be held liable for any loss, damage, or unauthorized access to your personal or financial information arising from the use of the Card for online payments. While the Company employs advanced security measures to protect your data, the security and authentication processes during online transactions are primarily controlled by the respective merchants and their websites. The Company does not have direct control over the implementation of security measures or the authentication process for individual transactions. Furthermore the Company is limited to any type of control within the scope of responsibility of the merchant.

Merchant Responsibility: It is the sole responsibility of the merchants to implement appropriate security measures on their platforms to protect the integrity and confidentiality of online transactions. The Company shall not be responsible for any acts, omissions, or breaches, negligence, fraud and/or any other violations and illegal actions of security by the merchants or any third parties involved in the online payment process.

You acknowledge that the security measures and authentication protocols employed by different merchants may vary, and the absence or presence of certain security features, including but not limited to the requirement of a One-Time Password (OTP), is determined solely by the merchant's discretion.

3D Secure Authentication: The Company supports the use of the 3D Secure protocol for enhancing the security of online transactions. The 3D Secure protocol adds an additional layer of authentication to the payment process by requiring the entry of an OTP or other verification methods. However, it is important to note that the decision to prompt for an OTP during online transactions is determined by the merchant's implementation of the 3D Secure protocol and may vary based on various factors, including but not limited to the transaction amount, the merchant's risk assessment policies, or the authentication history associated with your Card.

Transaction Monitoring: The Company maintains robust systems and employs advanced fraud detection mechanisms to monitor transactions and identify any suspicious activities. While the absence of an OTP prompt during a transaction does not imply a complete absence of security measures, it is important to understand that the Company's ability to influence the authentication process for individual transactions is limited. However, the Company reserves the right to intervene and investigate any transaction that raises reasonable suspicion of unauthorized or fraudulent activity, regardless of the presence or absence of an OTP prompt.

Recommended Practices: While the Company endeavours to collaborate closely with merchants to enhance security measures, it is your responsibility to exercise caution and undertake due diligence when using the Card for online payments.

We strongly recommend the following best practices to ensure the security of your online transactions:

- A.** Choose reputable and trusted merchants: Prioritize conducting online transactions with established and reputable merchants that have a proven track record of implementing robust security measures.
- B.** Verify the presence of 3D Secure protocol: Ensure that the merchant's website supports the 3D Secure protocol, which provides an added layer of authentication and security.
- C.** Regularly review your transaction history: Monitor your transaction history regularly and report any unauthorized or suspicious activities to the Company immediately.
- D.** Keep your personal information secure: Exercise caution when providing your personal and financial information online. Avoid sharing sensitive information through unsecured channels or with untrusted websites.

Legal Advice: This Disclaimer is provided for informational purposes only and should not be considered as legal advice. The information contained herein is based on the Company's understanding and interpretation of applicable laws and regulations. It is strongly advised that you seek independent legal counsel to ensure compliance with all applicable laws and regulations regarding online payments, data security, and cardholder responsibilities.

By using the Card for online payments, you acknowledge and understand the limitations and risks associated with the authentication process and accept sole responsibility for any consequences arising from the use of the Card for such transactions.



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