

# FAQ

## new Pluxee cards



# Frequently asked questions - new Pluxee cards

## PLUXEE CARDS

### 1. What are the new Pluxee cards?

The new Pluxee cards are cards that we have completely redesigned for you, so that your employees and awardees can have even more fun using them! Among the new Pluxee cards you'll find all the products you know from our current offerings, but now with a range of additional benefits:

#### Apple Pay and Google Pay for everyone!

All our new cards can be easily added to Apple and Google wallets with one click, straight from the Pluxee mobile app!

#### Convenience with our best app!

All our new cards can be easily used with our Pluxee mobile app! Plastic or virtual - it doesn't matter. The same possibilities at your fingertips, all available via Pluxee mobile app, which users rate as high as 4.6 stars! (The average annual rating of the Pluxee app on iOS and Android platforms)

#### Support the company's CSR and ESG activities!

Our plastic cards are made from as much as 93% recycled plastic and virtual cards bring full resignation not only of plastic, but also of paper, transportation and reduction of CO2 emissions!

#### The most extensive card personalization options!

Now we will respond to your unique needs even better:

- ✖ put your logo on the card
- ✖ or choose a card with your individual image
- ✖ choose your own, fully individualized acceptance network, e.g. filtered by industry or including only chosen acceptance points
- ✖ choose the expiry date of your cards to suit your needs (the card can be valid for up to 72 months) or add transaction limits to encourage users to use the cards more often
- ✖ you can also choose whether to distribute the virtual cards via email sent by Pluxee or whether you prefer to take care of it yourself.

The range of possibilities is wide, match the cards to your action or opportunity.

### 2. Where can I pay with the new Pluxee cards and for what types of products?

All Pluxee cards are Mastercards and that's mean, in principle, that they can be accepted at all locations accepting Mastercard payments. However, in order to meet the needs of customers, the acceptance networks are tailored to the specifics of individual products:

- **Pluxee Prezent na raz!** and **Pluxee Nagroda na raz!** can be used at all points accepting payment with Mastercard in Poland, at stationary points and Polish online stores.
- **Pluxee Prezent na maxa!** and **Pluxee Nagroda na maxa!** can be used at all points accepting Mastercard payments in Poland, abroad, as well as online.
- **Pluxee Lunch** can be used to pay for meals at restaurants, fast food bars or any other gastronomic establishments or in grocery shops where Mastercard payments are accepted,

e.g. bars, restaurants, cafes, confectioneries, grocery stores, discount stores, supermarkets, „Mr. Sandwich” and many others. The card can be used to pay both in Poland, abroad and online. According to Terms and Conditions of Use of the Pluxee Lunch card it is not allowed to purchase any other products than meals.

- **Pluxee Posiłek:** can be used to pay for meals, food products, and non-alcoholic beverages at food establishments and grocery stores that have signed an acceptance agreement with Pluxee Poland. Currently, this includes over 20,000 outlets across Poland. You can find these locations by selecting the Posiłek card in the "Where I Pay" section of the Pluxee mobile app or in the user service at [uzytkownik.pluxee.pl](mailto:uzytkownik.pluxee.pl). According to the Terms and Conditions of Use of this card it is prohibited to purchase any other type of products, especially alcoholic beverage or tobacco products.

It is also possible for the customer to choose **a customized acceptance network for their cards:**

- based on the mechanism that filters merchants (card acceptors) by their declared MCC codes (Merchant Category Code), which groups merchants by industry categories
- based on MID codes (Merchant Identification Number) of specific locations accepting Mastercard cards
- based on a combination of filtering merchants by MCC codes with specific locations indicated by MID numbers
- as well as the ability to disable the availability of ATM withdrawals for cards that allow them.

Pluxee Advisors will explain the details of the available acceptance network options.

### 3. Is it possible to withdraw funds from the Pluxee card at an ATM?

Of course! In the case of cards with a wide acceptance network – Prezent and Nagroda – users can withdraw the funds accumulated on the card at an ATM. The customer can block this possibility if he prefers users to use the cards only for payments.

**It is not possible to withdraw money from an ATM in case of:**

- **Pluxee Lunch** cards due to their nature (according to the Terms and Conditions, the card can only be used to pay for meals) and the acceptance network limited to specific industry codes (MCC).
- **Pluxee Posiłek** cards due to their nature (according to the Terms and Conditions, the card can only be used to pay for meals, food products and non-alcoholic beverages) and the acceptance network limited to outlets that sell such products and have signed an acceptance agreement with Pluxee.
- Other cards if the customer decides to restrict this possibility.

## SAFETY AND REGULATIONS

### 4. What is Imagor? What is an Electronic Money Institution?

IMAGOR S.A., is an European Union Electronic Money Institution (EMI). An Electronic Money Institution is an entity licensed to issue electronic money and provide payment services within the European Union, in accordance with Directive 2009/110/EC.

### 5. Since the issuer of Pluxee cards is Imagor S.A., what is the role of Pluxee Poland?

Pluxee Poland has been notified to the Polish Financial Supervision Authority (KNF) by Imagor S.A. as an **Electronic Money Distributor** in the territory of Poland. This means that, as an Electronic Money Institution, Imagor S.A. specifies detailed requirements for how electric money (in the form of prepaid cards) is distributed by Pluxee Poland in the territory of Poland. These requirements include, among other things, obligations to verify customers in accordance with the AML/CFT Directive.

## 6. What does the term „electronic money” stand for?

Electronic money (e-money) is a form of digital money that exists only in electronic form and not as physical banknotes or coins. It is stored and transferred using electronic systems - computers and telecommunications networks. E-money can be used for online transactions and at retail outlets via prepaid cards.

Electronic money is monetary value issued in exchange for tokens (such as cash) or "bank money."

The purpose of issuing electronic money is to make payment transactions.

Electronic money should not be confused with "bank money," which represents an accounting entry indicating a bank's obligation (payment service provider) to pay a certain amount of money.

Unlike "bank money," electronic money is monetary value stored electronically and this storage must involve the possession of a specific instrument on which these values are kept or which is used to access the resources where the monetary values are stored (cash, bank money).

Transactions involving electronic money (i.e., making payments) can only take place in a system consisting of the issuer of electronic money and its users (payers, acceptors).

## 7. Are my funds safe when I place an order with Pluxee?

Yes, your funds are safe!

Pluxee cards are issued by IMAGOR S.A., which conducts regulated activities and as an **EU Electronic Money Institution** (EMI) is licensed to issue electronic money and provide payment services using that money within the European Union, including Poland, in accordance with Directive 2009/110/EC. By operating under this directive, Imagor S.A. meets a number of strict requirements for authorization processes, capital, financing and security placed on all financial institutions operating within the European Union, such as banks. The directive precisely defines the entire life cycle of electronic money institutions - from obtaining a license and gaining access to payment and credit systems, through issues of financial security for ongoing operations, to processes related to their transformation and termination of activities. The goal of the directive is to ensure that customers' and consumers' funds are fully safeguarded. As an entity registered in Belgium, Imagor S.A. is audited and authorized by the National Bank of Belgium (NBB).

## 8. Are the funds on Pluxee cards safe?

Yes, the funds on Pluxee cards are safe!

The security of funds is ensured by systemic security features that meet the most stringent requirements of the Mastercard payment scheme - these include security features such as PIN, CVC2 code and, in the case of online transactions, the 3D-secure protocol. For cards with the possibility of reloading larger amounts, there is also the security in the form of a chip card, which is much more difficult to read and forge than cards equipped only with a magnetic stripe. In the case of Pluxee virtual cards, access to sensitive card's data is only available only after logging into the

Pluxee app and access to the most critical information - such as the card number, PIN or CVC2 - can only be accessed by logging into a dedicated, secure area of the app.

Additionally:

- cards have transaction limits for the riskiest types of transactions – such as at points in high-risk industries or for online purchases
- constant monitoring of transactions is carried out to identify any suspicious or unusual transactions. In order to block the card if any suspicious transactions are detected and verify that the transactions were actually ordered by their rightful user
- card users can quickly and conveniently block the card in case of loss or suspected unauthorized use (with the Pluxee App or via User Hotline).

## ORDERING

### 9. What is the process of ordering Pluxee cards?

Since our new cards are issued based on electronic money regulations, their purchase will be preceded by a customer verification process in accordance with the Payment Services Directive and the Anti-Money Laundering Directive.<sup>1</sup> What exactly does this mean?

#### Establishing a business relationship

For cards that have the possibility of reloading and the funds on them constitute electronic money (new cards Pluxee Prezent na maxa!, Pluxee Nagroda na maxa!, Pluxee Lunch) we implement the KYB verification process. (Know Your Business). This is a standard procedure to assess risks in the context of anti-money laundering and counter-terrorist financing, all to ensure the highest level of safety and security for both your business and card users. This is process familiar to your company as it's similar to the one carried out when opening company accounts at banks or entering into insurance contracts.

In our wide range you will also find cards dedicated to short-term, occasional actions - "na raz!" cards. Order cards in variants "na raz!" (e.g., Pluxee Prezent na raz!, Pluxee Nagroda na raz!) and Pluxee Posiłek cards, due to the nature of these products, follows a simplified process, without having to go through the standard KYB procedure.

The next step is to place an order:

- Online (alone) for cards that offer this option
- Through a dedicated form after contacting an Pluxee Advisor

Customers can also option to sign a customized agreement that reflects all of the customer's individual needs in terms of card features as well as ordering and additional services provided by Pluxee. In this case, start by contacting an Advisor.

### 10. What accounting documents will I receive after ordering and crediting the cards?

The accounting documents you will receive from us are:

- **proforma invoice** – based on which, after it has been paid - we will begin processing the order
- **accounting note** - for the value of card reloads
- **VAT invoice** - for charges related to the order, e.g. commission, additional services

You will receive accounting documents from the email address: [noreply@faktury.pluxee.pl](mailto:noreply@faktury.pluxee.pl)

## 11. What data do I need to provide to Pluxee when I request a card reload?

Only the card codes (Card ID) to be reloaded and the reload value for each card will be required to complete the card reload.

Cards will be credited on the date specified in the order - provided that the payment has been credited. Otherwise - within a maximum of 2 business days after the payment is credited.

## 12. Is it possible to change the card acceptance network after the cards have been ordered and issued?

Changing the acceptance network after the cards are issued is not possible.

### CARD DELIVERY.

## 13. How is the delivery of Pluxee plastic cards handled?

Pluxee plastic cards are delivered collectively via a professional courier service to the address provided by the customer when ordering. To receive the shipment from the courier, it is necessary to provide a code sent via SMS to the phone number provided during the order. This mechanism adds an extra layer of security for the cards and funds.

## 14. How can users get a virtual Pluxee card?

For new Pluxee virtual cards, you have the option to choose how to deliver card access to users.

### Delivery by customer

You can choose to distribute access yourself - for example, in contests or promotions, by providing the winners with the data in the product or on flyers. In this case, after you place and pay for your order within the selected deadline, you will receive secure access to an encrypted file with your card access data - Card ID codes and corresponding NIK numbers.

### Delivery by Pluxee

You can also use our services. In this case, users will receive two e-mails to the provided e-mail addresses:

- the first will contain a unique card code (Card ID)
- the second will contain the number of the NIK

Emails will be sent from [noreply@uzytkownik.pluxee.pl](mailto:noreply@uzytkownik.pluxee.pl) on the agreed date of delivery.

Card ID and NIK codes allow users to register their card in the Pluxee app and at [uzytkownik.pluxee.pl](http://uzytkownik.pluxee.pl).

## 15. When will the user receive the virtual card delivered by Pluxee?

The user will receive the card on the date specified in the order, provided that the payment was completed on time. Otherwise - within a maximum of 48 working hours after the payment is credited.

## 16. I don't know if the email with the card code (Card ID) has been delivered to the user. How can I check it?

Pluxee provides a report confirming the delivery of emails containing the Card ID and NIK number. The report is available after the order is completed on the order summary page.

## **17. The user did not receive an email with the card code (Card ID) or the NIK. How to resolve this situation?**

First of all, you should check SPAM folder or other directories of your mailbox, where the e-mail may have been redirected. If the message is still missing, please contact the Customer Service Center at +48 22 535 14 14 or via e-mail [kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com).

## **18. How can I verify what card code (Card ID) is assigned to a specific user?**

Once the order has been processed and emails have been delivered to users, you will receive an Excel file from us with the Card ID and the email address assigned to it.

It is worthwhile for you to keep this information, it will make it easier for you in the future to manage and reload the cards.

## **19. When providing Pluxee with users' email addresses to deliver virtual Pluxee cards, is it necessary to sign a data entrustment agreement?**

If you choose to have Pluxee distribute virtual cards directly to users' email addresses, a signed data sharing agreement is required.

## **20. Is it safe to transfer card users by email?**

As a market leader, we make every effort to ensure that at every level our solutions meet the highest standards, including security. The information that allows access to the card (Card ID code and NIK number) is sent to the user in two separate emails. The messages do not contain the actual card number but rather codes that allow the user to receive the card number in a secure environment after successfully completing the card registration process.

## **21. Is it safe to install the Pluxee virtual card on the phone?**

Absolutely yes. The Pluxee app doesn't store any critical card data. Access to them (e.g. card number (PAN), CVC2, PIN) is available only through a component supplied by Entrust - the global leader in payment card data security, whose services are used by the largest banks in the world. Access to the data is secured by additional authentication factor (five-digit password or biometrics) – similar to the security measures in the most secure banking apps.

## **USER CARD HANDLING**

## **22. What is the process of card registration by the user?**

It's easy! If your user already has an account in the Pluxee application or on [user.pluxee.pl](http://user.pluxee.pl) after logging in, they should:

- in the wallet view, select the "plus" icon in the upper right corner to add the card to the account
- enter the Card ID and NIK (since the Card ID of new Pluxee cards begins with the prefix POL – check "My card has a POL prefix"). Card ID and NIK the user will find:
  - for the virtual cards - in the emails from Pluxee or received from the company transferring the card
  - for the plastic cards - Card ID is located on the front of the card, in the lower left corner, and the NIK number is on the cover letter attached to the card
- Approve by selecting "Continue" Done!

## **23. What is a virtual Pluxee card?**

This is a prepaid Mastercard payment card. It exists only in a digital form (the card has no plastic counterpart). The card can be used for payments via phone, across a wide acceptance network, simply by adding it to a mobile wallet like Google Pay or Apple Pay.

#### **24. How can I pay with Pluxee virtual cards?**

Pluxee virtual card payments can be made just like any payment card such as a bank account card that does not have a plastic form:

- In stationary stores with an NFC-enabled mobile device using Apple Pay or Google Pay
- In online stores via Apple Pay or Google Pay
- In online stores by entering the card details (Number, CVC, PIN) and authenticating the transaction using 3D Secure or SMS OTP authorization.

#### **25. Can Pluxee virtual cards be used to withdraw cash from an ATM?**

Absolutely! Use contactless ATMs, which are increasingly available in Poland. Just bring your phone close to the reader and follow the instructions on the screen. Please note, ATM withdrawals are only possible with Pluxee Prezent and Pluxee Nagroda cards.

#### **26. Can the user reload the card himself?**

No. Pluxee virtual cards are offered only to business customers and reloading of the card will be possible only on the order of the Pluxee customer, i.e. the company that ordered the card.

#### **27. Where can I find the card number and PIN?**

The card number and PIN are available only to the user after logging into the Pluxee application on the account where the Pluxee virtual card has been added. The user can also set their own PIN to the card in the automated telephone service at the hotline number +48 22 535 11 11 - he must first identify himself correctly using Card ID and NIK number.

### PLUXEE APPLICATION

#### **28. On which devices can the Pluxee app be used?**

The Pluxee app is natively supported by iOS (version 15 or later) and Android (version 7 or later) devices.

### COMPLAINTS

#### **29. How can I make a complaint?**

You can make a complaint by sending an email to [kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com)

#### **30. The data on the accounting documents is incorrect. How can I change it?**

If there is incorrect data on the accounting documents, contact the Customer Service Center at +48 22 535 14 14 or by sending an e-mail to [kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com).



### 31. Can I check how much of the funds have been used from the cards? How can I do it?

The funds on the cards remain the property of the client who ordered the reload. Therefore, on special request, we can prepare a report of the used funds. To order it, contact the Customer Service Center at +48 22 535 14 14 or by sending an e-mail to [kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com).

### 32. What is the time frame for the user to use the funds on the card?

According to the Terms and Conditions of the Card, the funds on the card can be used until its expiration date. The expiration date of the card can be checked by the user by logging into the Pluxee app or at [uzytkownik.pluxee.pl](http://uzytkownik.pluxee.pl).

### 33. Do I have the ability to manage employee cards, such as blocking them?

To manage employee cards, such as blocking a specific card, you can:

- contact the Customer Service Center at +48 22 535 14 14
- send an email to [kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com)

### 34. What are the card reload limits and card transaction limits?

Pluxee cards are subject to limits on both reloads and transactions in line with AML and CFT policies and also to prevent the risk of so-called fraud. Current transaction limits - including online or ATM withdrawals for individual Pluxee cards are available:

- **for the client** - in the contract (including the General Terms and Conditions of Sale and the Terms and Conditions of Use of the card), as well as in Pluxee services.
- **for the card user** - in the Pluxee app and at [uzytkownik.pluxee.pl](http://uzytkownik.pluxee.pl)

**Do you need help? Our Customer Service Center will be happy to help you!**



[kontakt@pluxeegroup.com](mailto:kontakt@pluxeegroup.com)



(+48) 22 535 14 14

**The Customer Service Center is open weekdays from 08:00 to 17:00.**