

# Click to Pay Cardholder Notice (VISA)

## 1. Why this document is important

This notice (**CTP Notice**) sets out the cardholder terms and conditions that apply to your use of Click to Pay account services with your Visa Revolut Card (**Click to Pay**). This CTP Notice is provided to you by the Revolut entity that issues your Revolut Card (**Revolut, we, us, our**) on behalf of Visa Worldwide Pte. Ltd. (**Visa**). As a Revolut user, you have rights and obligations under the [Personal terms](#).

## 2. What is Click to Pay

Click to Pay is an industry standard checkout experience based on EMV Secure Remote Commerce (SRC). To make a purchase, you will no longer have to enter 16-digit main account numbers, look up passwords or fill out long forms. Simply click to pay with Visa when you see the Click to Pay icon where Visa is accepted. You are only able to use Click to Pay where you hold an eligible Revolut Card which has been enabled with the Click to Pay feature.

## 3. Role of Visa

Where we provide access to Click to Pay through the Revolut app or other Revolut channels, Click to Pay is provided as an issuer-offered service from Revolut for your Visa Revolut Card(s). Visa operates parts of the underlying system to enable checkout and tokenised credential delivery. The payment to or from a merchant in connection with your use of Click to Pay, including the purchase or return of goods and services, is solely between you and the merchant.

## 4. Data protection

We need to share certain personal data about you with Visa, including your name, email address, phone number, billing address and other card details, in order to provide you with Click to Pay. Our lawful basis for this processing is either consent. Visa and Revolut act as joint controllers when processing your personal data to provide Click to Pay. For more information about each party's role in providing Click to Pay, please see the summary of the joint controller arrangement set out in the Appendix to this CTP Notice.

Visa and merchants both within and outside Japan may use and share your data and/or information about a transaction (including to complete a transaction), to

determine eligibility for card benefits or features (such as RevPoints), or such other purposes that you may consent to.

At the time you give consent to use Click to Pay, it is not possible to specify the countries or regions to which personal data will be transferred, as it is undetermined in which countries or regions the cardholder will conduct transactions. In addition, since it is undetermined at the time of consent which merchants the cardholder will transact with in the future, it is not possible to identify the recipients of the cardholder's personal data or to provide information regarding the data security measures implemented by such third parties. However, Visa seeks to ensure appropriate security measures by entering into data protection agreements with participating merchants.

## 5. Authenticating your Click to Pay Account

You may be able to authenticate your use of Click to Pay with your device through biometrics and/or passcode (together **Passkeys**):

- The use of Passkeys is subject to your agreement with your device manufacturer;
- Your Passkeys will not leave your device;
- You may choose to authorise Visa's use of Passkeys with any payment transaction, and you may disable your use of Passkeys for Click to Pay by unlinking your Revolut Card or removing your device with Visa.

## 6. Your obligations when using Click to Pay

You agree:

- To use Click to Pay only as permitted by applicable law (including rules, regulations and other legal requirements);
- Not to disrupt or interfere with the security or operation of, or otherwise abuse, Click to Pay or any part of it;
- Not to attempt to obtain unauthorised access to Click to Pay or part thereof which is restricted from general access;
- Not to use Click to Pay in any manner that could be deemed false and/or defamatory, abusive, vulgar, hateful, harassing, obscene, profane, threatening, invasive of a person's privacy, or in violation of any third-party rights;
- Not to reproduce Click to Pay in any form, or store or incorporate Click to Pay into any information retrieval system, electronic, mechanical or otherwise;
- Not to copy, emulate, clone, rent, lease, sell, commercial exploit, modify, decompile disassemble, distribute, reverse engineer or transfer Click to Pay or part of it; and

- Not to use any device, software or routine to interfere or attempt to interfere with the proper working of Click to Pay and/or take any action that imposes an unreasonable or disproportionately large burden of the Click to Pay system, as determined by Visa in their sole discretion.

## 7. Changes to Click to Pay and this CTP Notice

Your continued use of Click to Pay after any changes, modification or improvements have been made to any or all aspects of Click to Pay will be construed to be their acceptance of such changes, modifications or improvements, and the applicability of such changes to these terms as necessary to reflect such changes, modifications or improvements.

If you do not agree to such changes to this CTP Notice you must not use Click to Pay. You may terminate/opt-out of Click to Pay at any time through the Revolut app.

## 8. Liability

In no event and under no cause of action, including negligence, shall Visa or its affiliates and each of their respective officers, directors, customers, members, employees or authorised agents (collectively, the **Visa Parties**) be liable for any damages, claims or losses incurred (including compensatory, incidental, indirect, special, consequential, punitive or exemplary damages), however caused and under and theory of liability, arising from or in connection with Click to Pay, even if a Visa Party is advised of the possibility of such damages, claims or losses.

Notwithstanding anything to the contrary contained in this CTP Notice, the Visa Parties' cumulative liability to you arising from any cause of action will at all times be limited to the lesser of (a) your actual loss or (b) US\$100 (or equivalent in local currency)

Where a jurisdiction does not allow the disclaimer, exclusion or limitation of certain warranties, liabilities and damages, such that the above exclusions and limitations do not apply to you, then Visa's liability to you will be limited to the fullest extent permitted by applicable law. Nothing in these terms excludes Visa's liability to you for (a) death or personal injury caused by its negligence, (b) fraud or fraudulent misrepresentation, or (c) any matter which it would be illegal for Visa to exclude or limit or attempt to exclude or limit liability.

## Appendix - Summary of Joint Controller Arrangement

This Appendix sets out the summary of the Joint Controller Arrangement between Revolut and Visa and provides more information about how we handle your personal data when you use Click to Pay.

If your card is enrolled in Click to Pay, we will share certain of your personal data with Visa (as set out in more detail in section 4 of the CTP Notice). Visa will maintain your Click to Pay profile. When you shop online, Visa will verify you, present your cards and, where necessary, share your information with the relevant merchant you are making a purchase with to enable a frictionless checkout.

Revolut and Visa act as joint controllers when processing your personal data to provide Click to Pay, meaning we are jointly responsible for such processing under data protection laws.

As required by data protection laws, Revolut and Visa have entered into a “joint controller arrangement” to set out our respective responsibilities for handling your personal data when providing you with Click to Pay.

Under this arrangement, Revolut is responsible for collecting your personal data, transmitting it to Visa and keeping it up to date, making decisions on and exercising your opt-out options, as applicable. Revolut is also responsible for providing you with all privacy information required under data protection laws and handling any queries or data subject requests you may have in relation to Click to Pay.

Visa is responsible for storing your personal information in Visa’s Click to Pay database, operating the database, performing verification (including by One Time Passcodes), displaying your masked cards and ultimately, where you select a card at checkout, providing your information to the Merchant to enable the transaction. For more information about how Visa handles your personal data when providing Click to Pay, including its lawful basis for this processing, see their privacy policy [here](#).

For more information about how Revolut handles your personal data generally, see our [Privacy Notice](#).