

Registration process

Step-by-step presentation



Legal Agreements

- 1

First, you need to read agreements carefully
- 2

Agree with the required fields and tap on the 'Registration' button



Advice

Don't ignore these texts. They are handy



BLACKCATCARD

Legal Agreements

Pre-contractual information

This document contains basic pre-contractual information (Pre-contractual information) on the services provided by us and how to conclude an agreement between you and us governing the possession and use of the prepaid Mastercard cards issued by us, and the Account opened by us.

Hereinafter «we», «us» or «our» means Papaya Ltd., registered with the Registrar of Companies in Malta, with registered office: 31 Sliema Road, Gzira GZR 1637, Malta, and registration no. C 55146. VAT No.: MT 2075 1731; Papaya's head office is located at 31 Sliema Road, Gzira GZR 1637; electronic mail address - info@papaya.eu. Papaya Ltd is Electronic Money Institution (EMI), headquartered in Malta and regulated by the Malta Financial Services Authority (MFSA).

Agreement

Your agreement with us (Agreement) consists of [Pre-contractual information](#), [General terms and conditions](#), [Secure usage of the card and the APP](#), [Price list](#) and [Data protection policy](#).

The object of this Agreement is the opening and management of the Account, the possession and use of the Card and other Services.

→ Registration

information about the costs, terms and conditions. See [Secure usage of the card and the APP](#) for more information about secure using of your BCC and the remote access tool.



By checking this box, I confirm I have read and agree to the [Pre-contractual information](#), [General terms and conditions](#), [Data protection policy](#), [Secure usage of the card](#) and [Price list](#).



I want to receive all the above-mentioned documents at the email address I specified



and



By checking this box, I confirm I agree to conclude the contract in English language and I agree, that all communications between us and you shall be in the English language.

and

Consent to processing personal data



By checking this box, I agree that the company Papaya Ltd., registered with the Registrar of Companies in Malta, with registered office: 31 Sliema Road, Gzira GZR 1637, Malta, and registration no. C 55146. VAT No.: MT 2075 1731 will collect, use and process my personal data, which I have provided to Papaya Ltd. for the purposes described in [Data protection policy](#)

→ Registration



Start registration

- 1 Average registration form's fill-in time is 15 minutes
- 2 Get ready for selfie, and prepare your ID document and a Proof of Residence
- 3 Tap on 'Start registration'



Advice

Prepare necessary documents in advance so you will not waste time looking for them during the registration

← Back



During registration we may require the following to be uploaded* :

- Your Selfie Photo
- Valid Government Issued ID Document Scan [learn more...](#)
- Proof of Residence Document Scan [learn more...](#)

Please prepare documents mentioned above!

* there may also be rare situations where we would require you to upload additional documents



Start registration

[Register later](#)



Personal information

1

Fill in your personal details, such as your full name, date and place of birth, gender, etc.

2

Fill in your e-mail address for security reasons and state the name, that should be written on your card



Advice

Don't mistake the country of birth for the country of the government document. In this section, it is important to indicate the country of birth

Registration /
+ (000) 0000-0000

Enter information below

Name

Enter your name

Surname

Enter your surname

Date of birth

Select Date

→

Next

Registration /
+ (000) 0000-0000

Please, fill in all fields to continue .
Permitted characters are 'A-z 0-9'

Email

example@email.com

[Why do you need my email?](#)

Gender

Male

Female

Birth country

Select country

Place of birth

Enter your place of birth

Name on the card

Registration /
+ (000) 0000-0000

[Why do you need my email?](#)

Gender

Male

Female

Birth country

Select country

Place of birth

Enter your place of birth

Name on the card

Preferred name

→

Next



Address of Residence

1

Fill in your address-related information

2

The address specified during registration must match the address in a document that you will use later to confirm it . Suitable documents that will fit for it: Bank statement (3 months or less old); Utility bills for an apartment, electricity, gas, water supply, fixed Internet, cable TV; landline telephone (3 months or less old); Declared address (registration), if it is indicated in your country; A letter from a state institution, for example, from the land service with the calculation of the land tax for the current year; Identity card of the resident; Permanent or temporary residence permits; Lease agreement (for European Union countries only); Identification document or passport (for European Union countries only); **Mobile phone bills are not accepted**

3

If you pick a country outside of the EEA you will see a notification that 'Payment card can not be issued for your region. Upon successful registration, only IBAN account will be available'

4

If your citizenship doesn't match your residence address, then in the future we will additionally request proof from you: a residence permit, a D-type visa or a refugee document (After opening an account, Blackcatcard support will contact you via SMS, chat, and email. They will ask you to provide these documents to confirm your residency status. You will need to send a copy of a document in the reply message.)

5

After confirming the residence proof address, we will be able to deliver your payment card to anywhere in the world. You are not tied to a residence address

Registration /
+ (000) 0000-0000

Please, fill in all fields to continue .
Permitted characters are 'A-z 0-9'

Residence country

Select country

Identification number

Personal ID or Tax ID

Which number should I use?

Street

Street

House number

e.g., 17

House number

e.g., 17

Apartment number

Enter apartment number

City

Residence city

Province

(optional)

Residence postal code

Enter code

Next



Advice

1. Personal ID. In most countries, this number is indicated on the ID card or passport. If you are a resident of EU country, this field is located in the passport or ID card. If you are a resident of a country than your country of citizenship, required number can be indicated in your Residence Permit/Refugee Certificate or other official document confirming your residence status.
2. Tax ID/TIN. If you don't know your tax number, you should contact the tax authority of the country where you live or you can also find this number on your pay slips or request it from your employer
3. If the letters contains alphabetic characters other then Latin, then replace them with similar Latin characters
4. If the letter contain special national symbols or diacritical signs, then use them without special characters
5. Be patient, country of your residence not the same with country of the government document (Passport, ID card)



Citizenship

- 1
- Fill in your passport/ID card details
- 2
- Don't forget to fill the 'Expiry date' correctly. If your document doesn't have 'Expiry date', then tick the checkbox 'My document has no expire date'



Advice

1. Read information about accepted documents below field 'Type'
2. If the document contains alphabetic characters other than Latin, then replace them with similar Latin characters



Registration /
+ (000) 0000-0000

Identity information. Permitted characters are 'A-z 0-9'

Citizenship

Select country

Type

Which identity documents are accepted?

Identity document number

Issue date

Expiry date



Registration /
+ (000) 0000-0000

Issue date

Expiry date

☐ My document has no expired date

Issuer

Enter issuer organization name

How to enter issuer organization name properly?



Next



Country of tax residence

1

Provide us with the FATCHA related information (if available) and agree to the correctness of provided data

2

Please complete all required checkboxes and note that US tax residents may be requested to provide additional tax documents at Blackcatcard team's request



Registration /
+ (000) 0000-0000

Individual Self-Certification relevant for
FATCA and CRS purposes

- 1. Country of your Tax Residence

Please indicate all countries, also domestic, where you are tax resident and your TIN (Taxpayer Identification Number) for each country:

Country

Choose the country

TIN or its equivalent

Enter TIN

+ Add another country



Registration /
+ (000) 0000-0000

☐ resident of the United States and that I have designated the United States as one of the countries in the above section.

☐ I hereby certify that I am not a tax resident of the United States.

3. Declaration

☐ I hereby declare that the information provided on this form is complete, correct and true. The information provided may be used for reporting purposes according to local law. I agree that I will inform you within 30 days if any certification on this form becomes incorrect or will no longer be applied.

Date : 15.02.2023



Next



Political exposed information and self-identification

1

Fill checkboxes, that you are not a PEP (politically exposed person), and you don't them in your family

2

Start self-identification procedure with selfie and your ID documents. You will need a good camera for it

3

Fill the promo code (if you have one), tick the checkbox and complete registration

Advice

1. Take the selfie with uniform diffused light falling on you from the front. Remove bright sources of light from the face
2. The camera should be approximately at your eye - level
3. Please check the accuracy of the fields you have filled during the previous registration step. Data from the scanned ID documents must match the data you entered in your registration form
4. When scanning an ID, all fields in the frame must be visible



Registration /
+ (000) 0000-0000

Additional information

- ☒ I have no politically exposed person in family
- ☒ I am not a politically exposed person

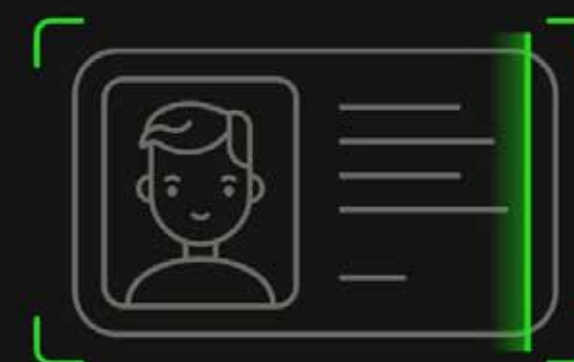
Who are politically exposed persons?

Please scan the main page of your identity document and take a selfie to complete registration

How to make photos properly?



Click there and scan the main page of your identity document



Passport

Take a picture

Cancel



Registration /
+ (000) 0000-0000

Promo code

(optional)

☐ By checking this box, I confirm

- I am the true Beneficiary of Transactions (the person concerned receiving all interest and other benefits resulting from the Transaction).
- I am an employee and the main income receive as a salary.
- The monthly income does not exceed 10,000 euro. Funds held on the account are supposed for personal purposes.



Submit



Under review

Congratulations!



You successfully complete registration and now you need to wait all KYC and AML procedures for opening account for you



Advice

Don't miss e-mail letter and SMS about status of your account



Your request is under review.....

Ok

If Processing your request takes more than 20 days to process, contact support



Address Confirmation

1

You need to provide address confirmation documents

2

Choose type of the document for uploading by ticking a relative box

3

Click 'Send' and wait for an sms and email that will inform you about your account opening status. It typically takes 1 - 24 hours



Advice

Don't forget to indicate the issue date. Document must be 3 month or less old (for bank statements, utility bills and landline telephone)

Registration

To approve your registration we need the following additional information

Address confirmation document

[Which documents are accepted?](#)

Select **one** of the documents:

You must provide a scan of the document that contains your full name and registration address that you specified when registering in the BlackCatCard

- ☐ Bank account statement
- ☐ Utility bill
- ☐ Letter from government institute
- ☐ ID or Passport page with the registration address
- ☐ Letter from the land service with the current year's taxes
- ☐ Letter from the social service about pension or benefit

Registration

contains your full name and registration address that you specified when registering in the BlackCatCard

- ☐ Bank account statement
- ☐ Utility bill
- ☐ Letter from government institute
- ☐ ID or Passport page with the registration address
- ☐ Letter from the land service with the current year's taxes
- ☐ Letter from the social service about pension or benefit

Document issue date DD.MM.YYYY

[Click here to scan the document](#)

SEND



Thank you for the attention
