



TEB

BNP PARIBAS JOINT VENTURE

Public

TERMS AND CONDITIONS FOR VISA DIRECT & ALIAS PROGRAM



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TABLE OF CONTENTS

1	Definitions	3
2	Scope and Applicability	3
3	About the Program	4
4	Registration	4
5	Creating an Alias.....	4
6	Modifying an Alias	4
7	Deactivation of Alias	5
8	Privacy.....	5
9	Changes to such Terms and Conditions.....	5



1 Definitions

The following terms and conditions shall have the meanings set out below, unless the context requires otherwise:

- 1.1 **Alias** – means an identifier such as a phone number, e-mail address or QR Code, which can be used instead of account details.
- 1.2 **Alias Directory Service** – means the programme for providing the flexibility to map different Aliases, such as phone and e-mail, to a payment credentials. A visa client can use Visa Alias Directory Service to allow consumers to send simple and secure push payments of a Visa Direct Transaction using an Alias.
- 1.3 **Authorised person** – means all natural persons having legally valid authorizations to represent or act on behalf of the Client.
- 1.4 **Bank** – is referred to TEB SH.A., with its Head Office address at Preoc nr. 56. main road Prishtina-Ferizaj Graçanica 10500, Republic of Kosovo;
- 1.5 **Card** – plastic debit or credit or any other proprietary card issued by the Bank to its clients that performs one or more of a number of services that relate to giving the client access to their bank account(s) or other bank services.
- 1.6 **Client** – refers to an individual person; or a company (of any type) that may be an individual business (which under Kosovo law has no capacity of the legal entity), or any foreign company whether they are Limited Liability Companies, Joint stock companies or any other Legal Entity as defined in the legislation in force; or a national or international non-governmental organization (NGO); or an entity formed via a national agreement between the Republic of Kosovo and another country;
- 1.7 **Credit Card** – a payment Card issued to Cardholders to enable the Cardholder to borrow money from the Bank up to a certain limit in order to purchase goods and services or withdraw cash;
- 1.8 **Person** - means an individual or legal entity;
- 1.9 **Personal Information** – means any information relating to an identified, directly or indirectly, particularly by reference to an identifier such as a name, an identification number, location data, online data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, religious or social identity of that natural person.

2 Scope and Applicability

- 2.1 These Terms and Conditions for Visa Direct & Alias Program apply to all clients of TEB Sh.A in the Republic of Kosovo, that agree to use the services related to Visa Direct & Alias Program (herein after the “Program”), unless Additional Conditions are given to the Client relating to the account or service.



- 2.2 These Terms and Conditions apply to all individual and business accounts agreeing to use the Program.
- 2.3 These Terms and Conditions will be considered as an integral part of the application(s) and/or agreement(s) that the Clients have with our Bank when opening bank accounts.

3 About the Program

- 3.1 Visa Alias Directory Service (ADS) provides services to map and resolve an alias to a payment instrument such as a Primary Account Number (payment credentials).
- 3.2 The purpose of using an Alias is to make payments in a way that is intuitive, easy to share, and avoids exposing sensitive information such as the payment credentials of the payee when initiating a payment.

4 Registration

- 4.1 To enrol in the Visa ADS, the Client must give their consent, after which they will be able to create an Alias Profile in the TEB Mobile Banking app using a mobile phone number.
- 4.2 The Client will also be able to update an Alias Profile at any time they want and add an additional payment credential to be a preferred card to receive money using a mobile number.
- 4.3 Registration in Visa ADS is not complete until the Client completes all the steps of the registration process, which may include responding to a confirmation message or otherwise verifying their registration.
- 4.4 The Client is responsible for maintaining accurate and up to date contact information in their account, and maintaining the confidentiality and security of the Visa ADS program login and password information. The Client is are fully responsible for all activities that occur through their program account. In the event of a dispute about program account ownership, the person who is the authorized email account holder of the e-mail address provided at registration (and who otherwise meets the eligibility criteria) will be deemed the participant.

5 Creating an Alias

- 5.1 In order to use the services of the programme the Client must log in to the TEB Mobile app and follow the steps in educational banner. By consenting these Terms and Conditions the setup is complete and the Client will be able to use the services.

6 Modifying an Alias

The Client will be able to modify the card linked to the mobile number by selecting another card to be the linked credentials to receive money for this mobile number.



After each end of the process whenever Clients make changes, confirmation screens will alert the Client that they will now receive funds in the updated card.

7 Deactivation of Alias

- 7.1 Through the “Modify/Deactivate” on confirmation of deactivation the client can deactivate the account and confirm the removal from alias program.
- 7.2 Joint account holders are jointly and severally liable for the funds they owe to the Bank until the Bank receives notice that the holder of the joint account has ceased to be part of the responsibility for that account and Bank agrees with their removal.

8 Privacy

- 8.1 This Programme processes Personal Information, since it is necessary to provide the above-mentioned services.
- 8.2 While entering to this programme the Bank will collect the Client’s personal information. The Bank will be a controller of this information. The Information, by giving the consent when entering in the programme, will be shared with cooperating institution - VISA.
- 8.3 For more information about processing of Personal Information by the Bank please refer to our Personal Data Privacy Notice: [Personal Data Privacy – TEB SHA](#).
- 8.4 By entering the Programme Visa Core Rules and Visa Product and Service Rules will apply together with this terms and conditions. For more information: <https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf>

9 Changes to such Terms and Conditions

- 9.1 The Bank may make changes to these Terms and Conditions from time to time, at any time, for which it will inform the Client accordingly. Changes are usually caused by changes that effect the Banks ability to provide services under the same conditions.
- 9.2 Clients shall be notified through one or more of the following ways: Direct communication in writing (by mail or in electronic form) - notice of Bank Account Statements - notice in bank branches and, if necessary, by notification through the media.

