



*RENTALS WITH DEBIT, ELECTRON,  
PREPAID AND PAGOBANCOMAT  
CARDS*



**It is possible to rent a vehicle without a proper credit card in all Joyrent offices by being in possession of a debit, electron, prepaid or Pagobancomat card.**

In order to rent a Joyrent vehicle with a debit, electron, prepaid and Pagobancomat card it is necessary:

- to cash-in a security deposit (a pre-authorization won't be carried out as per rentals with common credit cards),
- that all the requirements listed in the following section are met.

## Features and requirements of the service

All rentals with debit, electron, prepaid and Pagobancomat cards must meet the following requirements:

- the client's card must feature a logo related to a debit, electron, prepaid or Pagobancomat card.
- the client's card must have sufficient plafond for the first transaction;
- for debit, electron and prepaid cards only, the card must show the name of the holder and this must be the name of the main driver;
- debit, electron and prepaid cards must be "suitable" for e-commerce purposes;
- the cards must feature a PAN (with the exception of Pagobancomat cards);
- if the rental is paid with a Pagobancomat card (issued only in Italy), the customer must be provided with a PIN to be digitized during the transaction;
- if the rental is paid with a Pagobancomat card (issued only in Italy), the customer must provide:
  - The IBAN that will be used for the refund procedure.
  - The name of the IBAN holder (even if it's a company);
- the security protocols active on the client's card (Verified for Visas and Secur Code for Master Cards) can imply the typing of OTPs or other passwords;
- Customers who want to use the Debit Card Procedure must present a return flying ticket to the Joyrent staff;
- the maximum duration of a rental with debit, electron, prepaid and Pagobancomat cards is 25 (twenty-five) days. After this period the rental contract must be closed and another contract must be issued;
- the security deposit can be withheld in whole or in part by Joyrent:
  - if the vehicle is not returned in the same conditions of the beginning of the rental
  - if the rental exceeds the expected duration
  - for all other cases not detailed in the rental contract;
- the Debit Card Procedure is valid for passenger cars. Commercial vehicles are excluded from this procedure;
- under no circumstance the initial deposit will be considered the limit of the customer's liability;
- Joyrent staff makes use of IT tools and websites to check the type of card (credit card, debit card, prepaid card, etc.) used by clients. In case of discrepancies between the data reported on the card (logos, holograms, etc.) and the results of the online check, the desk employee, at his unquestionable judgment, can decide whether or not to accept the said mean of payment;
- The desk employee present on site has full discretion on the ultimate acceptance of a debit card at the beginning of the rental. The employee, at his sole discretion and for reasons related



to the safeguard of Joyrent, may decide to not apply this procedure, weather he detects any impedimental factors or determines a risk to hire.

- Debit and Bancomat cards must be connected to an international membership circuit (eg Visa, Mastercard) and must be able to be used for internet payments

## Operating mode

[For debit, electron and prepaid cards](#), Joyrent staff uses a web service that allows payments to be completed at the start of the rental.

Said web service:

- checks if the card is suitable for the type of transaction
- requires the client's authorization to pay
- allows collections with various operating modes (also by sending a payment link to the customer).

Both the desk employee and the customer have the immediate perception of the card's suitability and the successful completion of the transaction. The desk employee of the rental office will proceed with the collection of a quantified amount, as described in the "Debit Card Procedure Rates" section.

At the end of the rental, the staff of the drop-off office will quantify the cost of the rental and the amount to be refunded. The staff will report this amount to the Joyrent administration office. This office is the only one allowed to return the amount due to the customer.

The administrative staff checks the contract and the balance due, then proceeds with the proposed refund or modifies the amount due. This refund is perfected by the Joyrent administrative office within 6 working days from the closure of the rental contract.

## Debit Card Procedure Rates

For customers who opt for the Debit Card Procedure, the amount due at the beginning of the rental is generally equal to the sum of the following elements:

- the cost of the rental
- the Super Cover Protection (SCP) + PAI
- a security deposit (dependent on the car group).

These elements may vary according to the following factors:

- the reserved car groups,
- a possible administrative fee for the transfer
- etc.

The following are applicable security deposit:

- A, AC, B, C, D, MA, N, NA, O € 300,00
- L € 500,00



## Refund Receipt and the security deposit

Customers can request a receipt as proof of the refund of the security deposit. Said documentation will be issued after the refund has been done.

Only the administrative office of Joyrent finalizes the refunds within 6 working days from the end of the rental.

Customers can request the refund documentation to any Joyrent operative office, or to the Customer Service, by email. A copy of the receipt will be sent to the customer also by email.

In case of refunds of deposits made:

- on debit, electron and prepaid cards, an export of the refund transaction made on the internet will be provided
- by means of Pagobancomat (with pos transaction), a copy of the bank transfer will be sent to the IBAN communicated by the client