

Payment Methods

Specific Terms of Use

a document by
PPRO Group
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1 Document History

Version	Date	Comment
3.8	2024-05-14	Updated the General and Common Terms; Removed TossPay; Updated General terms for Multibanco Network Services (Multibanco and MB WAY)
3.7	2023-11-24	Included DuitNow and Twint Removed Poli Updated specific terms of Postfinance
3.6	2023-08-15	Updated Specific Prohibited Goods and Services and Specific Terms for Sofort.
3.5	2023-06-30	Updated the General and Common Terms; Included LPM Afterpay/Clearpay, KoreanCard, UPI, Payconiq and Tosspay; Updated transaction minimum for Multibanco Network Services (Multibanco and MB WAY) and Unionpay; Updated transaction maximum for Multibanco Network Services (Multibanco and MB WAY) and Unionpay; Updated the general terms and the specific terms for PayEasy/Konbini; Updated specific terms for Grabpay.
3.4	2023-02-06	Updated the General and Common Terms and consequential changes made to Specific Terms; Updated Transaction minimum for Tesco Lotus Cash (Thailand); Updated Transaction maximum for (i) basic wallet users of GrabPay Singapore, (ii) Blik, (iii) GoPay (by Gojek- Indonesia), (iv) Finnish Online Bank Transfer (Verkkopankki), (v) WeChat Pay and WeChat Pay Instore (NativePay, QuickPay), (vi) PayEasy/Konbini (formerly Econtext); Included LPM Bank Negara Indonesia (BNI), PayPal and Venmo wallet; Updated LPM POLi and removed eNets; Updated Specific Prohibited Goods and Services and Specific Terms for Sofort.
3.3	2022-09-09	Updated the prohibited goods and services list in the General and Common Terms Included Bancomat and MB WAY (as part of the Multibanco Network Services). Updated general terms of Bancontact, Bitpay, Dragonpay, FPX Online Banking, GrabPay (SG), iDEAL, MyBank, Lithuania Cash Payments, OXXO, PayU, Pay by Bank app (PBBA), Paysafecard, Paysafecash, POLi, Post Finance, SEPA DD and Skrill Updated Multibanco to refer to Multibanco Network Services, and updated the general terms and the specific terms for the Multibanco Network Services Updated general terms and prohibited countries and prohibited goods and services in specific terms of Przelewy24 (P24)
3.2	2022-05-12	Updated the General and Common Terms and the prohibited countries list.

		<p>Included Econtext, GoPay (by Gojek Indonesia), GrabPay (Malaysia), Toss, Touch 'n Go Razer, and ZIP</p> <p>Updated Boost, FPX Online Banking, Kasikornbank (Thailand), Klarna, Krung Thai Bank (Thailand), Mybank, paysafecash, Siam Commercial Bank (Thailand), WeChat Pay</p> <p>Reinstated eNets</p> <p>Removed references to individual banks already covered under FPX Online Banking including Affin Bank, AmBank (Malaysia), Bank Islam (Malaysia), CIMB Clicks (Malaysia), Hong Leong Bank, MayBank2u, RHB Bank</p> <p>Removed Permata Bank, Singpost, Trustpay and all payment methods offered via dLocal including: Abitab, Almacenes Éxito (Colombia), Argencard (Argentina), Aura (Brazil), Baloto (Colombia), Banco de Occidente (Colombia), Banco de Occidente Cash (Colombia), Banco do Brasil, Banci Inbursa (Mexico), Banorte (Mexico), BBVA (Peru), Boleto Bancario Cross-Border (Brazil), Boleto Itaú Domestic – BRL Processing, Bradesco (Brazil), Cabal (Argentina), Caixa (Brazil), Cartão Mercado Livre, Carulla (Colombia), Cencosud (Argentina), CMR Falabella (Chile), Cordial, Cordobesa (Argentina), Davivienda (Colombia), Discover (Brazil), Efecty (Colombia), Elo (Brazil), Empresa de Energia del Quindio, Hipercard, Interbank (Peru), Itaú (Brazil), Itaú (Chile), Lider (Uruguay), Magna (Chile), Nativa (Argentina) OCA (Uruguay), OXXO Cross-Border (Mexico), Pago Efectivo, pago Express (Paraguay), Pago Fácil (Argentina), Presto (Chile), Rapipago (Argentina), Redpagos (Uruguay), Santander (Argentina), Santander (Brazil), Santander (Mexico), Scotiabank (Chile), Servipag (Chile), SPEI (Mexico)</p> <p>Removed references to “MOLPay”, “MOLP”, “MOLPay EC”, or “NetBuilder EC”</p>
3.1	2021-10-15	<p>Included Bank Danamon, Bank Mandiri, Bank Rakyat Indonesia (BRI), Boost, CIMB Niaga, Jenius Pay, Kasikornbank (Thailand), LinkAja, Maybank Indonesia, Permata Bank</p> <p>Updated Affin Bank (Malaysia), AmBank (Malaysia), Bangkok Bank (Thailand), CIMB Clicks (Malaysia), Dragonpay (Philippines), Hong Leong Bank (Malaysia), Indomaret, Krung Thai Bank (Thailand), Maybank2u (Malaysia), FPX Online Banking, RHB Bank (Malaysia), SEPA Direct Debit, Siam Commercial Bank (Thailand), SingPost (Singapore Post), Tesco Lotus Cash (Thailand)</p> <p>Renamed MyClear FPX (Malaysia) to FPX Online Banking</p> <p>Removed Indonesia ATM – Cash Permata</p>
3.0	2021-09-15	Updated logo
2.9	2021-03-25	<p>Included Kredivo and Satispay</p> <p>Updated list of prohibited business activities</p> <p>Updated Klarna and Finnish Online Bank Transfer (Verkkopankki)</p> <p>Removed EasyPay (Belarus), eNETS, Qiwi, SEPA Payout, VTC Pay – Vietnamese Online Bank Transfer and VTC Pay – Wallet</p> <p>Removed references to PPRO Financial Ltd and replaced with PPRO Group</p>
2.8	2020-09-22	<p>Included list of prohibited countries</p> <p>Included Alfamart, DOKU Wallet, GoPay, Indomaret and Indonesian Online Bank Transfer</p> <p>Updated General & Common Terms</p> <p>Updated BLIK, MyClear FPX (Malaysia) and UnionPay SecurePay</p> <p>Renamed Boleto Bancario (Brazil) to Boleto Bancario Cross-Border (Brazil), Boleto Bancario Direct (Brazil) to Boleto Bancario Domestic BRL Processing (Brazil), Boleto Itau to Boleto Itau Domestic – BRL Processing, OXXO to OXXO Cross-Border (Mexico), OXXO</p>

		Direct to OXXO Domestic (Mexico), UnionPay to UnionPay SecurePay Removed Instant Transfer, Polish Payout, Qiwi Payout and Zimpler
2.7	2020-04-01	PPRO address change from 20 Balderton Street, London, W1K 6TL, Great Britain to 48 Chancery lane, London, WC2A 1JF, Great Britain Updated prohibited goods of Trustly
2.6	2020-01-22	Included Almacenes Exito, Banorte, Boleto Bancolombia, Caixa, Cartao Mercado Livre, CRM, Cordial, Cordobesa, Discover, Hipercard, Interbank, Lider, OCA, Pago Efectivo, Pago Express, SPEI, paysafecash, Alipay Spot Payment – EEA, BLIK, UnionPay, Pay by Bank App, GrabPay, Magna, Davivienda, Servipag, Abitab, Banco Inbursa, Banco empresas, Banrisul, BBVA, BBVA Bancomer, Boleto Itaú, CMR, BCP, Santander, VTC, WeChat Pay Instore Renamed Naranja to Tarjeta Naranja, Paysbuy/Bangkok Bank to Bangkok Bank, Paysbuy/Krungsri Bank to Krungsri Bank, Paysbuy/Krung Thai Bank to Krung Thai Bank, Paysbuy/Siam Commercial Bank to Siam Commercial Bank, Paysbuy/Tesco Lotus to Tesco Lotus Cash Updated Oxxo, Boleto Bancario, paysafecard, Alipay Removed Astropay Card, Astropay Direct, Aktia, Arlandsbanken, Banco AV Villas, BancoBice, Banco Caja Social, Banco Consorcio, Banco Cooperativo Coopcentral, Banco Corpbanca, Banco de Bogotá, BancoEstado, Banco Fabella, Baco GNB Sudameris, Banco international, Bancolombia, Bancomer, Bancoomeva, Banco Pichincha, Banco Popular, Banco Procredit, Banco Ripley, Banco Santander Banefe, Banco Santander, Banco Security, BBVA (Chile & Colombia), BCI-TBANC, Citibank, Colpatría, Coopeuch, Corpbanca, Danske Bank, Handelsbanken, Helm Bank, Nordea, Osuuspankki, POP Pankko, Provincia NET, Säästöpankki, S-Pankki, Teleingreso Included General Prohibited Goods (moved from the main body of the Agreement to this document)
2.5	2019-10-21	Updated Logo Removed Entercash
2.4	2019-05-27	Included Klarna Replaced Paysbuy with Paysbuy/Krungsri Bank, Paysbuy/Bangkok Bank, Paysbuy/Krung Thai Bank, Paysbuy/Siam Commercial Bank and Paysbuy/Tesco Lotus Renamed SOFORTÜberweisung to Sofort, China Union Pay to Union Pay and Santander (Mexico) to Santander Cash Merged Santander Brazil and Santander Argentina to Santander Online Banking Updated MyBank (Refund possibility) and Trustly Removed Magna, Banco de Chile, CMR, Cartao Mercado Livre, Davivienda, Link, International Payout, WebMoney, UK Direct Debit and Hipercard
2.3	not released	Included UK Direct Debit Removed Teleingreso, Servipag (Chile) & e-Pay Petronas (Malaysia) Updated & extended allowed goods of WeChat Pay Updated prohibited goods of Alipay

2.2	2018-01-08	Included WeChat Pay
2.1	2017-08-28	Included Affin Bank, AmBank, Bank Islam, CIMB Clicks, Dragonpay, e-Pay Petronas, Hong Leong, Bank Indonesia ATM, Maybank2u, MyClear FPX, PAYSBUY Cash, RHB Bank, 7-Eleven (Malaysia), EasyPay, Estonian Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Maxima, Narvesen, PayPost & Lietuvos 11astas, Paysera, Perlas, WebMoney, EasyPay, China Union Pay & SingPost
2.0	2017-07-12	Restructure of APMs – now in alphabetical order Removed Bank Transfer
1.6	2017-07-03	Removed China Union Pay & SingPost
1.5	2017-02-07	PPRO address change from 23 Hanover Square, London, W1S 1JB, Great Britain to 20 Balderton Street, London, W1K 6TL, Great Britain Updated prohibited goods of Alipay (gaming removed)
1.4	2016-11-25	Included BitPay, Polish Payout, China Union Pay, eNETS, SingPost, Baloto Cash (Colombia) Removed Raberil (Boleto) & Raberil Payout, Dinero Mail by PayU, Ripsa, Cobro Express Added prohibited goods to giropay
1.3	2016-07-31	Updated SEPA Direct Debit and SEPA Payout specific terms, giropay specific terms, POLi general terms, QIWI and QIWI Payout specific terms Included Entercash, several LATAM payment methods Removed Turkish bank links, Tapiola (merged with S-Pankki) Dineromail Efectivo and Transfer merged into Dineromail by PayU Renamed Puggle Pay to Zimpler, Bancontact/Mister Cash to Bancontact, Finland Online Bank Transfer to Finnish Online Bank Transfer
1.2	2016-03-31	First release
1.1	2016-02-26	Second draft release
1.0	2015-12-30	First draft release

2 Payment Methods Terms of Use – General & Common Terms

1. This document (the “Terms of Use” or “ToU”) has been produced by the PPRO Group (“PPRO”) and contains the terms relevant to certain local payment methods (“Payment Methods”) that are sourced by PPRO from suppliers of the Payment Methods.
2. The Terms of Use pertain to certain Payment Method specific requirements and obligations that are to be followed and/or implemented as applicable by entities (“Contractual Partners”) that have entered into contracts (“Agreements”) with PPRO in order to access, use, make available, resell or offer such Payment Methods.
3. In interpreting these Terms of Use:
 - a. Capitalised words within these Terms of Use shall have the same meaning as provided for within the Agreement;
 - b. In the event of any conflict between the provisions of the main body of these Terms of Use and the provisions of an Agreement, the main body of the Agreement will prevail;
 - c. References to any statute, statutory provision, subordinate legislation under the relevant statute, or European Union directive or regulation will include any statute, statutory provision, subordinate legislation, or European Union directive or regulation which amends or replaces it, or has amended or replaced it; and
 - d. Unless otherwise indicated, references to clauses and schedules within the Terms of Use are references to the clauses and schedules of the Agreement.
4. In order to service its clients in an optimal manner, to ensure regulatory compliance and to benefit from the technical resources of skilled specialists, PPRO outsources certain tasks and activities or certain services to third-party service providers located within the EU or outside the EU including, without limitation, the United Kingdom (the “Service Provider(s)”). In this context, certain information may be made available to Service Providers and/or subcontractors at the service of the Service Providers within the EU and outside of the EU. In particular, PPRO subcontracts to Service Providers located within Luxembourg, Germany, and the United Kingdom some of the tasks, activities or support services in the following areas: (i) customer relationship management, (ii) storage of AML/KYC related information, (iii) compliance operations including due diligence, PEP & sanction lists screening and AML/CTF monitoring services, (iv) risk operations for on-going transaction and customer monitoring data warehouse management and analysis, (v) regulatory and/or tax reporting to local and foreign authorities (vi) Information technology and security services for infrastructure including cloud computing, and software development, (vii) technical payment processing and operations, (viii) bank posting and reconciliation of funds and (ix) sales and market development (hereunder “Outsourcings”). The information transferred and/or disclosed within the Outsourcings arrangements includes Transaction data and all data collected in the due diligence process including, but not limited to, the Contractual Partner’s and where applicable its Merchants bank account details and identification data including identification data of individuals involved in its operations (e.g. directors, representatives, ultimate beneficial owners) such as, for example, identification documents, address or date of birth. In addition to any consent granted under the Agreement, the Contractual Partner hereby explicitly instructs and gives its consent to PPRO, and where applicable will procure that its Merchants explicitly instruct and give their consent to PPRO, to rely on the Service Providers in the context of the above-mentioned Outsourcings and to the related transfer and disclosure of information to the Service Providers.
5. Payment Methods are sourced by PPRO from various Payment Scheme providers and therefore may be associated with diverse requirements. Not all Payment Methods have such additional requirements and these Terms of Use reflect the information communicated to PPRO by the Payment Scheme providers.
6. These Terms of Use are subject to change and may be unilaterally modified or supplemented by PPRO in its sole discretion at any time (a “Change”). Contractual Partners will be notified of any such Changes per email and the Change will be effective and binding as of the date on which the email notice is distributed.

7. PPRO reserves the right to adjust its Fees or impose additional fees on the Contractual Partner, with not less than 1 (one) month's prior written notice, when, for example, a Payment Scheme increases its fees charged to PPRO for a Payment Method and/or PPRO's costs to make the Products and Services available to the Contractual Partner change such as where there are changes to the fees imposed on PPRO by its banking partners.
8. Where such a Change can reasonably be considered to be of a material nature such that (i) the Change would have a detrimental impact on the quality of the services provided to the Contractual Partner by PPRO or (ii) the Contractual Partner is likely to suffer significant economic loss as a result of the Change; the Contractual Partner will have the right to terminate its access to and use of the specific Payment Method for which the Change is applicable without penalty.
9. Should the Contractual Partner elect to terminate its access and use of a Payment Method in accordance with section 7 above, it must provide written notice thereof to PPRO within 30 days of the Change coming into effect. If PPRO does not receive written notice of the Contractual Partner's intention to terminate its access and use of a particular Payment Method, PPRO will be entitled to assume that the Contractual Partner has accepted the Change.
10. The addition of new Payment Methods to these Terms of Use is explicitly excluded from being considered a Change and shall not infer or grant termination rights to the Contractual Partner provided for under section 7.
11. The following common provisions are applicable in relation to the Payment Methods listed in this document, in addition to any specific terms contained herein.
 - a. The Contractual Partner is to follow PPRO's reasonable instructions when integrating a Payment Method in the manner prescribed, when designing the order process as well as its internet presence with regard to the Payment Methods. For this purpose, PPRO will provide the Contractual Partner the girogate application program interface ("API") documentation. The system requirements applicable to the girogate API and the technical specifications are described within the girogate API documentation.
 - b. Offering Payment Methods to an end Customer by means of a link sent to such end Customer by email or similar is strictly prohibited.
 - c. For Payment Methods that involve the re-direction of the Customer to his online banking page ("Redirect Payment Methods") the Customer must recognize this via the display of the bank's URL in the address line of the browser and visibility of the relevant security certificate. In particular with regard to Redirect Payment Methods, the Contractual Partner may not use any i-frames when integrating the Payment Method within the payment process. The parties understand the term "i-frame" to designate a technology by means of which a HTML document is embedded inside another HTML document on a website of the Contractual Partner whereby a Customer may be led to believe the contents are those of a third party rather than the Contractual Partner.
 - d. The Contractual Partner acknowledges that the execution of a payment Transaction via individual Payment Methods and the possibility of a Customer cancelling or revoking a payment Transaction are subject to the terms and conditions of the respective bank with which the Customer holds an account over which PPRO has no influence or control. The Contractual Partner accepts that such general terms and conditions of corresponding banks are subject to change at any time and that such changes may impact the execution or fulfillment of Transactions.
 - e. It is not permitted for Redirect Payment Methods to be used for the purposes of verifying the identity or age of Customers without obtaining PPRO's express written permission beforehand. Failure to comply with the foregoing will incur a penalty of EUR 10.00 per Transaction and will be deducted from any settlement funds owing the Contractual Partner. PPRO reserves the right to claim damages associated with a violation of this requirement should any arise and will notify the Contractual Partner thereof.

- f. If the Contractual Partner provides the girogate API to its own Merchants for their use, it must inform PPRO of the name, location, internet address and industry of all web shops of such Merchants by email or in writing without delay.
- g. The Contractual Partner undertakes that it and its Merchants (where applicable) will treat the respective Payment Methods equally to each other and to other payment modes in their online selections, in particular with respect to advertising, marketing or promoting such Payment Methods in a manner that could not reasonably be held to unfairly position or disadvantage one Payment Method from another based on the display of marks or other branding. The respective Payment Methods must be separately listed.
- h. The Contractual Partner undertakes that it and any relevant Merchant will cooperate with requests by PPRO for information in specific situations that require further investigation in relation to a Payment Method as may be notified by PPRO to the Contractual Partner from time to time.
- i. The Contractual Partner shall ensure that the Payment Methods are only used to pay for products and services of Merchants where there is a direct contractual relationship between the Merchant and the Customer and the products and services are provided on the Merchant's own account.
- j. Contractual Partner will, and if applicable will ensure that Merchants will:
 - i. comply with all Applicable Law relating to online or distance sales agreements including consumer protection laws;
 - ii. not request a surcharge from Customers for a specific or all Payment Methods, if such surcharge is explicitly prohibited by the Payment Method (as stated in the Specific Terms of a Payment Method below) and/or Applicable Law;
 - iii. have implemented a comprehensive Customer support service with a documented complaints and escalation procedure and will respond in a timely manner.
- k. Merchants are not allowed to accept payments for goods or services:
 - i. that are not provided on the Merchant's own account;
 - ii. that are not provided within the scope of the normal business operation of the Merchant as provided for in the Merchant Registration Form;
 - iii. that are prohibited as set out either below or within any respective Specific Terms of a Payment Method;
 - iv. Payment Methods are not permitted to be offered, used or otherwise made available for any of the following categories of business:
 - 1. Illegal products and services, or products and services prohibited by applicable laws:
 - o Business or organization that engages in, encourages, promotes or celebrates unlawful violence or physical harm to persons or property;
 - o Business or organization that engages in, encourages, promotes or celebrates unlawful violence toward any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic
 - o Counterfeit or unauthorized goods;
 - o Drugs and narcotics;
 - o Get-rich-quick schemes or pyramid schemes;
 - o Human or animal bodies or organs;
 - o Intellectual property or proprietary rights infringement;
 - o Nazi-branded products, Nazi content and articles;
 - o No-value-added websites, including websites which employ unfair, deceptive or predatory sales practices;
 - o Pay-to-remove sites or defamatory publications;
 - o Racist, sexist, misogynistic or otherwise abusive products and content;
 - 2. Regulated goods and services (including products and services falling under general regulations, jurisdictional- and/or age-restrictions):

- Archaeological findings and items;
- CBD and hemp products;
- Online pharmacies, prescription drugs;
- Fireworks and related products;
- Live animals;
- Pornography and other obscene materials; sites offering sexually-related services such as prostitution, escorts, adult live chats, etc.;
- Precious metals and stones;
- Substances designed to mimic illegal drugs;
- Weapons, ammunition and related products;
- 3. Activities carrying or potentially carrying a negative environmental impact:
 - Radioactive, toxic, flammable, corrosive or other types of hazardous materials;
 - Activities related to coal mining, extraction of oil and/or natural gas;
 - Logging and supporting activities of mass sale of timber;
 - Waste management and disposal;
- 4. Specialized financial or legal products or services:
 - Bail bonds;
 - Bankruptcy lawyers;
 - Binary options;
 - Credit, loans, short-term payday lending and other lending instruments (with the exception of Buy Now Pay Later products);
 - Debt collection;
 - Initial coin offerings (ISOs)
 - Law firms collecting funds for any purpose other than to pay fees owed to the firm for services provided by the firm;
 - Wealth management;
- 5. Miscellaneous
 - Psychic or fortune-teller services;
 - Pyrotechnic devices and supplies;
 - Telemarketing;
 - Sale of Twitter followers, Facebook likes, YouTube views, and other forms of social media activity that is prohibited by the terms and conditions of the respective platform
- l. Furthermore, the Contractual Partner who was allowed to use PPRO's onboarding API, Girolink API, to onboard Merchants shall not use the Girolink API for onboarding of Merchants involved in any of the following categories of business:
 - Alcohol and alcoholic beverages
 - CFD and Forex brokers;
 - Crowdfunding;
 - Cryptocurrency;
 - Financial services, including e-wallets, insurance, money transfer services, payment vouchers and stored value products;
 - Daily fantasy sports;
 - Gambling, betting and casinos;
 - Game skins and in-game currency;
 - Marketplaces;
 - Multi-level marketing;
 - Non-profit organizations and charities;
 - Tobacco Products, E-cigarettes and Vape;

- m. The Payment Methods are not permitted for use by Merchants operating in or for transactions originating from or directed to the following countries:
 - i. Afghanistan, Bahamas, Barbados, Belarus, Bonaire, Sint Eustatius and Saba, Botswana, Burkina Faso, Cambodia, The Democratic Republic of Congo, The Republic of Congo, Crimea, Cuba, Ethiopia, Gaza Strip, Ghana, Guinea-Bissau, The Republic of Guinea, Haiti, Islamic Republic of Iran, Iraq, Jamaica, Lebanon, Libya, Mauritius, Myanmar, Nicaragua, North Korea, Pakistan, Panama, Russia, Senegal, Somalia, Sri Lanka, Sudan, Swaziland, Syria, Trinidad and Tobago, Uganda, Vanuatu, Venezuela, West Bank (Palestinian Territory), Yemen, Zimbabwe.
- n. **Payment guarantee** refers to payouts for all transactions PPRO reports as technically successful, and if missing funds or charge backs occur, PPRO will not retrieve them from Contractual Partners as the payment is guaranteed by the Payment Scheme. Please note that even Payment Methods that as a principle provide payment guarantee, and are as such defined herein, may limit the payment guarantee under certain circumstances (e.g. in case of non-compliance with applicable laws and Terms of Use by the Contractual Partners or fraud committed by Contractual Partners, Customers and other participants to a Payment Scheme). Notwithstanding anything to the contrary contained herein, PPRO does not provide payment guarantee if such is not provided by the Payment Scheme.
- o. **Risk of missing funds.** There is a small but real risk that funds for any Transaction reported as "Successful" will not arrive. PPRO will wait a defined number of days for funds to be received into a PPRO bank account, should the funds not arrive within this time frame, the funds status will be updated to "Funds Missing". Depending on your risk tolerance level you may wish to delay fulfilling orders and/or paying your Merchants, as applicable, until the funds are reported as "Received". In the event that PPRO has already settled funds to you for transactions that are subject to "Funds Missing", PPRO will deduct such amounts from a future fund settlement as needed to recover any "Funds Missing". The fund status can be tracked using both the processing and settlement files.
 - i. In the processing files the funds are tracked in the following files:
 - a. YYYYMMDDZ_transaction_fundsmissing.consolidated.csv, and
 - b. YYYYMMDDZ_transaction_fundsreceived.consolidated.csv.
 - ii. In the settlement files funds status is tracked via the Volume per transaction file. A transaction which is "Successful" will be shown with an EVENT_TYPE of SUCCEEDED. If this transaction subsequently moves to "Funds Missing" the transaction will appear in the file again with an EVENT_TYPE of FUNDSMISSING. In the rare case where the funds still arrive after the funds were shown as "Funds Missing", the transaction will appear in the file a 3rd time with the EVENT_TYPE FUNDSRECEIVED.

It is possible for PPRO to configure a setting where a notification will be sent when the funds status moves to a "Funds Missing" status. It is also possible for PPRO to configure a setting where a notification will be sent when the funds status moves to "Received" status. It is possible to configure one or both of the settings. The fund status is included in the /GETTXSTATUS call which should be triggered when a notification is received. To request either or both of these settings please send an email to the PPRO support team at support@ppro.com.

3 Payment Methods - Specific Terms

3.1 Afterpay/Clearpay

3.1.1 General

Payment Type	Buy now, pay later
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	1 cent
Transaction maximum	Depending on the seller's domestic limits set by the Payment Scheme
Specific Prohibited Goods and Services	see Specific Terms and note specific prohibited goods and services applicable in different markets

3.1.2 Specific Terms

1. Terms and conditions (including the annexes hereto) (the "Network Rules") as attached herein as Appendix 1 – Afterpay/Clearpay Network Rules apply when using the Afterpay / Clearpay payment method which is an Extended Repayment Feature available in relevant territories selling Goods online as part of the Agreement. The "Afterpay Services" (also known as the "APM" or "Afterpay APM") is defined and set forth in each annex of the Network Rules attached herein as Appendix 1 - Afterpay/Clearpay Network Rules.
2. The Contractual Partner shall comply with and where applicable will procure that its Merchants comply at all times with the Network Rules attached herein as Appendix 1 - Afterpay/Clearpay Network Rules.
3. Specific prohibited goods and services are as set forth in each annex of the Network Rules attached herein as Appendix 1 - Afterpay/Clearpay Network Rules.

3.2 Alfamart

3.2.1 General

Payment Type	Cash
Chargeback Risk	No
Missing Funds Risk	No

Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	IDR 5,000,000 (COVID period: IDR 2,500,000)
Specific Prohibited Goods and Services	see Specific Terms

3.2.2 Specific Terms

1. 1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of Alfamart could potentially incite hate, violence, racial anger, or terrorism; c) gambling or betting;
 - c. human trafficking and trade of protected endangered animals; and
 - d. weapons, military equipment, and explosives.

3.3 Alipay

3.3.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	RMB 50,000.00/Transaction for Transactions made by linked Card; RMB 300,000.00/Transaction for Transactions made by Wallet; RMB 300,000.00/day
Specific Prohibited Goods and Services	see Specific Terms

3.3.2 Specific Terms

1. Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.
2. The Contractual Partner will provide, and where applicable will ensure that its Merchants provide, all information that Alipay may request on a Merchant and will ensure that such information is true and complete

and will inform PPRO of any changes to such information in a timely manner as soon as reasonably practicable following such change.

3. Alipay retains the discretion to decline a Merchant access to the Alipay service at any time.
4. Alipay only accepts and processes refunds through the Alipay system if the refund request is made within 365 days from the date of the Transaction. The Contractual Partner's, and if applicable shall procure that its Merchant's, after-sale service policy shall be properly notified (in writing or orally) to Customers before or at the time of the Transaction and shall not conflict with the limitations set out under this clause unless Applicable Law requires for a longer refund timeframe.
5. During the refund period outlined above, the refund is only to be effectuated through Alipay. No alternative method for the refund, including but not limited to bank remittance is allowed. If Applicable Law requires for a refund to be provided after the refund period outlined above, the Contractual Partner or if applicable its Merchant is allowed to execute such refund outside of the Alipay system.
6. The Contractual Partner agrees that, and if applicable shall procure that each Merchant agrees that, if Alipay determines in its sole discretion that certain features of the Alipay services may be subject to a high risk of unauthorized payments or fraudulent Transactions, Alipay may, from time to time, suspend or terminate, with reasonable notice, the provision of such part of the Alipay services, including but not limited to adjusting the types, issuing banks and payment limits (whether per Transaction or per day) of and on the payment methods that Customers will be able to use to complete the payments from time to time.
7. In case of unauthorized payments, Alipay may request for precautionary measures to be taken. If such measures are not taken within 5 working days, Alipay may request PPRO to suspend or terminate the Contractual Partner or a specific Merchant.
8. It is not allowed to restrict Customers registered with Alipay in any way from using Alipay as a payment method at checkout at any sales channel, including but not limited to requiring a minimum or maximum purchase amount (besides limits set by Alipay) from Customers using Alipay to make payments.
9. The Contractual Partner will, or if applicable shall ensure that its Merchants will, use Alipay only for the products in connection with its principal business as notified to Alipay and only for or its own account, for its own business purpose and will not perform any commercial or non-commercial services for any other third parties.
10. The Contractual Partner shall, and if applicable shall procure that its Merchants display, the brand or logo of Alipay in parity with all other forms of payment methods accepted, such as on applications or promotional materials of the Contractual Partner or Merchant (as applicable), in each case where payment options are featured for the purchase of products. Alipay's logo and content must be used only for the purpose of indicating acceptance of Alipay as a form of payment, unless otherwise authorized by Alipay. The Contractual Partner will, and if applicable will procure that its Merchants will, present an accurate description of the Alipay services in accordance with Alipay's guidance as issued from time to time.
11. Dispute handling Process:
 - a. If PPRO receives a Customer complaint from Alipay requesting a refund, PPRO will contact the Contractual Partner immediately and request relevant information and documentation related to such complaint together with a decision by the Contractual Partner to accept or deny the refund request. The Contractual Partner is required to provide its response within 5 days.
 - b. If the Contractual Partner accepts the refund request or if PPRO does not receive a response within 5 days, PPRO will initiate the refund as requested by Alipay.
 - c. If the Contractual Partners denies the refund, PPRO will forward the Contractual Partners response together with the supporting information and documentation to Alipay. Alipay will then determine if such response constitutes sufficient ground to deny the refund and either close the Customer complaint or request PPRO to initiate the refund. In case Alipay decides a refund needs to be executed, Alipay reserves the right to request for additional remedial actions to be taken.
 - d. If PPRO initiates a refund following Alipay's request, PPRO will deduct such refund amount from the next settlement to the Contractual Partner.

12. Alipay may not be used for:

- a. Illegal political audio-visual products and publications, illegal political program channels, State secret documents and information, Services or products facilitating unlawful public gathering
- b. Pornographic and vulgar audio visual products, channels and publications, Pornographic and vulgar erotic services
- c. Gambling devices and accessories, Lottery, Gambling service, Lucky draw
- d. Narcotics and related accessories
- e. Weapons of all types (including daggers, firearms and accessories), replica weapons, ammunitions and explosives), Military or police equipment, Poisonous or hazardous chemicals, Batons and electric batons, Lock picking tools and accessories, Illegally obtained proceeds or properties as result of crime
- f. Pyramid schemes and multi-level marketing, Gold investment, Crowd funding, Cash disbursement from credit funding sources (e.g. credit cards), Counterfeit currency, Illegal sale of financial information (e.g. bank accounts, bank cards), Stock and securities, Mutual Funds, Insurance products and platforms, Financial products and services, Rebate or cashback services, Software or products related to trading of financial products and information, Single-purpose prepaid cards (including gift cards and other stored value cards), Illegal or un-registered fund-raising activities, Foreign exchange services, Peer to peer (P2P) lending services, Payment by instalments service, Trading in invoices issued within the Peoples' Republic of China, Trading or sale of virtual currencies (e.g. Bitcoin, Litecoin), Trading or distribution of currency (both RMB and foreign currencies)
- g. Anesthetic, psychotropic or prescription medicine, Illegal unregistered medicine, Fetal gender determination, Aphrodisiac, Online sale of medical services, including medical consulting, hypnotherapy and plastic surgery, Human organs, Surrogacy services
- h. Hacking services or accessories, Malwares, Illegal publication of certificates or carving of stamps, Video chatting services, All religious websites, publication or accessories, Online cemeteries and ancestor worshipping, Sales of personal information (e.g. identity card information), Espionage equipment and accessories, Services or products that infringe on personal privacy (e.g. online activity monitoring)
- i. Sale of animals, plants or products with contagious and hazardous diseases, Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases, Counterfeit or replica food products, Protected species, Seeds, Smuggled goods, Online sale of tobaccos and cigarettes
- j. Satellites and antennas, Archaeological and cultural relics, Fireworks and firecrackers, Crude oil, Services to facilitate plagiarism and examination fraud, Sales of distribution of event tickets without license (e.g. Olympic Games or World Expo tickets), Real estate, Charitable Organizations, Auction sites and services, Pawn services

3.4 Alipay Spot Payment - EEA

3.4.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes

Transaction minimum	N/A
Transaction maximum	RMB 50,000.00/Transaction for Transactions made by linked Card; RMB 300,000.00/Transaction for Transactions made by Wallet; RMB 300,000.00/day
Specific Prohibited Goods and Services	see Specific Terms

3.4.2 Specific Terms

1. Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.
2. The Contractual Partner will provide, and where applicable will ensure that its Merchants provide, all information that Alipay may request on a Merchant and will ensure that such information is true and complete and will inform PPRO of any changes to such information in a timely manner as soon as reasonably practicable following such change.
3. Alipay retains the discretion to decline a Merchant access to the Alipay service at any time.
4. The Contractual Partner and, if applicable, its Merchants shall facilitate the provision of the Alipay services at its own costs through keeping the relevant software and hardware of cashiers (including but not limited to Spot Payment scanner, physical circuits or networks) in a good operational condition and properly linking to Alipay's platform through PPRO.
5. Alipay only accepts and processes refunds through the Alipay system if the refund request is made within 365 days from the date of the Transaction. The Contractual Partner's, and if applicable shall procure that its Merchant's, after-sale service policy shall be properly notified (in writing or orally) to Customers before or at the time of the Transaction and shall not conflict with the limitations set out under this clause unless Applicable Law requires for a longer refund timeframe.
6. During the refund period outlined above, the refund is only to be effectuated through Alipay. No alternative method for the refund, including but not limited to bank remittance is allowed. If Applicable Law requires for a refund to be provided after the refund period outlined above, the Contractual Partner or if applicable its Merchant is allowed to execute such refund outside of the Alipay system.
7. The Contractual Partner agrees that, and if applicable shall procure that each Merchant agrees that, if Alipay determines in its sole discretion that certain features of the Alipay services may be subject to a high risk of unauthorized payments or fraudulent Transactions, Alipay may, from time to time, suspend or terminate, with reasonable notice, the provision of such part of the Alipay services, including but not limited to adjusting the types, issuing banks and payment limits (whether per Transaction or per day) of and on the payment methods that Customers will be able to use to complete the payments from time to time.
8. In case of unauthorized payments, Alipay may request for precautionary measures to be taken. If such measures are not taken within 5 working days, Alipay may request PPRO to suspend or terminate the Contractual Partner or a specific Merchant.
9. It is not allowed to restrict Customers registered with Alipay in any way from using Alipay as a payment method at checkout at any sales channel, including but not limited to requiring a minimum or maximum purchase amount (besides limits set by Alipay) from Customers using Alipay to make payments.
10. The Contractual Partner will, or if applicable shall ensure that its Merchants will, use Alipay only for the products in connection with its principal business as notified to Alipay and only for or its own account, for its own business purpose and will not perform any commercial or non-commercial services for any other third parties.
11. The Contractual Partner shall ensure, and shall procure that each Merchant shall ensure that (i) all relevant information of the Merchant has been provided to PPRO for uploading onto the Alipay's Marketing Platform; (ii) the Alipay logo is displayed all the Merchant's stores; (iii) the Merchant's store staff have been trained to use the Alipay services efficiently; and (iv) at least one (1) test Transaction has been successfully launched

for each Merchant through the Alipay services. Test transaction means a transaction with the Transaction value of RMB 0.01 or a Transaction made through Alipay's test account.

- a. "Alipay's Marketing Platform" shall mean online platforms (including any mobile application) operated by Alipay through which Customers registered with Alipay may access and view the Merchant's Marketing Information and/or any other business or marketing information related to the Merchant and/or Alipay.
- b. "Merchant's Marketing Information" shall include (i) Merchant's business and store name (registered and 'trading as' name), (ii) Business operating address of the Merchant's store, (iii) Merchant Category Code (MCC), (iv) Merchant identifier (MID) and Merchant's store identifier (SID, which also operates as 'MID' when there is only one store for the Merchant), (v) Scanning method of Spot Payment available at the Merchant's store, and (vi) Any other business and/or promotional information as required by Alipay from time to time.
- c. The Contractual Partner shall ensure that such Merchant's Marketing Information remains full, accurate and up-to-date, and also conduct marketing activities using the up-to-date Merchant's Marketing Information to increase visibility of Merchants and digital foot traffic on Alipay's Marketing Platform.
- d. The Contractual Partner hereby grants, and shall procure the grant (including from Merchants), to Alipay for the time the Contractual Partner or the particular Merchant, as applicable, uses an Alipay service, a non-exclusive, worldwide, perpetual, non-revocable, non-terminable, sub-licensable, royalty-free right and license (including in relation to any intellectual property rights) to use, access, store, reproduce, publish, distribute, modify, aggregate with other information, analyze, transmit and otherwise process the Merchant's Marketing Information in connection with or relating to the Alipay services, Alipay's Marketing Platform, Alipay Wallet, Alipay's Platform, or Alipay's websites.

12. The Contractual Partner shall, and if applicable shall procure that its Merchants display, the brand or logo of Alipay in parity with all other forms of payment methods accepted, such as on applications or promotional materials of the Contractual Partner or Merchant (as applicable), in each case where payment options are featured for the purchase of products. Alipay's logo and content must be used only for the purpose of indicating acceptance of Alipay as a form of payment, unless otherwise authorized by Alipay. The Contractual Partner will, and if applicable will procure that its Merchants will, present an accurate description of the Alipay services in accordance with Alipay's guidance as issued from time to time.

13. Dispute handling Process:

- a. If PPRO receives a Customer complaint from Alipay requesting a refund, PPRO will contact the Contractual Partner immediately and request relevant information and documentation related to such complaint together with a decision by the Contractual Partner to accept or deny the refund request. The Contractual Partner is required to provide its response within 5 days.
- b. If the Contractual Partner accepts the refund request or if PPRO does not receive a response within 5 days, PPRO will initiate the refund as requested by Alipay.
- c. If the Contractual Partners denies the refund, PPRO will forward the Contractual Partners response together with the supporting information and documentation to Alipay. Alipay will then determine if such response constitutes sufficient ground to deny the refund and either close the Customer complaint or request PPRO to initiate the refund. In case Alipay decides a refund needs to be executed, Alipay reserves the right to request for additional remedial actions to be taken.
- d. If PPRO initiates a refund following Alipay's request, PPRO will deduct such refund amount from the next settlement to the Contractual Partner.

14. The Alipay may not be used for:

- a. Illegal political audio-visual products and publications, illegal political program channels, State secret documents and information, Services or products facilitating unlawful public gathering
- b. Pornographic and vulgar audio visual products, channels and publications, Pornographic and vulgar erotic services
- c. Gambling devices and accessories, Lottery, Gambling service, Lucky draw

- d. Narcotics and related accessories
- e. Weapons of all types (including daggers, firearms and accessories), replica weapons, ammunitions and explosives), Military or police equipment, Poisonous or hazardous chemicals, Batons and electric batons, Lock picking tools and accessories, Illegally obtained proceeds or properties as result of crime
- f. Pyramid schemes and multi-level marketing, Gold investment, Crowd funding, Cash disbursement from credit funding sources (e.g. credit cards), Counterfeit currency, Illegal sale of financial information (e.g. bank accounts, bank cards), Stock and securities, Mutual Funds, Insurance products and platforms, Financial products and services, Rebate or cashback services, Software or products related to trading of financial products and information, Single-purpose prepaid cards (including gift cards and other stored value cards), Illegal or un-registered fund-raising activities, Foreign exchange services, Peer to peer (P2P) lending services, Payment by instalments service, Trading in invoices issued within the Peoples’ Republic of China, Trading or sale of virtual currencies (e.g. Bitcoin, Litecoin), Trading or distribution of currency (both RMB and foreign currencies)
- g. Anesthetic, psychotropic or prescription medicine, Illegal unregistered medicine, Fetal gender determination, Aphrodisiac, Online sale of medical services, including medical consulting, hypnotherapy and plastic surgery, Human organs, Surrogacy services
- h. Hacking services or accessories, Malwares, Illegal publication of certificates or carving of stamps, Video chatting services, All religious websites, publication or accessories, Online cemeteries and ancestor worshipping, Sales of personal information (e.g. identity card information), Espionage equipment and accessories, Services or products that infringe on personal privacy (e.g. online activity monitoring)
- i. Sale of animals, plants or products with contagious and hazardous diseases, Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases, Counterfeit or replica food products, Protected species, Seeds, Smuggled goods, Online sale of tobaccos and cigarettes
- j. Satellites and antennas, Archaeological and cultural relics, Fireworks and firecrackers, Crude oil, Services to facilitate plagiarism and examination fraud, Sales of distribution of event tickets without license (e.g. Olympic Games or World Expo tickets), Real estate, Charitable Organizations, Auction sites and services, Pawn services

3.5 Banamex WS (Mexico)

3.5.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult
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3.6 Bancomat

3.6.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Transaction maximum	No limit, depending on issuing bank agreement on the max limit amount with the customer
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.6.2 Specific Terms

1. The BANCORMAT Pay® Service envisages the possibility for the cardholder of an enabled card to make, via smartphone and in App, payment transactions care of partner merchants (P2B/P2G Payments) as well as to make transfers of sums between private parties or in favor of non-profit entities (P2P/P2C Transfers).
2. For the purposes of its activation, the card associated with the BANCORMAT Pay® Service must be registered in the Databases managed by the BANCORMAT Pay® Platform as well as via specific procedures for the alignment of the authorisation centre's archives, according to the specific procedures made known over time by BANCORMAT S.p.A.
3. The Contractual Partner duly notes and accepts, and where applicable will procure that its Merchants duly note and accept, that:
 - a. the BANCORMAT Pay® Service is limited exclusively to Italy, to the area of the Vatican State and the Republic of San Marino, while its provision in other European Union countries is precluded, unless otherwise approved by BANCORMAT S.p.A. BANCORMAT Pay® Service is permitted solely for use by Merchants operating in or for transactions originating from or directed to countries explicitly approved by Bancomat SpA, such approval to be obtained prior access to the BANCORMAT Pay® Service is granted;
 - b. BANCORMAT S.p.A. reserves the right to exercise supervisory and control functions, also through specific audits in the field, on the Contractual Partner and its Merchants at any point in time to, among others, verify absolute compliance with the terms of use of BANCORMAT Pay® Service. The Contractual Partner is obliged to ensure its and, where applicable, its Merchants full cooperation in

order to allow BANCOMAT S.p.A. to exercise the supervisory and control functions either directly or with use of third parties;

- c. the trademark of BANCOMAT Pay® Service be displayed only in accordance with BANCOMAT S.p.A. regulations for the use of said trademarks (Regulation for the Use of Trademarks), available upon request. The Contractual Partner is obliged to request the Regulation for the Use of Trademarks from PPRO and ensure that it uses, and where applicable its Merchants use, the trademark of BANCOMAT Pay® Service in accordance with said terms at all times;
 - d. BANCOMAT S.p.A. has an established complaints process on commercial disputes, available upon request, which the Contractual Partner should follow at all times, and where applicable will procure that its Merchants follow at all times. The Contractual Partner is obliged to request the complaints process on commercial disputes from PPRO and ensure that it follows, and where applicable its Merchants follow, the process at all times.
4. The Contractual Partner explicitly agrees and undertakes, and where applicable will procure that its Merchants explicitly agree and undertake, to:
- a. use only permitted and, if envisaged, standardized by BANCOMAT S.p.A equipment enabling the use of BANCOMAT Pay® Service and enable replacement and/or adaptation of such equipment from time to time in order to guarantee the security and evolution of the circuit;
 - b. in e-commerce payments to provide the payer being the cardholder, before confirming the payment, with the following information, among other aspects: i) the precise description of the service or the goods purchased; ii) the total amount of the Payment; and provide the payer being the cardholder with a receipt (paper or electronic) bearing the details of payment.
 - c. oversee the correct use of and promptly report any malfunction of equipment enabling the use of BANCOMAT Pay® Service and adopt the appropriate measures to guarantee the security of the equipment enabling the use of BANCOMAT Pay® Service and notify PPRO without delay of any theft, loss, tampering or improper use of the equipment enabling the use of BANCOMAT Pay® Service.

3.7 Bancontact

3.7.1 General

Payment Type	Debit Card
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.7.2 Specific Terms

1. Bancontact is a debit card Payment Method, whereby a debit card is issued by an authorised credit institution and allows Customers to directly pay for goods and services from their bank accounts.
2. The Contractual Partner is aware that the execution of the transfer as well as the possibility of a Customer to cancel or revoke a transfer are contingent upon the then current terms and conditions of the respective Customer's bank.
3. The Contractual Partner acknowledges that although Bancontact payment Transactions can be executed from Customer accounts established with most banks in Belgium, there is no guarantee that a Customer will be able to make an online bank transfer from every bank account in Belgium using Bancontact.

3.8 Bangkok Bank (Thailand)

3.8.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	Dependent on the bank and the user limit
Specific Prohibited Goods and Services	see Specific Terms

3.8.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.9 Bank Danamon

3.9.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.9.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant's business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.10 Bank Mandiri

3.10.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000

Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.10.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.11 Bank Rakyat Indonesia (BRI)

3.11.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.11.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.12 Banorte Empresa (Mexico)

3.12.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.13 Banrisul (Brazil)

3.13.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A

Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.14 Banco de Credito del Peru - BCP (Peru)

3.14.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 15,000

Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities
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3.15 Bank Negara Indonesia (BNI)

3.15.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.15.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant's business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.16 BitPay

3.16.1 General

Payment Type	Cryptocurrency
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	BTC 0.00003 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: a) No sales of: narcotics, research chemicals or any controlled substances; cash or cash equivalents, including derivatives; items that infringe or violate any copyright or trademark; ammunition, firearms, explosives, or weapons regulated under applicable law; b) No transactions that: show the personal information of third parties in violation of applicable law; support pyramid or Ponzi schemes, matrix programs or other 'get rich quick' schemes; are associated with purchases of annuities or lottery contracts, lay-away systems, banking, off-shore banking, foreign exchange unless exception is granted, or transactions to finance, investing or investment related products, or refinance debts funded by a credit card, or provide credit repair or debt settlement services; no gambling unless exemption is granted, depending on certain conditions, countries and regulators

3.16.2 Specific Terms

1. Additional Definitions: "Bitcoin" is a type of digital currency in which encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank.
2. BitPay is a Bitcoin payment service provider which enables the Contractual Partner to accept Bitcoins as payment for the goods and services that it or its Merchants sell.
3. The Contractual Partner agrees that BitPay may also obtain information about it or its Merchants from third parties, such as credit bureaus and identity verification services.
4. BitPay has the right to restrict the provision of services to the Contractual Partner if the Contractual Partner does not provide PPRO with accurate, complete and satisfactory information as may be requested by BitPay from time to time.
5. The Contractual Partner must execute PPRO's relevant contractual agreement and fully complete the required documentation.
6. The Contractual Partner acknowledges and agrees that the use of the services provided by BitPay is subject to the laws and regulations of the United States regarding the prevention of terrorist financing and anti-money laundering, including, without limitation, the sanctions programs administered by the Office of Foreign Assets Control of the United States Department of the Treasury, as it relates to selling or marketing goods

or services in the following countries (and any other countries as determined by OFAC and notified by PPRO to the Merchant) as they are prohibited by OFAC: Cuba, Sudan, Syria, North Korea and Iran.

7. The Contractual Partner agrees that the required information gathered by PPRO will be made available to BitPay, when reasonably requested. BitPay will only share this information with law enforcement, government agencies, or its bank(s) when required to do so by applicable laws, to fulfil its regulatory obligations or due diligence of its bank(s).
8. The Contractual Partner must ensure that it or its Merchants as applicable must have a clear refund policy for customers. BitPay recommends that should refunds arise, Merchants refund the amount of the initial purchase in the currency in which the item was priced.
9. Other than in accordance with the exemptions set out below, the services provided by BitPay must not be used for foreign exchange (forex) and gambling or other activities with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, and sweepstakes, unless a Merchant and its customers are located exclusively in jurisdictions where such activities are not prohibited by law.
10. For the exemption mentioned above to take effect in relation to gambling or other activities with an entry fee and a prize, the terms and standards below are applicable and deemed to be accepted by the Contractual Partner and its Merchants:
 - a. PPRO will only connect and service gambling Merchants that have a valid license in at least one of the jurisdictions listed in Table A, below, and adhere to gambling laws in countries where it operates:

Table A: List of Licensing institutions that are deemed appropriate

Country	Entity	Website
Alderney	Gambling Control Commission	http://www.gamblingcontrol.org
Austria	Ministry of Finance	https://english.bmf.gv.at
Belgium	Ministry of Justice	https://www.gamingcommission.be
Bulgaria	Gambling Control Department	http://www.dkh.minfin.bg
Croatia	Tax Administration, Ministry of Finance	http://www.porezna-uprava.hr
Denmark	Danish Gambling Authority	https://spillemyndigheden.dk
Estonia	Ministry of Finance	http://www.fin.ee/minister-of-finance
Estonia	Tax and Customs Board	http://www.emta.ee
Finland	Ministry of Police - Gambling Administrations Dpt	http://www.poliisi.fi/licences/gambling_administration_department
France	Autorite de Regulation des Jeux en Ligne (ARJEL)	http://www.arjel.fr/
Gibraltar	Gibraltar Regulatory Authority: Gambling Commissioner	http://www.gra.gi/
Hungary	Gaming Board	http://www.szf.hu/
Isle of Man	Gambling Supervision Commission	http://www.gov.im/gambling

Italy	Agenzia delle Dogane e dei Monopoli (formerly AAMS)	http://www.agenziadoganemonopoli.gov.it/
Latvia	Lotteries and Gambling Supervisory Inspection	http://www.iaui.gov.lv
Lithuania	Gaming Control Authority	http://www.vlpk.lt/
Malta	Lotteries and Gaming Authority	www.mga.org
Norway	Norwegian Gaming & Foundation Authority	https://lottstift.no/
Poland	Ministry of Finance	http://www.mf.gov.pl/ministerstwo-finansow
Slovenia	Office for Gaming Supervision	http://www.mf.gov.si
Sweden	Gambling Authority	http://www.lotteriinspektionen.se
Switzerland	Swiss Lottery and Betting Board	http://www.comlot.ch/
Switzerland	Federal Gaming Board	http://www.esbk.admin.ch
UK	British National Lottery Commission	http://www.natlotcomm.gov.uk
UK	UK Gambling Commission	http://www.gamblingcommission.gov.uk
UK	Greyhound Board of Great Britain	http://www.gbgb.org.uk

11. PPRO will only connect and service forex Merchants that have a valid license and adhere to the laws in those countries where it operates.
12. Upon request, the forex or gambling Merchant must prove that it has the legal authority to engage in forex or gambling activities as well as, in the case of the gambling Merchant, sufficient controls in place to prevent unlawful gambling, in particular with regards to age and location verification.
13. The Forex or Gambling Merchant agrees that it shall deny services to countries where the Bitcoin Merchant processing activities are prohibited. The list of countries is as follows: Bangladesh, Bolivia, Ecuador, and Kyrgyzstan have locally banned Bitcoin Merchant processing activities, while Cuba, Iran, Syria, Sudan, and North Korea are prohibited due to sanctions. PPRO will inform the Merchant as soon as practicable and without undue delay of any changes.
14. Gambling Merchants should implement daily and monthly funding limits that are consistent with local regulatory limits. If no local regulatory limits are specified (or are unlimited), BitPay shall impose a daily funding limit of \$ 500 and a monthly funding limit of \$ 5,000 per gambling Customer. In case lower limits are required by law, then lower local limits shall prevail. BitPay will review its limits periodically and reserves the right to modify these limits if deemed necessary.
15. While Bitcoin is pseudonymous, the Customer using Bitcoin should be KYC'd by the forex or gambling Merchant, in line with the internal KYC policies of such forex or gambling Merchant.
16. The Forex or Gambling Merchant agrees that Bitcoin can only be used to fund the forex or gambling account; withdrawals in Bitcoin are not allowed. In the case of forex, an exception can be made and therefore withdrawals are permitted in case the forex Merchant will only accept Bitcoin wallets that provide a refund address in the initial transaction (Bitcoin wallet that support the so-called "Payment Protocol" or BIP-70 standard).

17. Bitcoin Best Bid Rate (“BBB”): BitPay consolidates market depth from multiple exchanges to provide customers with a Bitcoin Best Bid (BBB) exchange rate. The BBB is currently calculated based on Bitcoin/US Dollar rates because of maximum liquidity. Exchange rates for non-USD currencies are provided by the Open Exchange Rates API (see: <https://openexchangerates.org/>) at the time the invoice is generated. The BBB is calculated by simulating an auto-routing market sell order, across all exchanges, with zero commission fees.

3.17 BLIK

3.17.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	PLN 0.01 per Transaction
Transaction maximum	PLN 50,000 per Transaction (most issuers have a limit of PLN 10,000 per Transaction)
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.17.2 Specific Terms

1. BLIK is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner must, or if applicable must ensure that Merchants, prominently display, on their website or device as applicable, the BLIK name or Trademarks in a manner consistent with the BLIK Brand Book.
3. The Contractual Partner is aware that BLIK has an established complaints process for complaints raised and that failure to comply with the timelines and requirements to provide information/documents can result in liability and fees. The complaints process is as follows:
 - a. Complaints or other reports registered with BLIK (by a Customer or a Contractual Party) shall be examined by it and any further exploratory actions aimed at examining the complaint undertaken.
 - b. BLIK will charge a complaint handling fee, that shall be payable by the Contractual Party that caused the occurrence of the event that served as the basis for the complaint to be lodged.
 - c. BLIK will notify PPRO of the outcome of the complaint examination procedure, indicating which Contractual Party caused occurrence of the event that served the basis for the complaint as well as which Contractual Party shall be liable for the claimed amount.
 - d. In case additional information is necessary, BLIK reserves the right to request the relevant Contractual Party to send the required details to BLIK via PPRO.
 - e. Said Contractual Party is obliged to provide PPRO, which shall provide it to BLIK, with all available materials required to process a complaint inquiry within a period of time not exceeding 5 calendar

days from the date of receipt of the notification from PPRO indicating such a necessity. In the case when the Contractual Party is not able to send the required materials within 5 calendar days for reasons beyond their control, it is required to notify PPRO of the occurrence of such a situation as soon as possible.

- f. A delayed delivery of documents or the failure to provide them may result in a settlement of the complaint against the Party that failed to provide the documents.
- g. If the complaint has been declined by BLIK, the Contractual Partner shall have the right to ask for additional documentation serving the grounds and reasons for the decision to decline such a complaint.
- h. In the case of the complaint lodged by a Customer in respect of a specific transaction, an unconditional refund of the amount of such a transaction shall be issued for the benefit of the bank of the Customer that authorised that transaction, unless the bank of the Customer carried out the authorisation in relation to a given transaction, including the confirmation of that transaction by the Customer.
- i. The refund of the amount as referred to in the preceding section (h) is conducted by means of revocation of the transaction by BLIK.

3.18 Boleto Bancário (Brazil)

3.18.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A

Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities
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3.18.2 Specific Terms

- Boleto Bancario is a Payment Method restricted to Customers in Brazil offering two alternatives of payments for Customers: One is a bank transfer via Customer's online banking, the other alternative is cash payment at bank branches and other authorized payment points such as supermarkets, pharmacies and post offices. PPRO has no control over such payment points and accordingly does not guarantee the availability of Boleto Bancario throughout Brazil or other markets it may operate.

3.19 Boleto Bancario Domestic BRL Processing (Brazil)

3.19.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	BRL 250,0000 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.19.2 Specific Terms

- Boleto Bancario is a Payment Method restricted to Customers in Brazil offering two alternatives of payments for Customers: One is a bank transfer via Customer's online banking, the other alternative is cash payment at bank branches and other authorized payment points such as supermarkets, pharmacies and post offices.

PPRO has no control over such payment points and accordingly does not guarantee the availability of Boletão Bancário throughout Brazil or other markets it may operate.

3.20 Boost

3.20.1 General

Payment Type	E-Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 4,999
Specific Prohibited Goods and Services	see Specific Terms

3.20.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate the Agreement immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
4. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
5. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

6. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
7. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
8. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
9. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing.

3.21 CIMB Niaga

3.21.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000

Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.21.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, , the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.22 DOKU Wallet

3.22.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Non-KYC users: IDR 2,000,000; KYC users: IDR 10,000,000
Specific Prohibited Goods and Services	see Specific Terms

3.22.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of DOKU could potentially incite hate, violence, racial anger, or terrorism;
 - c) gambling or betting;
 - c. human trafficking and trade of protected endangered animals; and
 - d. weapons, military equipment, and explosives.

3.23 DuitNow

3.23.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	Dependent on the bank, up to MYR 30,000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.23.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
4. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
5. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
6. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for

any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

7. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
8. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
9. Merchants should display on their website's checkout page all 18 supported banks: Affin Bank, Agro Bank, Alliance Bank, AmBank, Bank Islam, Bank Muamalat, Bank Rakyat, Bank Simpanan Nasional, CIMB Bank, Hong Leong Bank, HSBC Bank, Kuwait Finance House, Maybank, OCBC, Public Bank, RHB Bank, Standard Chartered Bank UOB.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing.

3.24 Dragonpay (Philippines)

3.24.1 General

Payment Type	Real-time Bank Transfer and Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	PHP 50.01 per Transaction

Transaction maximum	Dependent on consumer bank
Specific Prohibited Goods and Services	see Specific Terms

3.24.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or

refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

- d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
- e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
- f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
- g. Tobacco, alcohol, materials containing offensive content
- h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.25 PayEasy/Konbini

3.25.1 General

Payment Type	Cash payment, convenience stores (Konbini), PayEasy (ATM), online banking
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	JPY 1.00
Transaction maximum	JPY 100,000 (PayEasy (ATM)) JPY 1,000,000 (PayEasy online banking) JPY 300,000 (Konbini)
Specific Prohibited Goods and Services	Pursuant to section 9 of the Terms of Use of ECON Services and in addition to any prohibited goods and services listed in Chapter 2: products or services which are conveying an image or message or any content that may be publicly indecent or offensive, or violating constitutional principles, endangering State security, disclosing State secrets, subverting the State power, splitting the country; harming the honor and interests of the State; provoking ethnic hatred or discrimination, undermining the unity of the ethnic groups, violating the State religious policies, advocating cult and superstition, spreading rumors, disturbing social orders, undermining social stability, engaging in pornography, obscenity, gamble, violence, murder, terrorism, subornation and other illegal activities, money laundering, arbitrage, pyramid selling, insulting or libeling others, infringing others' legal rights; deceptive and misleading activities, any other activities against the law. State"

	means Japan, the UK and any other country where the Merchant conducts its business using the Konbini and PayEasy payment methods.
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3.25.2 Specific Terms

1. The Contractual Partner must comply with, and where applicable will ensure that its Merchants comply with the terms of use of the local payment methods' provider incorporated herein (the "Terms of Use of ECON Services") as Appendix 2 - Terms of Use of ECON Services.

3.26 eps

3.26.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	Yes
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.26.2 Specific Terms

2. eps is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It is facilitated by eps participating banks. eps offers a special guarantee inform of an abstract promissory note meaning that the Merchant is not only provided with a confirmation statement concerning the completion of the online transfer, but a positive confirmation statement is combined with a guarantee issued by the eps participating banks as an abstract promissory note. A positive confirmation statement is combined with a payment guarantee issued by the eps participating banks as an abstract promissory note. A guarantee event occurs if a positive bank transfer confirmation is received by the Contractual Partner even if a eps bank transfer order is not carried out.
3. The Contractual Partner and its Merchants (if applicable) are obliged to strictly comply with the relevant provisions of the Austrian Gaming Act and shall only accept or transfer funds for games of chance if this is

legally permitted under the laws of Austria. The Contractual Partner acknowledges and confirms that it is aware that any violation of provision of the Terms of Use may be subject to fines by the respective Austrian authorities for which the Contractual Partner shall remain solely liable for at all times.

- Should claims be asserted against PPRO by third parties due to the infringement or non-compliance of the eps Terms of Use by the Contractual Partner, the Contractual Partner indemnifies PPRO from all associated fines, costs, damages and compensation payments and if so requested by PPRO will intervene and substitute itself in place of PPRO in any proceedings that may be brought against PPRO.

3.27 Estonian Online Bank Transfer

3.27.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.27.2 Specific Terms

- Estonian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.28 Finnish Online Bank Transfer (Verkkopankki)

3.28.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No

Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	EUR 0.65 per Transaction
Transaction maximum	EUR 999,999.00 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Illegal gambling; Foreign exchange (Forex); Digital Currency; Money transfers; P2P/C2C money transfers; Lottery sales; Gift-card sales; Nordea Bank does not allow loading of wallets or prepaid products

3.28.2 Specific Terms

1. Finnish Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner agrees that
 - a. Merchants shall provide all necessary data in compliance with specifications provided by PPRO. The Contractual Partner acknowledges that the failure of to comply with the specifications for data delivery may result in a delay, suspension or cancellation of processing of effected sales.
 - b. it shall compensate PPRO for reasonable expenses incurred upon a dispute rising with regard to a Transaction should PPRO actively be involved in mediation or other similar proceedings between a Customer and a Merchant.
3. The maximum limit of the liability of either Contractual Party is the invoiced amount of the sale (sale of products or services by the Merchant to the Customer) to which the damages directly relate to or 1000.00 EUR depending on which amount is lower. However, the total aggregate liability of either Contractual Party may not exceed 5000.00 EUR. These limitations do not apply if the damages have been caused by wilful action or gross negligence.
4. The Payment Scheme regulates merchants offering products or services in following business areas and reserves the right to refuse acceptance for use of the service:
 - a. a) Betting/Casino
 - b. b) Gambling

3.29 FPX Online Banking

3.29.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No

Refund possibility	Yes
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	Dependent on the bank, up to MYR 30,000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.29.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
4. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
5. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
6. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
7. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
8. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
9. Merchants should display on their website's checkout page all 18 supported banks: Affin Bank, Agro Bank, Alliance Bank, AmBank, Bank Islam, Bank Muamalat, Bank Rakyat, Bank Simpanan Nasional, CIMB Bank, Hong Leong Bank, HSBC Bank, Kuwait Finance House, Maybank, OCBC, Public Bank, RHB Bank, Standard Chartered Bank UOB.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:

- a. Firearms / weapons, ammunition, fireworks and hazardous materials
- b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
- c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller’s checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
- d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
- e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
- f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
- g. Tobacco, alcohol, materials containing offensive content
- h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing.

3.30 giropay

3.30.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	Yes
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Payment instruments (cash, savings or e-money, currencies including virtual currencies such as bitcoins, as well as checks) as far as the recipient of the payment instrument can't be identified by the acquirer or Merchant, except vouchers or stored value products

3.30.2 Specific Terms

1. giropay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. Information on the beneficiary of a payment Transaction and the intended use of a Transaction is automatically entered into the online banking mask of the Customer.

2. giropay is restricted to Customers with access to an online banking compatible account held at an authorised credit institution based in Germany. PPRO does not guarantee that all German bank accounts are giropay compatible.
3. The Contractual Partner must request from PPRO a copy of the giropay Rules and Regulations and the giropay Brand Book and must ensure that it (and where applicable its Merchants) adhere to the terms and conditions for giropay contained therein, including the use of the giropay logo which is limited to the European region.
4. giropay offers a special guarantee in form of an abstract promissory note meaning that the Merchant is not only provided with a confirmation statement concerning the completion of the online transfer, but a positive confirmation statement is combined with a guarantee issued by the giropay participating banks as an abstract promissory note. A guarantee event occurs if a positive bank transfer confirmation is received by the Contractual Partner even if a giropay bank transfer order is not carried out.
5. The payment guarantees passed on by PPRO in the scope of the giropay Payment Method are in each case limited to an amount of EUR 10,000.00 per Transaction, even if the Transaction executed is for a higher amount.
6. The Contractual Partner shall report any events that require reliance on the giropay guarantee to PPRO without delay and if applicable shall ensure via written contractual undertakings with its Merchants that Merchants report any such events to the Contractual Partner.
7. The Contractual Partner's claims resulting from the giropay payment guarantee expire 6 weeks after receipt of a positive bank transfer confirmation unless the Contractual Partner reported the claim from the payment guarantee to PPRO in writing without delay before this date.
8. After selecting giropay as the payment method it is prohibited to request the Customer's data, in particular personal data such as IBAN or names.

3.31 GoPay

3.31.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	PLN 55,000.00
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.31.2 Specific Terms

1. GoPay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. Every Transaction is associated with a unique transaction number and other details (the

“Transaction Details”) in order to facilitate enquiries or potential complaints. The Contractual Partner shall and if applicable shall procure that its Merchants save the Transaction Details in a secure manner.

2. The Contractual Partner shall submit any Customer complaints pertaining to incorrectly executed Transactions directly to PPRO who will thereafter forward the matter to the Payment Scheme for investigation.
3. In relation to such complaints, the Contractual Partner is obliged to ensure the following details are collected from the Customer:
 - a. E-mail address;
 - b. Transaction number;
 - c. Transaction amount;
 - d. Full name of the holder of the originating bank account from which the Transaction amount was to be transferred;
 - e. Name of the bank that holds the account from which the Transaction amount was to be transferred or to which the Transaction was transferred to as applicable;
 - f. Transaction date; and
 - g. In the case of payment from a card: the name of the card;
 - h. In the case of an SMS payment: the Customer’s mobile telephone number.
4. Notwithstanding the foregoing, any complaints pertaining to Transactions made 90 or more days prior to such complaint may be refused for review by the Payment Scheme.

3.32 GoPay (by Gojek- Indonesia)

3.32.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	IDR 1 per Transaction
Transaction maximum	GoPay Wallet: Non-KYC’ed users: IDR 2,000,000 per Transaction; KYC’ed users IDR 20,000,000 per Transaction GoPayLater: Limit available for each user differs, based on the user’s spending and repayment history, the maximum possible is IDR 3,000,000 per Transaction
Specific Prohibited Goods and Services	See Specific Terms

3.32.2 Specific Terms

1. The Payment Method GoPay (by Gojek – Indonesia) may not be used by Merchants in the business of providing any of the goods and services listed below.
 - a. pornographic contents, adult services and stores, and nightclubs;
 - b. live streaming services except for limited services which must be approved by GoPay (by Gojek – Indonesia) on a case by case basis;
 - c. gambling or bidding services;
 - d. alcoholic beverages where the Merchant does not have a suitable business permit such as a SIUP MB or e-retail for various goods permit from BKPM; and specific permit(s) for each alcoholic beverage offered.
 - e. counterfeit goods; or conducting copyright infringement;
 - f. sale of living animals, such as breeder, kennel, adoption center, etc, should they not have a permit from the Ministry of Environment and Forestry
 - g. operation of a Buyers Club where a Buyers Club is a system that enables customers to buy items in bulk, usually at a lower price than retail.
 - h. internet pharmacies that sell prescription drugs.
 - i. e-money/e-wallet system with an open loop model
 - j. lending business without permit or registered letter from OJK
 - k. forex, money market investment, and capital markets without a permit or registered letter from OJK
 - l. “black market” electronic products whereby black market means that the product does not have manual book and warranty card.
 - m. goods noncompliant with SNI requirements
 - n. pyramid schemes
 - o. organic products (including illegal organic products) where it is claimed that the processing is organic but there is no certification to that effect.
 - p. chemical goods, either in liquid, powder, gas, or solid form (e.g. substance that can be used to generate bomb or equivalent)
 - q. money changer

3.33 GrabPay Singapore

3.33.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	SGD 0.01
Transaction maximum	SGD 1,000.00 for basic wallet users; SGD 5,000.00 for premium wallet users
Specific Prohibited Goods and Services	see Specific Terms

3.33.2 Specific Terms

1. The Contractual Partner shall abide, and if applicable shall ensure that its Merchants abide, by the Grab Pay Terms of Use, which include the Privacy Policy and GrabPay's Acceptable Use Policy (to be found on <https://www.grab.com/sg/terms-policies/>).
2. The Contractual Partner, and if applicable its Merchants, shall not impose a surcharge or any other fee for accepting GrabPay as a Payment Method without GrabPay's prior written consent. This does not prevent Merchants from charging a handling fee in connection with the sale of goods or services.
3. Refunds shall only be initiated through the GrabPay system interface provided by PPRO. If a Merchant uses any alternative method for the refund, including but not limited to bank remittance or cash refund, GrabPay shall not be a party in any way and such refund shall be between the Merchant and the Customer.
4. Upon request, the Contractual Partner shall cooperate as may be necessary to investigate a Transaction, including providing to PPRO any documentation and/or information related to a Transaction within fourteen (14) days and, of applicable, shall ensure that its Merchants take all steps necessary for the Contractual Partner to comply with this cooperation requirement.
5. Based on this investigation, GrabPay will decide if a Transaction needs to be refunded to the Customer. The Contractual Partner is aware and accepts that GrabPay's decision is final and PPRO will execute the refund if and as instructed by GrabPay. If a refund to the Customer is required, the Contractual Partner is fully liable for any refund amount as well as any other costs directly associated with such refund.
6. GrabPay reserves the right to impose restrictions to the service at any time, including rejecting or limiting Transactions.
7. The Contractual Partner shall, and if applicable shall ensure that its Merchants shall, treat GrabPay on par with any other Payment Methods offered, on Merchants' websites, its advertising and promotional materials and its other external publications. In particular:
 - a. The placement of the GrabPay logo and selection buttons are substantially similar to the placement of alternative means of payment, and that the prominence of the GrabPay logo and selection buttons are equal to other means of payment;
 - b. GrabPay receives treatment equal to alternative means of payment in the checkout flow of a Merchant's point of sale, and in the terms, conditions, restrictions, or fees offered or given by Merchants to customers; and
 - c. Nothing inhibits or disadvantages a Customer's selection of GrabPay, dissuades the user from using GrabPay, or encourages the Customer to use an alternate Payment Method.
8. The Contractual Partner and Merchants offering GrabPay to their Customers commit not to (i) mischaracterise or disparage GrabPay as method of payment or as a company or (ii) claim that another Payment Method is superior or preferable to GrabPay or express a preference for other Payment Methods over GrabPay.
9. The Contractual Partner will, and if applicable will ensure that its Merchants will, stop using GrabPay's logos, Trademarks or other marks (the "GrabPay Marks") within thirty days of receiving a request to do so if GrabPay determines in its reasonable discretion that the use tarnishes, blurs or dilutes the GrabPay Marks or misappropriates the associated goodwill.
10. The following Merchants are considered by GrabPay as High Operational Risk Merchants:
 - a. Merchants which sell highly liquid digital goods, which include and are not limited to the following:
 - i. Gaming credits
 - ii. Gaming / play store gift cards
 - iii. Easily resalable gift cards – including grocery vouchers, departmental store gift cards
 - iv. Telecommunication services (includes sale of airtime credits)
 - v. Cryptocurrency
 - b. Merchants which sell high valued liquid physical goods, which include and are not limited to the following:
 - i. Gold, precious stones, watches and jewellery
 - ii. Luxury goods

- iii. Consumer electronics (includes handphones, laptops)
- iv. Pawn shops
- c. Merchants that enable easy cash-out of bad monies
 - i. Betting
 - ii. Gambling
 - iii. Games of chance to win prizes of monetary value
- d. Merchants that operate as an investment platform offering investment services

The following onboarding requirements apply to High Operational Risk Merchants:

Onboarding requirements: Online merchants will not be able to award Grab Reward points and will need to be integrated onto v3 flow (i.e. login via deeplink QR). Exceptions will require approval before onboarding.

11. The Following Merchants are considered by GrabPay as High Credit Risk Merchants:

- a. Merchants with a longer fulfilment duration, which include and are not limited to:
 - i. Airlines
 - ii. Travel-related industry
 - iii. Rental companies (e.g. car rentals)
 - iv. Spa/gyms selling packages
 - v. Financial institutions / security brokers or dealers
 - vi. Non-financial institutions dealing with money orders or travelers cheques or cryptocurrency

The following onboarding requirements apply to High Credit Risk Merchants:

Onboarding requirements: All merchants will need to complete the underwriting form and provide their latest financial statements for credit underwriting assessment. Approval is required before onboarding any high credit risk merchants.

12. The Payment Method GrabPay may not be used for certain goods and services which are listed below as well as in the GrabPay Terms of Use. GrabPay reserves the right to update the GrabPay Terms of Use at any time and in case of any discrepancies between the list below and the GrabPay Terms of Use, the GrabPay Terms of Use shall prevail.

- a. Adult media depicting or related to illegal activity such as child pornography, rape, incest, etc;
- b. Any goods or services promoting hate, violence, harm or intolerance in any form;
- c. Any goods or services subject to UN Security Council's sanctions;
- d. Branded, trademarked or copyrighted goods of any kind unless the seller is the intellectual property / copyright holder or licensee;
- e. Circumvention services, devices or software used to circumvent the law or remove copyright protections;
- f. Deceptive business practices such as Ponzi / pyramid schemes, multi-level marketing, guaranteed results, investment or trading courses and services;
- g. Flammable, explosive, pyrotechnic, toxic and hazardous materials including but not limited to fireworks, explosives, radioactive materials and substances, gunpowder;
- h. Foreign government entities including but not limited to embassies and consulates;
- i. Fortune tellers, astrology, card reading, tarot, hypnosis and similar services;
- j. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes;
- k. Government, law enforcement and military issued items including but not limited to uniforms, badges, decorations, unless historical and/or clearly not genuine or official (e.g. toys);
- l. Human parts of any kind, including but not limited to organs, body parts, human remains, body fluids, stem cells, embryos;

- m. Illegal drugs, tobacco or health products. Substances designed to mimic the effects thereof. Related accessories and products used to create or consume them such as bong, hookahs and similar devices;
- n. Items that encourage, promote, facilitate or instruct others to engage in illegal activity;
- o. Items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of Singapore or any jurisdiction;
- p. Legal and tax consultancy, bankruptcy and any similar services;
- q. Narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety;
- r. No-value-added services of any kind, including but not limited to resale of government offerings without authorization or added value, services that are unfair, deceptive, or predatory towards consumers;
- s. Offering or receiving payments for the purpose of bribery or corruption;
- t. Political, religious, spiritual, charitable and non-profit organizations of any kind;
- u. Products of wildlife trafficking, illegal hunting and poaching of endangered species such as marine mammals, shark fins, rhino horns, ivory, deer musk, bear bile, tiger penis, and any similar products;
- v. Property sharing, timeshares, house-swapping, sub-letting, bed & breakfast and similar businesses;
- w. Sale of social media activity, click farms including but not limited to sale of Facebook likes, Twitter followers, YouTube views;
- x. Sexually oriented materials or services;
- y. Stolen goods including unlawfully acquired or copied digital and virtual goods;
- z. The personal information of third parties in violation of Singapore law;
- aa. The sales of products or services identified by Singapore government agencies to have a high likelihood of being fraudulent or to be being transacted by the User in violation of Singapore law;
- bb. Unlicensed travel agents; or
- cc. Weapons of any kind including firearms, ammunition, knives, nunchakus and related products, parts or accessories thereof. Weapons or knives regulated under Singapore law. Toys, gift and replicas of any kind resembling closely any of such items.

3.34 iDEAL

3.34.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	Yes
Refund possibility	Yes
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	N/A

Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,
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3.34.2 Specific Terms

1. Additional Definitions: “Expiry Period” is the amount of time the Customer is given to complete the iDEAL payment via the iDEAL issuer and is determined by the Contractual Partner or the Merchant and must be between one and sixty minutes. Should the Contractual Partner or respective Merchant not state an Expiry Period, the iDEAL issuer will set the Expiry Period to be thirty minutes by default.
2. iDEAL is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It is restricted to use by Customers who have been issued an online bank account that is iDEAL compatible and held at a bank based in the Netherlands. Notwithstanding any provisions to the contrary within the Agreement, guaranteed settlement of those iDEAL Transaction amounts that are technically flagged as succeeded will be made to the Contractual Partner less any applicable Fees, in accordance with the time frames stipulated within the Agreement.
3. Should it become apparent that the Contractual Partner or a Merchant are not complying with relevant laws and regulations concerning the activities they undertake, any access to the iDEAL Payment Method may be immediately terminated by PPRO with immediate effect.
4. The Contractual Partner shall ensure that an effective complaints procedure is provided to Customers, under which a Merchant can be easily contacted by e-mail and one other means of direct contact (such as a telephone number, chat box, or other medium). The Merchant must make the information about the complaints procedure easily available to Customers, and make it easy for Customers to find on the respective website.
5. It is not permitted to offer the iDEAL Payment Method via e-mail link services unless the Contractual Partner obtains the prior written permission of PPRO.
6. The Contractual Partner and any relevant Merchant must cooperate with requests for information in specific situations that require further investigation in relation to the iDEAL Payment Method as may be notified by PPRO to the Contractual Partner or the Merchant from time to time.
7. The Contractual Partner and/or respective Merchant must verify the status of an iDEAL Transaction with PPRO prior to supplying products or services.
8. In the event of a breach of contract or fraud (actual or suspected) by the Contractual Partner and/or Merchant, PPRO may be obliged to take specific emergency measures including but not limited to termination of iDEAL services with immediate effect.
9. The Contractual Partner and/or the Merchant must request from PPRO a copy of the iDEAL Merchant Integration Guide (MIG) and must adhere to the terms and conditions for iDEAL contained therein, including the use of the iDEAL logo.
10. The Contractual Partner or Merchant as the case may be may coordinate the desired Expiry Period for iDEAL Transactions with PPRO prior to acceptance of the Merchant for boarding. This desired expiry period for the iDEAL Transactions can only be altered in consultation with the Merchant.
11. Neither the Contractual Partner nor Merchants as the case may be are permitted to remove any issuers from the issuer list.
12. Where at PPRO’s sole discretion the Contractual Partner or a Merchant is deemed to be high risk, PPRO reserves the right to request the Contractual Partner or such Merchant (both of whom shall comply with such request) to implement a Customer registration process to record at least the following data concerning the Customer:
 - a. Name and e-mail address;
 - b. Account number and name for the bank account number which is being used to make purchases via the iDEAL Payment Method;
 - c. Additional information for verification in step 2 and the monitoring of Transactions, for example:
 - i. IP address

- ii. Browser fingerprint
- iii. Mobile number

3.35 Indomaret

3.35.1 General

Payment Type	Cash
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	IDR 5,000,000 (COVID period: IDR 2,500,000)
Specific Prohibited Goods and Services	see Specific Terms

3.35.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, , the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.36 Indonesian Online Bank Transfer

3.36.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No

Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.36.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.37 Jenius Pay

3.37.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	IDR 100,000,000
Specific Prohibited Goods and Services	see Specific Terms

3.37.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;

- b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
- c. gambling or betting;
- d. human trafficking and trade of protected endangered animals; and
- e. weapons, military equipment, and explosives.

3.38 Kasikornbank (Thailand)

3.38.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	Dependent on the bank and user limit
Specific Prohibited Goods and Services	see Specific Terms

3.38.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant

provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant’s trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveler’s checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.39 Klarna - Pay Now

3.39.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No

Payment guarantee	Yes, subject to none of the re-transfer reasons, as determined by the Payment Scheme from time to time, being applicable
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	1,000 EUR by default; up to 5,000 EUR for pre-approved by underwriting
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : Gambling, financial services (FX currency, money remittance, etc.) and other high-risk digital

3.39.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna’s acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at:
 - a. Enterprise: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_reseller/en_gb/kp
 - b) SME: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_mor/en_gb/kp

3.40 Klarna - Pay Later

3.40.1 General

Payment Type	Bill payment
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	Yes, subject to none of the re-transfer reasons, as determined by the Payment Scheme from time to time, being applicable
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	Set by Klarna on an individual Customer level
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : see Specific Terms

3.40.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna's acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at:
 - a. Enterprise: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_reseller/en_gb/kp b) SME: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_mor/en_gb/kp
2. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Marketing, distribution or other handling of prohibited products or services; illegal business methods, practices, products or services; unlawful use of workforce, including tax evasion
 - b. Practices and methods abusing trading for VAT fraud, tax evasion; pyramid type schemes for marketing, distribution and sales
 - c. Practices misleading or deceives consumers or discarding or avoiding consumer protection laws; negative response marketing
 - d. Gambling, betting or lotteries financed through credit provided by Klarna or otherwise provided without appropriate licenses as required by law
 - e. Products or services, which is intended to cause danger, injury or suffering to humans or animals; delivery methods that may cause suffering to animals
 - f. prostitution and escort services; the sale of a product or service, including images, which is patently offensive and lacks serious artistic value (such as, without limitation, images of non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part, and bestiality)
 - g. financial services financed through credit provided by Klarna, or otherwise provided without appropriate licenses as required by law; products and services provided without appropriate licenses
3. Restricted goods:
 - a. aggressive marketing; business practices which may cause reputational harm; out and inbound telemarketing; door-to-door sales; possession or association with sites, products or services which are contrary to Klarna's ethical standards
 - b. tobacco products or substitutes thereof; electronic cigarettes (including e-liquid); alcohol products; weapons or armaments, including replicas, soft air guns, knives etc.; cyber lockers (e.g. file sharing, file hosting, file storage) hosting or encouraging unethical or unauthorized content; digital downloads (e.g. film and music download/streaming) providing or hosting unethical or unauthorized content; adult, sexual or pornographic products and services, including live web cam; nutraceuticals; dual use products, which may have a legitimate use, but also an illegitimate use; self-diagnosis test for diseases
 - c. financial products or services, such as investment services, financial advice, money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g. Bitcoin), binary options; political organizations, parties or initiatives

3.41 Klarna - Slice It

3.41.1 General

Payment Type	Instalments
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	Yes, subject to none of the re-transfer reasons, as determined by the Payment Scheme from time to time, being applicable
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	Set by Klarna on an individual Customer level
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : see Specific Terms

3.41.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna’s acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at:
 - a. Enterprise: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_reseller/en_gb/kp b) SME: https://cdn.klarna.com/1.0/shared/content/legal/terms/ppro_mor/en_gb/kp
2. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Marketing, distribution or other handling of prohibited products or services; illegal business methods, practices, products or services; unlawful use of workforce, including tax evasion
 - b. Practices and methods abusing trading for VAT fraud, tax evasion; pyramid type schemes for marketing, distribution and sales
 - c. Practices misleading or deceives consumers or discarding or avoiding consumer protection laws; negative response marketing
 - d. Gambling, betting or lotteries financed through credit provided by Klarna or otherwise provided without appropriate licenses as required by law
 - e. Products or services, which is intended to cause danger, injury or suffering to humans or animals; delivery methods that may cause suffering to animals
 - f. prostitution and escort services; the sale of a product or service, including images, which is patently offensive and lacks serious artistic value (such as, without limitation, images of non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part, and bestiality)

- g. financial services financed through credit provided by Klarna, or otherwise provided without appropriate licenses as required by law; products and services provided without appropriate licenses
- 3. Restricted goods:
 - a. aggressive marketing; business practices which may cause reputational harm; out and inbound telemarketing; door-to-door sales; possession or association with sites, products or services which are contrary to Klarna’s ethical standards
 - b. tobacco products or substitutes thereof; electronic cigarettes (including e-liquid); alcohol products; weapons or armaments, including replicas, soft air guns, knives etc.; cyber lockers (e.g. file sharing, file hosting, file storage) hosting or encouraging unethical or unauthorized content; digital downloads (e.g. film and music download/streaming) providing or hosting unethical or unauthorized content; adult, sexual or pornographic products and services, including live web cam; nutraceuticals; dual use products, which may have a legitimate use, but also an illegitimate use; self-diagnosis test for diseases
 - c. financial products or services, such as investment services, financial advice, money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g. Bitcoin), binary options; political organizations, parties or initiatives

3.42 KoreanCard

3.42.1 General

Payment Type	Credit / debit card
Chargeback Risk	Yes
Missing Funds Risk	Yes
Payment guarantee	No
Refund possibility	Yes - 365 days after payment
Transaction minimum	100 KRW
Transaction maximum	Customer credit limit
Specific Prohibited Goods and Services	see Specific Terms

3.42.2 Specific Terms

In addition to the prohibited goods and services listed in Chapter 2, , the Contractual Partner undertakes not to, or as applicable undertakes to ensure that its Merchant do not offer:

1. any considered as high-liquidity products or services such as alcoholic beverages, tobacco, cigarettes, electronic cigarettes, pure gold, gemstone, diamond, illegal drugs, pornography, counterfeit goods, adult goods, adult entertainments, loan information providing services, horse racing tickets, lottery, gambling, online bidding, prize-ticketing agency services, pet sales, mobile phone service opening, golf, membership, ski membership, car dealership, used car dealership, charged adult contents, property dealing, chatting services, medical goods, glasses with lens prescriptions, contact lens and sunglasses, figures, lottery ticket number generation services, services or goods that breach any intellectual properties, fake guns and firearms, social media follower increasing services, random box (random prizes or lucky boxes, etc.), funeral services,

germanium accessories, and any other types of services or goods which should not be onboarded by issuers' policy.

2. any products or services considered as violating the relevant regulations in Korea not limited to but inclusive of the Electronic Financial, the Transaction Act, the Specialized Credit Financial Business Act and the Electronic Commercial Law.

Any exception to the above is subject to the prior written approval of Toss Payments Co Ltd.

3.43 Kredivo

3.43.1 General

Payment Type	Instalments
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	IDR 30,000,000
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : see Specific Terms

3.43.2 Specific Terms

1. Prohibited goods and services in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Multi-level marketing (MLM) companies;
 - b. Gold bars (or other precious metals), stocks, crypto or any other potential products that can lead to cash out fraud;
 - c. Any products that are prohibited by law such as gambling, pornography etc.
 - d. Merchants who allow wallet top-ups, installment payments (example: motorcycle or house installment), credit card bill payments etc.
2. Merchants selling game vouchers or app store vouchers, must be reviewed and approved by Kredivo. Kredivo may approve these Merchants only for limited volumes.

3.44 Krungsri Bank (Thailand)

3.44.1 General

Payment Type	Real-time Bank Transfer
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Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	Dependent on the bank and user limit
Specific Prohibited Goods and Services	see Specific Terms

3.44.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.45 Krung Thai Bank (Thailand)

3.45.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	Dependent on the bank and user limit
Specific Prohibited Goods and Services	see Specific Terms

3.45.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of

incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
4. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
5. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
6. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
7. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
8. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
9. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content

- h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.46 Latvian Online Bank Transfer

3.46.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.46.2 Specific Terms

1. Latvian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.47 LinkAja

3.47.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No

Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Non-KYC users, IDR 2,000,000; IDR 20 mil accumulative per month. KYC users, IDR 10,000,000; IDR 20 mil accumulative per month
Specific Prohibited Goods and Services	see Specific Terms

3.47.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, , the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.48 Lithuanian Online Bank Transfer

3.48.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.48.2 Specific Terms

1. Lithuanian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.49 Maybank Indonesia

3.49.1 General

Payment Type	Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	No
Transaction minimum	IDR 10,000
Transaction maximum	Inter-bank: 25,000,000; Same bank: Up to account balance
Specific Prohibited Goods and Services	see Specific Terms

3.49.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, , the Contractual Partner undertakes to, or as applicable undertakes to oblige its Merchant to, ensure that the Merchant’s business line and the products sold by it, are not against, violate and contrary with laws and regulations, including Indonesian laws and regulations, including but not limited to the following categories:
 - a. drugs including but not limited to narcotics, drugs or its derivatives;
 - b. Products that in the opinion of the payment method could potentially incite hate, violence, racial anger, or terrorism;
 - c. gambling or betting;
 - d. human trafficking and trade of protected endangered animals; and
 - e. weapons, military equipment, and explosives.

3.50 M-PESA

3.50.1 General

Payment Type	Mobile Wallet
Chargeback Risk	Yes
Missing Funds Risk	No

Payment guarantee	No
Refund possibility	Yes
Transaction minimum	Please contact your account manager for more information
Transaction maximum	Please contact your account manager for more information
Specific Prohibited Goods and Services	see Specific Terms

3.50.2 Specific Terms

1. If the Contractual Partner wishes to use the Payment Method it must use the M-PESA Brand in its advertising and marketing, in accordance with the Brand Guidelines issued by the Payment Method, the terms of this document and any other written instructions provided by the Payment Method via PPRO from time to time.
2. The Contractual Partner undertakes:
 - a. to use the M-PESA Brand, limited to the M-PESA name and M-PESA logo, only so far as necessary to provide its services and/or market the Payment Method;
 - b. not to use the M-PESA Brand for any other purpose without prior written permission from the Payment Method, to be obtained through PPRO;
 - c. not to use the M-PESA Brand in the Excluded Jurisdictions (Democratic Republic of Congo, Egypt, Fiji, Ghana, India, Kenya, Lesotho, Mozambique and Tanzania) in any consumer facing materials or advertising without the Payment Method's prior consent, to be obtained through PPRO.
3. No transaction(s) may be facilitated on behalf of Merchants in relation to any item that:
 - a. is restricted and/or prohibited by a federal, state or local law in the Merchant's country or jurisdiction, or in any country or jurisdiction through which the goods or services will pass;
 - b. is on the list of Specific Prohibited Goods and Services; or
 - c. breaches any rule or policy of any aggregator (i.e., merchants which host multiple online retailers on their platforms) through which the Merchant makes such good or service available to users.
4. Any taxes due in relation to the purchase of goods, including but not limited to any export licences and requirements, are the responsibility of the Contractual Partner.
5. In the event that any incorrect local taxes, calculations or withholding taxes that are payable by the Contractual Partner are imposed on PPRO or the Payment Method by a local tax authority in respect of the transaction amount, PPRO reserves the right to recover the sum of any incorrect withholding tax/deduction or penalty imposed on it from the Contractual Partner.
6. The Contractual Partner must, regularly but at a minimum of at least once per year, and following material events such as change of ownership, inspect the information submitted during due diligence for any changes or modifications and report this to PPRO.
7. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Firearms, weapons and ammunition; miracle cures; currency and forex; gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to, casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes, online casinos; pyramid or ponzi schemes, matrix program and other 'get rich quick' schemes; telemarketing; investment scheme; items encouraging illegal activity; human remains and body parts; unlicensed multi-level marketing; stolen goods, including digital and virtual goods; those associated with purchases of annuities or lottery contracts, law-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card; those associated with the sale of traveller's checks or money orders; check cashing businesses; those which involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.

- b. Also prohibited unless explicitly authorised: credit repair or debt settlement services, credit transactions or insurance activities; escort services; sexually oriented materials or services; virtual currency or digital money service.
- c. Prohibited unless legal in the country where service is being provided: fireworks and hazardous materials; tobacco; time-sharing; alcohol; gold bar; file sharing services.

3.51 Multibanco Network Services (Multibanco and MB WAY)

3.51.1 General

Payment Type	Multibanco: Real-time Bank Transfer and ATM MB WAY: Wallet
Chargeback Risk	Multibanco: Yes MB WAY: Yes
Missing Funds Risk	Multibanco: No MB WAY: No
Payment guarantee	Multibanco: No MB WAY: No
Refund possibility	Multibanco: Yes MB WAY: Yes
Transaction minimum	Multibanco: no limit MB WAY: EUR 1
Transaction maximum	Multibanco: EUR 99,999 MB WAY: EUR 5,000
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.51.2 Specific Terms

1. The Multibanco Network Services consist of Multibanco and MBWAY offered by the scheme owner SIBS Forward Payment Solutions, S.A. ("SIBS FPS") and restricted to Customers in Portugal. Multibanco offers two alternatives for payments: one is a bank transfer via the Customer's online banking portal, the other alternative is cash payment at the ATM's of various Portuguese bank branches. The MBWAY Payment Method is made available by SIBS FPS through the association of a card with one or more aliases (mobile phone number, e-mail address, or others that may be considered appropriate by SIBS FPS), and allows for the execution of certain transactions through an interface developed by SIBS FPS.
2. The Contractual Partner, and if applicable its Merchants, shall not engage in any of the following:
 - a) reproduce or replicate, by any means or form, any services or transactions provided through the MULTIBANCO NETWORK SERVICES that are property of the scheme owner;
 - b) remove any copyright, trademark or industrial property notice from SIBS FPS in relation to any service provided within the scope of the MULTIBANCO NETWORK SERVICES;

- c) distribute, provide to third parties, demonstrate, sell, licence or transmit, through any form or means, the services of the MULTIBANCO NETWORK SERVICES to any third party for any purpose other than those provided for in the agreement, these terms of use or as expressly authorised by SIBS FPS;
 - d) use the MULTIBANCO NETWORK SERVICES for any purpose other than their immediate availability to users, and in accordance with the established rules.
3. The Contractual Partner is not permitted to offer the Multibanco Network Services to Merchants operating in the following countries: Albania, Cayman Islands, Palau, Senegal, South Sudan,

3.52 MyBank

3.52.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	Yes
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	EUR 999,999.99 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Activities which could be punishable as endangerment of minors, pedophilia, pornography, for infringement of works protected by intellectual property rights and means of payment, the non-compliance with the protection of personal data, with systems automated data processing, acts of money laundering, non-compliance relating to gambling and betting, horse racing, lotteries and provisions relating to conditions of exercise of regulated professions

3.52.2 Specific Terms

1. MyBank is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It allows the Contractual Partner to exchange information in real time through trusted parties to provide each other with the necessary level of trust and certainty that a payment has been initiated or that a valid mandate has been sent.
2. The Contractual Partner recognizes being informed about the effects of the e-authorisation result:
 - a. An e-authorisation result shall constitute a factual confirmation of the bank of the Customer.
 - b. The Contractual Partner shall not have any claims, benefits or rights against PPRO in connection with the MyBank Solution, and PPRO shall in particular have no liability to the Contractual Partner arising out of or in connection with the use of the MyBank Solution. The Contractual Partner acknowledges that MyBank is not a guaranteed Payment Method.
3. The Contractual Partner shall not use the MyBank Logo and additional intellectual property rights, if any, without the prior written consent of PPRO. If the Contractual Partner has received the prior written consent

of PPRO, PPRO reserves the right - on providing written notice to the Contractual Partner - to revoke such license if the Contractual Partner and/or its Merchants attempt to use the MyBank Logo in an unauthorised manner, in a manner that is not intended or allowed, or in significant contravention of the requirements set forth in the MyBank Style Guide for Businesses found at the following website <https://www.mybank.eu/mybank/my-bank-style-guidelines-for-merchant-websites/>. In addition, PPRO reserves the right to terminate any sub license granted if the Contractual Partner does not comply with applicable law on e-commerce and online services as well as any applicable law relating to distance selling, online commercial communications and the liability of intermediary internet service providers.

3.53 Narvesen

3.53.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	EUR 1.00
Transaction maximum	EUR 1000.00
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.53.2 Specific Terms

1. Narvesen is a Cash Payment Method only available in Lithuania enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as Narvesen kiosks. PPRO has no control over such payment points and accordingly does not guarantee the availability of Narvesen in Lithuania.

3.54 OXXO Domestic (Mexico)

3.54.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	MXN 10,000.00 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.54.2 Specific Terms

- OXXO is a Payment Method only available in Mexico enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as supermarkets. PPRO has no control over such payment points and accordingly does not guarantee the availability of OXXO in Mexico.

3.55 UPI

3.55.1 General

Payment Type	Real-time bank transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	Yes
Refund possibility	Yes
Transaction minimum	1 INR
Transaction maximum	MCC based - TBC
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.55.2 Specific Terms

- The Contractual Partner must comply with, and where applicable will ensure that its Merchants comply with:

- the then-current rules, regulations, agreements, technical specifications, operating regulations, guidelines, procedures, operating circulars, instructions, settlement rules, operating manuals and other documents prescribed by NPCI International Payments Limited (the “UPI Network Rules”) attached herein as Appendix 3 – UPI Network Rules.
 - all applicable laws, statutes, directives, regulations, decisions, legislation, regulatory rules, orders, judgments, decrees, frameworks, payment or card schemes rules of settlement or clearing systems, codes of practice, guidelines or industry standards, having the force of law and not merely having evidential value, as issued by a governmental authority; in particular with applicable trade or economic or financial sanctions, restrictive measures, embargoes or export control laws, regulations, rules, measures, restrictions, restricted or designated party lists, licenses, order or requirements imposed, administered or enforced from time to time by (i) the United States, (ii) the United Nations Security Council, (iii) the European Union or any member state thereof, (iv) the United Kingdom, or (v) the respective governmental institutions and agencies of any of the foregoing including, without limitation, Office of Foreign Assets Control (“OFAC”), the U.S. Department of Commerce, the U.S. Department of State, and Her Majesty’s Treasury, or (vi) other international sanction levying organizations or any governmental authority.
2. The Contractual Partner or its Merchant shall indemnify and hold harmless PPRO against any penalties awarded against PPRO arising from or incurred by reason of a violation of the Network Rules by the Contractual Partner or its Merchant.
 3. Please note that disputes in regards to fraud and chargebacks will be dealt with in accordance with the Agreement and with PPRO’s UPI specific guidelines.
 4. The Contractual Partner must:
 - display the relevant trademarks and decals provided by NPCI International Payments Limited (“NIPL”) at a prominent location at their place of business,
 - train and spread awareness on the acceptance and processing of UPI among its personnel,
 - provide NIPL with any assistance, when reasonably requested or in any other appropriate circumstances, necessary to resolve issues, complaints or disputes with a UPI user.

The Contractual Partner where applicable will ensure that its Merchants comply with the foregoing.

5. With respect to any UPI product offered in-store by Merchants, NIPL or its affiliates, or a third-party auditor appointed by NIPL, has the right to examine the relevant decaling activity carried out by Merchants at the Merchants locations to ensure Merchants comply with the Specific Terms.
6. Neither NIPL nor PPRO shall be responsible for any claims, liabilities, losses or damages that may arise (i) breach of data when the data is outside the reach of UPI and NIPL’s network (ii) due to direct actions or omissions of the Contractual Partner or Merchant, including, without limitation, in the following circumstances:
 - wrongful use by a third-party of UPI,
 - damages resulting from UPI attributable directly or indirectly to the Contractual Partner or Merchant’s acts or omissions in relation to the obligations set forth in the Network Rules,
 - failure to perform its contractual obligations, and
 - a third-party’s fraudulent alteration or any possible modification of UPI.
7. Merchants are prohibited to use UPI for transactions with sanctioned or blacklisted countries.
8. Should the following risks be detected at a Merchant and should their impact be significant, the Contractual Partner must immediately terminate their contract with the Merchant in relation to UPI:
 - when the ratio of fraudulent transactions to total transactions at a Merchant exceeds the level stipulated by its acquirer within a certain period,
 - when NIPL or the PSP requests the Contractual Partner in writing to terminate its agreement with the Merchant,
 - when a Merchant is recognized as high-risk by other schemes,

The Contractual Partner must report any relevant merchant information to PPRO or NIPL within five (5) business days from the date of termination of its agreement with the Merchant. When it is confirmed by the Contractual Partner or judicial authorities after investigation that the above-mentioned risk status is incurred

by personal activities of employees of Merchants, the Contractual Partner must put into effect the inspections over training and internal control mechanisms at the Merchant and request the Merchant to conduct rectifications and improvements within a given period. After improvement, the Merchant’s qualification to acquire UPI transactions may be retained.

- India’s bank holidays must be added to the calendar days listed as TARGET2 closing days for the purpose of defining “TARGET2 Bank Day” in the Agreement.

3.56 Pay by Bank app (PBBA)

3.56.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.56.2 Specific Terms

- Pay by Bank app (“PBBA”) is an online checkout option that lets Customers pay using their bank app on their phone after activating PBBA in their mobile banking app.
- PBBA only supports initiation, via the Customer’s financial institution, of a single irrevocable payment and no other type of payment, for example, recurring or subscription payments. Permitted currency is Great British Pounds (GBP).
- PBBA is available for paying businesses but does not support person-to-person payments although it’s possible to pay a person in a business if the business is a small and micro business (e.g. independent retailers).
- Where a Customer has made a PBBA payment to a Merchant, PBBA supports initiation of a payout back to the Customer from that Merchant. The payout can only be associated with any previously authorized PBBA Transaction that occurred within the last 13 months.
- The so called PayPlus feature can only be offered to a Customer if the goods will be delivered to a UK postal address and if the Contractual Partner, or if applicable the Merchant through the Contractual Partner, submits to PPRO the correct value of the full Transaction (including applicable delivery charges and taxes) which cannot be varied until the payment process is completed.
- The Contractual Partner is aware and accepts that PBBA may suspend or reject Transactions in its sole discretion.
- PBBA maintains a list of prohibited merchants against which PPRO will screen any Merchant before granting access to PBBA. The Contractual Partner is aware that PPRO has no influence on such list and has to deny access to PBBA if a Merchant is on that list.

8. The Contractual Partner will, and if applicable will ensure that its Merchants will:
 - a. only present for clearing valid Transactions in connection with goods and/or services which the Merchant itself is supplying (or where the Merchant is acting as a commercial agent for a third party, such third party is supplying) to the relevant Customer
 - b. issue fully itemised receipts with respect to all Transactions, such receipts to comply (as to form, content and otherwise) with all requirements of law
 - c. accept Transaction data as evidence (but not conclusive proof) of a Transaction for the purposes of investigating and resolving Transaction disputes
 - d. only use data provided to it as part of a Transaction for the purposes of processing the Transaction and fulfilling the order which is the subject of that Transaction and not for any other purposes
 - e. adhere to, and resolve Transaction disputes in accordance with the PBBA Consumer Disputes process as further detailed below
 - f. comply with the Brand Guidelines and User Experience Guidelines of PBBA, which will be provided by PPRO upon request
 - g. not make any claim directly against PBBA or its related parties in relation to any Transactions
 - h. cooperate with PPRO, any governmental bodies and/or any law enforcement agencies as required in the event of a security incident including any data breaches where the security of any personal and/or payment data has been compromised
9. The Contractual Partner is hereby granted a license, and where applicable the right to sub-license to its Merchants, to PBBA's Cookie Management, Merchant App Library for Apps and Merchant App Library for Web software. Each Merchant may only use the version(s) of the Merchant App Libraries and the Merchant Button colour configurations specified in the version(s) of the User Experience document approved by PBBA from time to time.
10. Where the Contractual Partner, or if applicable its Merchants, wishes its participation in PBBA to be described using its marks, the Contractual Partner grants PPRO a non-exclusive, non-transferable, non-assignable, royalty-free licence to use such marks with the right for PPRO to grant sub-licences in respect of such marks to use such marks to the extent required for the provision of PBBA and any advertising, marketing and promotional activities undertaken and materials developed for the purposes of PBBA.
11. The Contractual Partner will, and if applicable will ensure that its Merchants will, obtain all necessary authorisations and consents from individuals under data protection laws that are required to permit their own use and disclosure of any data in connection with PBBA. If a Merchant or person who is or has been a Customer of a Merchant makes a data subject access request and PBBA either responds directly or assists in making a response to such Merchant or person, PBBA will charge a fee of GBP 10.00 which PPRO will invoice the Contractual Partner.
12. The Contractual Partner is aware that PBBA has an established dispute process for disputes raised by a Customer through his financial institution (the "CFI") and that failure to comply with the timelines and requirements to provide information/documents can result in liability and fees.
 - a. In case of a dispute, PPRO will notify the Contractual Partner. The Contractual Partner can then either accept liability for this dispute or reject the dispute and provide such comments and documentation, related to the Transaction and/or the product or service provided to the Customer, as may be considered necessary to defend the dispute. Such comments and documentation shall not contain any personal data or any information that may identify any payment mechanism (for example, a Customer's bank account details) that is not relevant to the dispute. If the Contractual Partner does not respond within the timeframe given by PPRO, which will not exceed 10 calendar days, the Contractual Partner will be deemed liable and the Transaction will be refunded to the CFI
 - b. If the CFI is not satisfied with the response to the dispute and rejects the presented documents, the dispute automatically progresses to pre-Arbitration. The Contractual Partner has to ensure that the information/documentation provided in the first instance is complete as no additional documentation may be added at the pre-Arbitration stage without due explanation of the reason why such additional

documentation has not previously been made available. Any additional or amended information can be accepted or rejected by the other party to the dispute at their sole discretion

- c. If the Contractual Partner accepts the dispute or fails to respond to PPRO within the timeframe given by PPRO, which will not exceed 5 calendar days, the Contractual Partner is considered to have accepted liability for the dispute in the pre-Arbitration stage and must, where applicable, initiate a refund. A pre Arbitration case fee will be charged to the Contractual Partner, such fee depending on the fee PBBA is charging PPRO
 - d. If the Contractual Partner rejects the dispute in the pre-Arbitration stage, the dispute will automatically proceed to Arbitration and PBBA will issue a ruling within 7 calendar days, notifying PPRO of the final decision and of the action to be taken. PBBA's decision is final and binding and there are no further appeals. An Arbitration case administration fee is normally assessed against the losing party. PBBA may, however, make a determination that some or all of the administration fee should be assessed against the winning party if such party's conduct in relation to the progression of the dispute has been unsatisfactory and unnecessarily prolonged or escalated the dispute
 - e. Fees charged to the Contractual Partner in a liable dispute case vary from £10 to £180 depending on the stage of the dispute when the liability is accepted by or assessed against a Merchant
13. If too many disputes arise in relation to a particular Merchant, such Merchant qualifies as Excessive Dispute Merchant (EDM). The threshold for qualifying as EDM is (i) at least 5 liable cases in a single calendar month, and (ii) a dispute to Transaction ratio of 0.50% or more during the same month. The Merchant has two months following the month where the Merchant qualified as EDM to ensure he does no longer breach the threshold. If the Merchant is still in breach of the threshold after two months, every further month the Merchant qualifies as EDM, a fee will be charged to the Contractual Partner. Such fee will increase every month the Merchant remains an EDM:
- a. Month 1 - £50 per liable case
 - b. Month 2 - £100 per liable case
 - c. Month 3 - £150 per liable case
 - d. Month 4 - £200 per liable case
 - e. Month 5 and each following month - £10,000 + £200 per liable case
- PPRO reserves the right to suspend any EDM at any time.

3.57 Payconiq

3.57.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	0.01 EUR
Transaction maximum	Different limits set by each issuer bank separately
Specific Prohibited Goods and Services	See Specific terms

3.57.2 Specific Terms

1. Payconiq is a mobile solution, which encompasses several omni- channel payment services and/or technical services; and the Payconiq “Dynamic QR” proposition, which can be used both online and instore.
2. Contractual Partner must follow, and if applicable shall procure that its Merchants follow, the rules of integration as set in Partner Integration Guide at Developer Portal of Payconiq available at <https://developer.payconiq.com/online-payments-dock/>
3. The Contractual Partners shall not enter into agreement with Merchants who do not satisfy the merchant acceptance criterias of the Payconiq as set in Section 6, 7 and 8 further below, which may be changed by Payconiq International S.A(“PQI”) from time to time.
4. The Contractual Partner is required to provide relevant data of the Merchants, as listed in the Partner Integration Guide, as part of every payment creation request, including but not limited to the country in which the Payment takes place (ISO Alpha-3 country code) and whether a Payment is online or instore. The ISO Alpha-3 country code of the country in which a payment takes place determines what country specific requirements are applicable for this payment, unless agreed otherwise in writing.
5. PQI retains the right to shut down or change the API without prior notice when needed to close imminent security risks or comply with decisions/instructions of competent regulators or law enforcement agencies or applicable law, such as AML legislation and (international) sanctions law.
6. The Payment Method Payconiq shall not be used by Merchants who are engaged in the following activities, classified by MCC or NACE codes:

Business activity	MCC
Financial Institutions - Manual Cash Disbursements	6010
Financial Institutions - Manual Cash Disbursements	6011
Non - Financial Institutions - Foreign Currency, Money Orders (not wire transfer) and Travelers Cheques	6051
Dating and Escort Services	7273
Massage Parlors	7297
Protective and Security Services - Including Armored Cars and Guard Dogs	7393
Bail and Bond Payments	9223
Business activity	NACE
Manufacture of weapons and ammunition	2540
Manufacture of military fighting vehicles	3040

7. Irrespective of MCC and NACE codes, The Payment Method Payconiq shall not be used by Merchants whose business activities/products or services relate to or could be associated with:
 - i. pornography or adult content (unless it represents only a non-substantial part of a Merchant’s activities), companion/escort services or dating services (sexually oriented), massage parlours and sexual services, gentlemen’s clubs, topless bars and strip clubs;
 - ii. organ trade;
 - iii. mail order spouse and match-making;
 - iv. E-money or other cryptocurrencies or similar financial products, anonymous, untraceable or difficult-to-trace financial products, such as phone credit or prepaid cards with credits (unless these represent only a non-substantial part of a Submerchant’s activities), and crypto-currencies;
 - v. any form of gambling and or games of chance activities without the Submerchant having the required licenses from the relevant supervisory bodies and/or authorities;
 - vi. illegal products or services prohibited by local legislation;

- vii. pseudo pharmaceuticals or other nutraceuticals with unlawful/questionable health or medical claims or promising extreme results (unless it represents only a non-substantial part of a Submerchant’s activities).
8. Furthermore, the Payment Method Payconiq shall not be used by Merchants that fall under any of the below categories:
- i. sole geographic location of Merchant’s activity is outside of the European Economic Area (EEA);
 - ii. Merchant uses/intends to use a bank account that is not with a bank located in the EU;
 - iii. Merchant and/or its UBOs, legal representatives or other individuals identified during KYC, are confirmed as positive sanction hits or they appear to be subject of adverse media or suspected to be part of criminal organization(s);
 - iv. Merchant and/or its UBOs, legal representatives or other individuals identified during KYC, that reside (or have statutory address) in high or ultra-high risk countries or other countries blacklisted by Financial Action Task Force (FATF) (e.g. Iran, North Korea, Syria, Cuba, Sudan or the Crimea Region of Ukraine);
 - v. Merchant wishes to remain anonymous or provides fictitious identity details or unclear UBOs;
 - vi. Merchant’s structure is difficult to understand or it seems to be too complex or nontransparent;
 - vii. Merchant for which PPRO or PQI have indication/suspicion of money laundering, fraud or terrorist financing; and
 - viii. activity of the Merchant might create reputational risk or threat of risk exposure to PQI and/or Payconiq.
9. Country specific requirements:
10. Belgium: Payconiq Belgium reserves the right to use Merchants’ data shared by PPRO, in accordance with the Agreement, for direct marketing purposes in Belgium. The Contractual Partners agrees to and, if applicable shall procure that its Merchants agree to, such use of said data.

3.58 PayPal

3.58.1 General

Payment Type	Wallet, Cards, Bank Transfers, Buy Now Pay Later (BNPL)
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	For payments using wallet balance, credit/debit cards, or bank accounts: No Transaction minimum applicable. For BNPL: Pay in 4 (US): USD 30 (which eligible US consumers can use to pay in four, interest-free payments); Pay Monthly (US): USD 199 (which eligible US consumers can use to pay in 3, 6, 12 or 24 monthly installments);

	<p>Pay in 3 (UK): GBP 30 (which eligible UK consumers can use to pay in three, interest-free payments);</p> <p>PayPal Credit (UK): GBP 99 (which eligible UK consumers can use to pay interest free within the first 4 months);</p> <p>Pay in 4 (FR): EUR 30 (which eligible French consumers can use to pay in four, interest-free payments);</p> <p>Pay in 4 (AU): AUD 30 (which eligible Australian consumers can use to pay in four, interest-free payments);</p> <p>Pay Monthly (DE): EUR 99 (which eligible German consumers can use to pay in 3, 6,12 or 24 monthly installments);</p> <p>Pay in 30 (DE): EUR 1 (which eligible German consumers can use to pay within 30 days of purchase);</p> <p>Pay in 3 (ES): EUR 30 (which eligible Spanish consumers can use to pay in three, interest-free payments);</p> <p>Pay in 3 (IT): EUR 30 (which eligible Italian consumers can use to pay in three, interest-free payments).</p>
Transaction maximum	<p>For payments using wallet balance, credit/debit cards, or bank accounts: Transaction maximum minimum subject to wallet balance, card limits or bank account balance (whichever is applicable).</p> <p>For BNPL:</p> <p>Pay in 4 (US): USD 1,500 (which eligible US consumers can use to pay in four, interest-free payments);</p> <p>Pay Monthly (US): 10,000 (which eligible US consumers can use to pay in 3, 6,12 or 24 monthly installments);</p> <p>Pay in 3 (UK): GBP 2,000 (which eligible UK consumers can use to pay in three, interest-free payments);</p> <p>PayPal Credit (UK): none (which eligible UK consumers can use to pay interest free within the first 4 months);</p> <p>Pay in 4 (FR): EUR 2,000 (which consumers from France can use to pay in four, interest-free payments);</p> <p>Pay in 4 (AU): AUD 2000 (which eligible Australian consumers can use to pay in four, interest-free payments);</p> <p>Pay Monthly (DE): EUR 5000 (which eligible German consumers can use to pay in 3, 6,12 or 24 monthly installments);</p>

	<p>Pay in 30 (DE): EUR 1000 (which eligible German consumers can use to pay within 30 days of purchase);</p> <p>Pay in 3 (ES): EUR 2000 (which eligible Spanish consumers can use to pay in three, interest-free payments);</p> <p>Pay in 3 (IT): EUR 2000 (which eligible Italian consumers can use to pay in three, interest-free payments).</p>
Specific Prohibited Goods and Services	see Specific Terms

3.58.2 Specific Terms

1. In addition to those prohibited goods and services listed in Chapter 2, PayPal may not be used for activities that:
 - a. violate any law, statute, ordinance or regulation.
 - b. relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) cigarettes, (d) items that encourage, promote, facilitate or instruct others to engage in illegal activity, (e) stolen goods including digital and virtual goods, (f) the promotion of hate, violence, racial or other forms of intolerance that is discriminatory or the financial exploitation of a crime, (g) items that are considered obscene, (h) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (i) certain sexually oriented materials or services, (j) adult content and dating (k) ammunition, firearms, or certain firearm parts or accessories, (l) certain weapons or knives regulated under applicable law, (m) top-up of wallets, or (n) Forex/Binary.
 - c. relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f) are associated with the sale of traveler's cheques or money orders, (h) involve currency exchanges or cheque cashing businesses, (i) involve certain credit repair, debt settlement services, credit transactions or insurance activities, or (k) involve offering or receiving payments for the purpose of bribery or corruption.
 - d. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.
2. Furthermore, PayPal is not available for retail Merchants being marketplaces.
3. Additional KYC requirements or minimum turnover requirements may apply to certain industries.

3.59 PayPost and Lietuvos paštas

3.59.1 General

Payment Type	Cash Payment
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Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	EUR 1.00
Transaction maximum	EUR 1000.00
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.59.2 Specific Terms

1. PayPost is Lithuania Post's network of financial services enabling Customers to pay in cash for goods and services purchased on the internet at authorised payment points such as PayPost on-street outlets. PPRO has no control over such payment points and accordingly does not guarantee the availability of PayPost in Lithuania.

3.60 paysafecard

3.60.1 General

Payment Type	Prepaid Voucher
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	Varies by country
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, : Anonymization services; Weapons, accessories or similar; Tobacco products;

	Gaming bots; X-rated services and products; unlicensed financial products and services
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3.60.2 Specific Terms

1. paysafecard is a prepaid voucher solution that enables Customers to pay for the purchase of goods or services using stored value on the prepaid voucher and can be bought online or at physical points of sale.
2. The Contractual Partner and where applicable its Merchants must ensure that the possessor of a paysafecard voucher, i.e. the person who physically holds the vouchers (the “Card Holder”) can use no more than a maximum amount of EUR 1,000.00 with up to ten cards per Transaction.
3. In addition, the Contractual Partner and its Merchants (if any) must ensure that they comply at all times with applicable anti-money laundering regulations.
4. Upon request from PPRO, the Contractual Partner must provide to PPRO data regarding individual paysafecard Transactions and any related personal information regarding the Customer that initiated such Transactions including name, date of birth, personal address, identity and address documentation of the Customer.
5. The Contractual Partner and where applicable its Merchants must comply with respective statutory regulations, in particular to any necessary obligations pursuant to AML-monitoring and notification duties.
6. Sole proprietorships are not permitted to register themselves as Merchants for the purpose of distribution of paysafecards or acceptance of paysafecard as a means of payment. Each Merchant that wishes to distribute paysafecards or otherwise offer or accept paysafecard as a means of payment, must at a minimum be registered as a tradesperson in a public commercial register, registered for VAT and hold all relevant licenses and/or permits required for their trade.
7. A paysafecard Transaction is made in two steps: first, the Cardholder makes a reservation (disposition), following which an irrevocable debit by PPRO takes place. The period between the disposition and the debit is referred to as a “Disposition Period” and is limited to a maximum of one hour. Within the Disposition Period, the Contractual Partner must request the debit from PPRO otherwise, the reservation is released again for the benefit of the Card Holder.
8. Data entered by the Card Holder will be verified by PPRO within the PPRO Transaction system. In case insufficient funds are determined, i.e. if the credit allocated to the paysafecard is not sufficient to purchase the goods or services, the Card Holder will be notified by PPRO accordingly and the entire Transaction will be cancelled.
9. If the Contractual Partner or accordingly its Merchant provided goods or services to paysafecard Card Holders without booking the paysafecard Transaction beforehand, PPRO is entitled to refuse any related settlement payments to the Contractual Partner.
10. If the Card Holder exercises any cancellation right with regards to the purchase of goods or services from the Contractual Partner or a Merchant (as applicable), this may only affect the underlying payment and/or booking process within the time constraints of the Disposition Period. If the amount disposed by the Card Holder has already been debited in PPRO’s transaction system, a chargeback will not be possible.
11. Transaction limits for classic PIN Transactions:

Country	Currency	Single and multiple PINs Transaction limits
Argentina	ARS	4,000
Austria, Spain	EUR	50

Australia	AUD	200
Belgium, Cyprus, Finland, France, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Slovakia, Slovenia	EUR	250
Brazil	BRL	2,000
Bulgaria	BGN	90
Canada	CAD	400
Croatia	HRK	2,000
Czech Republic	CZK	6,000
Denmark	DKK	2,000
Georgia	GEL	350
Germany*	EUR	100
Gibraltar, United Kingdom	GBP	200
Greece	EUR	N/A - my paysafecard mandatory
Hungary	HUF	100,000
Kuwait	KWD	120
Liechtenstein	CHF	300
Mexico	MXN	5,000
New Zealand	NZD	500
Norway	NOK	2,500
Peru	PEN	1,000
Poland	PLN	1,000
Portugal	EUR	N/A - my paysafecard mandatory
Romania	RON	1,000
Saudi Arabia	SAR	1,000
Sweden	SEK	2,500
Switzerland	CHF	300

Turkey	TRY	800
United Arab Emirates	AED	1,500
United States	USD	300
Uruguay	UYU	10,000

*Multiple PINs only 30 Euro max. in Germany

3.61 paysafecash

3.61.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Missing Funds Risk	No
Payment guarantee	No
Transaction minimum	N/A
Transaction maximum	see Specific Terms
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, : Illegal content or services; Racist, hatred or inflammatory material; Firearms, weapons and munitions; Illegal drugs and paraphernalia; Prescription drugs; Unlicensed lotteries or gambling services; Adult content; Forged documents; Products and services infringing copyrights; Counterfeit goods; Mod chips; Pyramid selling, get rich quick and ponzi schemes; House raffles; Mobile phone unlock services; Offshore bank account services; Payday loans and pawn shops; Electronic money exchange platforms; Satellite and cable TV descramblers; Matrimonial services; Buying fans related business models; Timeshares; Email spam services; US Merchants offering tobacco and tobacco related products such as e-cigarettes; Sales to US persons using our payment instruments of tobacco and tobacco related products such as e-cigarettes; or acting as an intermediary for any of the services listed here

3.61.2 Specific Terms

1. Paysafecash allows Customers to purchase goods/services on a Merchant’s website but settle the Transactions in cash at a distributor.

2. The Contractual Partner is, or if applicable its Merchants are, not allowed to offer Paysafecash if they are private individuals, unless they are registered sole traders who can provide evidence of VAT registration (or jurisdictional equivalent).
3. The Contractual Partner or its Merchants as applicable shall enable its Customers to pay by Paysafecash by displaying the Paysafecash logo on its website. The logo can be downloaded from the www.paysafecash.com website.
4. Paysafecard is entitled to restrict the use of the Payment Method in certain countries at its own discretion and to temporarily restrict or stop Paysafecash transactions (without notice) as a result of risk considerations or to meet its obligations under applicable laws or to comply with the request of any competent regulatory or public body. Paysafecash is also entitled to temporarily restrict or stop the settlement of Paysafecash transactions in case of well-founded suspicions of money laundering, the financing of terrorism or fraud.
5. Paysafecash reserves the right to reasonably decline to make the Payment Method available to a particular Contractual Partner or Merchant as applicable and may request PPRO to decline acceptance or cease dealing with the same.
6. If requested to do so by Paysafecard, PPRO will without delay disable the Contractual Partner's or a Merchant's access to the Payment Method and the Contractual Partner or the Merchant as applicable is obliged to remove the option to pay by Paysafecash and the Paysafecash logo from their website(s) immediately.
7. The Contractual Partner is, and if applicable ensures that its Merchants are, aware that a claim for missing payment can only be made within two months after the Transaction.
8. Transaction limits overview:

Country	Currency	Account	BDD* Single/Lifetime	SDD** Single	SDD Monthly
Austria	EUR	Yes	300	1,000	2,500
Belgium	EUR	Yes	300	1,000	2,500
Bulgaria	BGN	Yes	3000	1000	4,889
Canada	CAD	No - Single Tx 3,000			
Croatia	HRK	Yes	2,251	EUR 1,000	19,000
Czech Republic	CZK	Yes	7,762	EUR 1,000	60,000
France	EUR	Yes	300	1,000	2,500
Greece	EUR	Yes	300	1,000	2,500
Hungary	HUF	Yes	93,210	EUR 1,000	650,000
Ireland	EUR	Yes	300	1,000	2,500
Italy	EUR	Yes	300	1,000	2,500
Latvia	EUR	Yes		1,000	2,500
Lithuania	EUR	Yes	300	1,000	2,500

Luxembourg	EUR	Yes	300	1,000	2,500
Malta	EUR	Yes	300	1,000	2,500
Netherlands	EUR	Yes	300	1,000	2,500
Poland	PLN	Yes	1,286	EUR 1,000	9,000
Portugal	EUR	Yes	300	1,000	2,500
Romania	RON	Yes	1,375	EUR 1,000	10,000
Slovakia	EUR	Yes	300	1,000	2,500
Slovenia	EUR	Yes	300	1,000	2,500
Spain	EUR	Yes	300	1,000	2,500
Sweden	SEK	Yes	2,859	EUR 1,000	20,000
Switzerland	CHF	No - Single Tx EUR 1,000			
United Kingdom	GBP	Yes	268	EUR 1,000	2,000

*Basic Due-Diligence; **Simple Due-Diligence

3.62 Paysera

3.62.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Missing Funds Risk	No
Payment guarantee	No
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Tobacco products; alcohol; prescription medicine; steroids; drug substances and drug attributes; weapons; pornographic productions; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.
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3.62.2 Specific Terms

1. Paysera is an e-wallet that can be used by all Customers registered with Paysera.

3.63 PayU (Czech and Polish Banklinks)

3.63.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	PLN 1.00/Tx; CZK 3.00/Tx
Transaction maximum	999,999.99 CZK/PLN; dependent on the bank
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Prescription medicines, pharmaceutical products and dietary supplements not permitted for sale; drugs, intoxicants, including designer drugs, as well as equipment and technology used for their farming, production, trade, etc.; gambling without legal authority; weapons, ammunition and gas launchers; online services with pornographic content, e.g. chat rooms, video cameras, VOD movies; financial products and services if offered as part of an activity not supervised by competent financial supervision authorities; malware, e.g. rogware, viruses, etc.; political parties and related websites used to support them or collect funds for political activities; crowdfunding; intermediaries accepting payments on behalf of many recipients without legal authority or not meeting the requirements of card associations /intermediate bodies

3.63.2 Specific Terms

1. PayU is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner shall ensure that the Merchant informs the Customer in clearly recognizable and easily accessible form that transactions made via the PayU Payment Method are irrevocably.
3. PPRO and the Payment Method are not liable for any additional charges due to incorrect bank details if the Merchant has not ensured that only correct bank details are submitted.
4. Merchants using the PayU Payment Method are liable for all unauthorised or fraudulent Transactions made with the Payment Method.
5. The Contractual Partner shall ensure that:
 - a. any Customer identification and/or authenticating data that could be used to place orders shall not be stored electronically or written down in another form;
 - b. during the input of Customer identification and/or authenticating data that could be used to place orders, third parties are prevented from obtaining such data. Disclosure of Customer identification and/or authenticating data to third parties is strictly prohibited.

3.64 Perlas Terminals (Lithuania)

3.64.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	EUR 1000.00 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.64.2 Specific Terms

1. Perlas Terminals is a Payment Method only available in Lithuania enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as Perlas terminals in supermarkets. PPRO has no control over such payment points and accordingly does not guarantee the availability of Perlas Terminals in Lithuania.

3.65 PostFinance (YellowPay E-Finance)

3.65.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.65.2 Specific Terms

1. PostFinance is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. PostFinance is restricted to users domiciled in Switzerland. The Contractual Partner is aware that PostFinance has a direct contractual relationship with the Merchant. PostFinance enters items from acquiring, i.e. credits and debits, directly into the Merchant’s account. This account must be a business account which the Merchant has opened with PostFinance. PostFinance does not execute any credits or debits to third party bank accounts (no collecting by the Contractual Partner is allowed).
2. The Contractual Partner acknowledges that in general the online and/or offline usage of PostFinance trademarks and logos is strictly prohibited except for use by Merchants when used exclusively for illustrating the Payment Methods to shoppers domiciled in Switzerland.

3.66 Przelewy24 (P24)

3.66.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	PLN, EUR 0.01 per Transaction

Transaction maximum	PLN 55,000/ EUR equivalent at time of transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2

3.66.2 Specific Terms

1. Przelewy24 is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. Every Transaction is associated with a unique transaction number and other details (the "Transaction Details") in order to facilitate enquiries or potential complaints. The Contractual Partner shall and if applicable shall procure that its Merchants save the Transaction Details in a secure manner.
2. The Contractual Partner shall submit any Customer complaints pertaining to incorrectly executed Transactions directly to PPRO who will thereafter forward the matter to Pzrelewy24 Payment Scheme for investigation.
3. In relation to such complaints, the Contractual Partner is obliged to ensure the following details are collected from the Customer:
 - a. E-mail address;
 - b. Transaction number;
 - c. Transaction amount;
 - d. Full name of the holder of the originating bank account from which the Transaction amount was to be transferred;
 - e. Name of the bank that holds the account from which the Transaction amount was to be transferred or to which the Transaction was transferred to as applicable;
 - f. Transaction date; and
 - g. In the case of payment from a card: the name of the card;
 - h. In the case of an SMS payment: the Customer's mobile telephone number.
4. Notwithstanding the foregoing, any complaints pertaining to Transactions made 90 or more days prior to such complaint may be refused for review by the Przelewy24 Payment Scheme.
5. The Contractual Partner is not permitted to offer Przelewy 24 to Merchants operating in the following countries: Algeria, Angola, Benin, Bolivia, Cape Verde, Cayman Islands, China, Cote, d'Ivoire, Kenya, Kyrgyzstan, Laos, Liberia, Mongolia, Mozambique, Nigeria, Paraguay, Sierra Leone, Tajikistan, Tanzania, Thailand, Vietnam.
6. The Contractual Partner is not permitted to offer Przelewy 24 to Merchants operating within the following prohibited verticals (by Merchant Category Code (MCC)):

MCC Code	MCC description
6532	Payment Transaction - Customer Financial Institution
6533	Payment Transaction - Merchant
6536	Money Send Intercountry
6538	Money Send Funding
6540	POI FUNDINGTRANSACTIONS EXCLUDING MASTERCARD MONEYSSEND
7012	TIMESHARES
other	Dropshipping model merchants

7. Przelewy24 retains the discretion to reject Merchants operating within the following high risk verticals (by Merchant Category Code (MCC)):

MCC Code	MCC description
4829	MONEY TRANSFER
5963	DOOR-TO-DOOR SALES
7277	DEBT; MARRIAGE; PERSONAL-COUNSELING SERVICE
7801	Non Face to face Gambling Internet Gambling
7802	Government Licensed Horse / Dog Racing
9211	COURT COSTS INCLUDING ALIMONY AND CHILD SUPPORT
9223	BAIL AND BOND PAYMENTS
4899	CABLE; SATELLITE; OTHER PAY TELEVISION; RADIO SVCS
5669	DIRECT MARKETING - OTHER
6051	QUASI CASH-MERCHANT
6211	SECURITIES-BROKERS/DEALERS
7273	DATING AND ESCORT SERVICES
7278	BUYING/SHOPPING CLUBS; SERVICES
7995	GAMBLING TRANSACTIONS
8651	ORGANIZATIONS; POLITICAL
8661	ORGANIZATIONS; RELIGIOUS
9222	FINES
6399	INSURANCE SALES; UNDERWRITING; AND PREMIUMS
other	any MLM model merchants

3.67 SafetyPay

3.67.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	see Specific Terms

Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2: Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities
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3.67.2 Specific Terms

1. SafetyPay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. SafetyPay enables Customers to pay Merchants worldwide in their local currency.
2. Transaction limits might apply for some countries:
 - a. Peru: USD 500 - 15,000
 - b. Costa Rica: USD 3,000 - 5,000
 - c. Brazil: BRL 2,000 - unlimited
 - d. Colombia: COP 2.4m - unlimited
 - e. Paraguay & Nicaragua: USD 5,000

3.68 Santander Cash

3.68.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult
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3.69 Satsipay

3.69.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.01
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.69.2 Specific Terms

1. The Contractual Partner acknowledges and agrees, and where applicable will procure that its Merchants acknowledge and agree, that personal data will be transferred to Satsipay for processing of transactions. Such personal data will be processed by Satsipay in accordance with its privacy notice, which can be found at: https://static-www-satsipay-com.s3.amazonaws.com/privacy/Payment-Scheme/Satsipay-Payment-Scheme_Privacy-en.pdf
2. In addition to those prohibited goods and services listed in Chapter 2, the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate:
 - a. Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes;
 - b. Money Orders - Wire Transfer;
 - c. Pawn shops;
 - d. Outbound telemarketing;
 - e. Inbound telemarketing;
 - f. Ticket Agencies (Radio, television and other direct Marketers not elsewhere classified);
 - g. Financial institutions — manual cash disbursements;
 - h. Financial institutions — automated cash disbursements;

- i. Loan Payments, Institution;
- j. Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers’ checks;
- k. Dealers—Securities, Mutual Funds, Stocks, Commodities, Bonds;
- l. Timeshares;
- m. Dating and escort services;
- n. Buying and shopping services and clubs;
- o. Consumer credit reporting agencies;
- p. Employment agencies and temporary help services;
- q. Betting (including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers).

3.70 SEPA Direct Debit

3.70.1 General

Payment Type	Direct Debit
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.10 per Transaction
Transaction maximum	EUR 1,000 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2,

3.70.2 Specific Terms

1. Additional Definitions:
 - “Single Euro Payments Area (SEPA)” is an area in which consumers, companies and other economic actors will be able to make and receive payments in euro, whether within or across national boundaries, with the same basic conditions, rights and obligations.
 - “Direct Debit” is the authorized transfer of money by the Contractual Partner from a Customer’s bank account, typically in order to pay invoices.
 - “Banking Partner” means any bank or other financial institution with which PPRO has a relationship and which provides SEPA Direct Debit related payment services to PPRO.
2. SEPA Direct Debit (“SDD”) allows the Contractual Partner to collect funds from a Customer’s bank account within the Single Euro Payments Area. The SEPA Direct Debit Payment Method may only be used to pull payments from Customer bank accounts held at authorised credit institutions located within the Single European Payment Area and subject to the proper collection of a SEPA Direct Debit mandate from the Customer.

3. SDD is facilitated by means of a direct debiting mandate through which a Customer (the “Payer”) authorizes the Contractual Partner (the “Payee”) to debit his or her account for a fixed amount, for any future invoice. Such a direct debiting mandate may be obtained from a Payer in written or electronic form.
4. PPRO offers - on an optional basis - the administration of one time electronic SDD mandates for the Contractual Partner (to be used for e-commerce Merchants): In case the Contractual Partner chooses to administrate SDD mandates on its own, the Contractual Partner warrants and undertakes to only submit Direct Debits for collection if it has been provided with the legally valid appropriate SDD mandate from the Payer. Should a Direct Debit be reversed by the Contractual Partner or its Customer, or should a Direct Debit fail due to reasons attributable to the Contractual Partner – in particular due to insufficient credit or incorrect account information in its Customer menu - the Contractual Partner is fully and unconditionally liable to pay the outstanding amount, as well as any applicable reversal fees, any applicable third party fees of the bank holding the Customer account and any handling fees, no later than within 7 Target 2 Bank Days of notice from PPRO.
5. Should the Contractual Partner request and PPRO accept to undertake the administration of SDD mandates, PPRO will do so in compliance with the rules and regulations of Regulation (EU) No 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro (“the SEPA Regulation”) as follows:
 PPRO will create a new SDD mandate for each Payer by collecting the necessary SDD data either directly from the Payer or via the Contractual Partner:
 - a. Mandate ID (reference number)
 - b. Date
 - c. Amount
 - d. Reference
 - e. Name and Address of the Payer
 - f. IBAN of the Payer
 - g. Name of the recipient of the Payment
 - h. IBAN of the recipient of the Payment
 - i. Modality of the direct debiting mandate:
 - j. one time direct debit, debit note
6. The Contractual Partner is liable at all times for delivering the correct direct debiting data where it is in his possession.
7. PPRO will store the mandates for at least 14 months from the date of issuance.
8. PPRO will send a Pre-Notification e-mail to the Payer comprising of the following information:
 - a. Date of debiting of the Payer’s account
 - b. Transaction amount that will be debited from the Payer’s account
 - c. Mandate ID (reference number) and
 - d. Creditor ID (PPRO/Merchant)
9. By confirming this e-mail the Payer irrevocably confirms the acceptance of his SDD mandate and the information stated in the mandate.
10. PPRO does not check the legitimacy of incoming SDD payments and any Transactions disputed by the Payer must be returned to the Payer as a Chargeback. The Contractual Partner acknowledges that the SDD Payment Method contains an inherent risk of Customer Chargebacks and in order to mitigate against such a risk, PPRO is entitled to request a Holdback from the Contractual Partner. Furthermore, unless otherwise agreed with the Contractual Partner, settlement of SDD funds shall be once per week deferred by 10 Target 2 Bank Days. In the case of a Charge Back the Contractual Partner is not permitted to submit the same SDD again.
11. Should the Contractual Partner choose to administrate the SDD mandates on its own, PPRO may at any time request and the Contractual Partner will provide the Payers’ written or electronic SDD mandates to PPRO. PPRO may also at any time request and the Contractual Partner will provide evidence of compliance of the

Contractual Partner with the preceding provisions and the Contractual Partner will provide all such information to PPRO without undue delay.

12. Unless agreed otherwise, the Contractual Partner may not submit SDD Transactions exceeding a maximum of EUR 500,000.00 within any consecutive thirty-day period.
13. Should the Contractual Partner breach any of the provisions within these Terms of Use or otherwise within the Agreement, or Chargeback ratios are above a threshold deemed excessive by PPRO, PPRO reserves the right and may refuse to execute any submitted Direct Debits, may adjust any Holdbacks; or withhold remittance of funds to the Contractual Partner. Additional to this and notwithstanding any termination rights or notice periods provided for under the Agreement, PPRO will be entitled to an extraordinary termination of the Agreement in such cases and without notice. Further compensation claims of PPRO shall remain unaffected by such a termination.
14. In case a Direct Debit cannot be executed due to objection or insufficient credit, usual Chargeback Fees shall apply.
15. Use of the services by the Contractual Partner requires Banking Partner's prior approval of the Contractual Partner. Banking Partner reserves the right to cancel any transaction of the Contractual Partner executed without the prior grant of approval.
16. Contractual Partner shall, and if applicable, shall ensure that Merchants share all information related to money laundering or terrorist financing with PPRO and Banking Partner. Contractual Partner shall not undertake any obligations that contravene this requirement.
17. Contractual Partner, and if applicable its Merchants, acknowledges and agrees that PPRO may, at any time, request a list of all economic beneficiaries and any associated Know Your Customer (KYC) details relating to any transactions processed by Banking Partner.
18. To ensure compliance with all applicable anti-money laundering, anti-bribery, sanctions and corruption laws and policies, the Contractual Partner shall, and if applicable, shall ensure that Merchants:
 - a. at all times maintain effective and up-to-date anti-money laundering, sanctions, and anti-bribery and corruption programs that include customer due diligence, enhanced due diligence, and suspicious and prohibited transaction monitoring and reporting policies as well as surveillance systems to monitor such activity;
 - b. promptly comply with any request by PPRO for information and documentation required for compliance with KYC and Money Laundering or Terrorist Financing legislation by PPRO or the Banking Partner;
 - c. immediately inform PPRO without undue delay of any material contraventions of anti-bribery, sanctions and corruptions laws; anti-money laundering laws and regulations; and
 - d. assist PPRO and the Banking Partner in complying with any law or regulation with jurisdiction over PPRO or the Banking Partner that is applicable to transactions and activities relating to PPRO or Banking Partner, including anti-bribery, sanctions and corruption laws; anti-money laundering laws and regulations, as such laws and regulations may be promulgated or amended from time to time.
19. Contractual Partner, and if applicable its Merchants, has reviewed and agrees to the terms of Banking Partner's Corporate Cash Management Risk Appetite Statement and further acknowledges that Banking Partner reserves the right to block any transaction that is outside of Banking Partner's Corporate Cash Management Risk Appetite Statement. The Banking Partner's Corporate Cash Management Risk Appetite Statement will be made available by PPRO upon request.
20. Contractual Partner, and if applicable, its Merchants, represents and warrants that it, at all times, holds all necessary licenses, authorizations, consents, permits and registrations in any location in which it conducts business.

3.71 Siam Commercial Bank (Thailand)

3.71.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	Dependent on the bank and user limit
Specific Prohibited Goods and Services	see Specific Terms

3.71.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
4. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
5. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
6. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for

any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

7. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
8. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
9. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.72 Skril

3.72.1 General

Payment Type	Wallet
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	No minimum for 1-tap, otherwise EUR 1.00 or equivalent per Transaction

Transaction maximum	EUR 50,000.00 or equivalent for 1-tap; rapid transfer QCO EUR 5,000.00 or equivalent; NETTELLER QCO EUR 10,000 or equivalent
Specific Prohibited Goods and Services	see Specific Terms

3.72.2 Specific Terms

1. Additional definitions:
 - a. "Micro-enterprise" shall mean an enterprise which, at the time of the entering into this agreement, is an enterprise as defined in article 1 and article 2(1) and (3) of the annex to recommendation 2003/361/ec
 - b. "Security" means any form of security requested by PPRO (in its sole discretion) from the Contractual Partner including: (i) a reserve and/or (ii) a bank guarantee or other such security.
 - c. "Small charity" means a body whose annual income is less than £1 million and is
 - i. in England and Wales, a charity as defined by section 1(1) of the charities act 2006;
 - ii. in Scotland, a charity as defined by section 106 of the charities and trustee investment (Scotland) act 2005;
 - iii. in Northern Ireland, a charity as defined by section 1(1) of the charities act (northern ireland) 2008 or, until that section comes into force, a body which is recognised as a charity for tax purposes by her majesty's revenue and customs.
2. A Skrill account is an electronic money account (the "e-money Account") that PPRO holds in accordance with contractual terms and conditions between PPRO and the issuer of the e-money Account.
3. PPRO can withdraw the approval of the Contractual Partner at any time on written notice to the Contractual Partner whereupon the Contractual Partner shall cease or as applicable procure that its Merchants shall cease processing Skrill payments immediately.
4. The Contractual Partner shall ensure that all Customer enquiries or complaints regarding the Skrill Payment Method are investigated and resolved without undue delay.
5. If a payment Transaction into the e-money Account is reversed for any reason whatsoever, the Contractual Partner remains liable to PPRO for the full amount of the payment and any applicable third party chargeback or reversal fees deducted therefrom (the "Reversal Amount") and the same may be deducted by PPRO from the e-money Account. If PPRO is unable to fully recover the Reversal Amount from the e-money Account (including any monies transferred into it after the payment reversal), the Contractual Partner is required to repay the Reversal Amount and/or any negative balance by transferring sufficient funds to PPRO and to account for the Reversal Amount or return the e-money Account to a positive balance. Repayment of the Reversal Amount and/or any negative balance is due immediately upon notice from PPRO. PPRO reserves the right, at any time, to send reminders to the Contractual Partner or take debt collection measures including but not limited to mandating a debt collecting agency or solicitors to pursue the claim in court. PPRO reserves the right to charge the Contractual Partner the expenses reasonably incurred in connection with any debt collection or enforcement efforts under this provision.
6. PPRO reserves the right to suspend or limit the Skrill Payment Method pending full payment of any outstanding claims, charges, penalties, costs or charges by the Contractual Partner.
7. PPRO reserves the right to suspend, at any time and at its reasonable discretion, the e-money Account (or certain functionalities thereof such as uploading, receiving, sending and/or withdrawing funds), inter alia, for audit.
8. The Contractual Partner shall ensure that its website and its Merchants websites remain accessible for the purpose of conducting manual checks or automated searches in order to investigate the accuracy of information contained on the website in relation to the Services.
9. The Contractual Partner shall submit to PPRO for pre-approval the content of every Merchant website that the Contractual Partner intends to integrate with the Skrill Payment Method for accepting payments.

10. The Contractual Partner will provide its Customers with a clear and fair return and refund policy and will procure that its Merchants do the same.
11. PPRO may establish a security or a reserve (the "Security") in relation to the Contractual Partner or individual Merchants, for the purpose of providing a source of funds to pay PPRO for any and all, actual and reasonably anticipated claims, losses, cost, penalties and expenses in relation to the Contractual Partner or its Merchants.
12. The Skrill Payment Scheme ("Skrill") is entitled at any stage to prevent any sum determined by Skrill (in its sole discretion) from being withdrawn from the e-money Account ("Suspended Sum") and PPRO shall bear no liability to the Contractual Partner should this occur unless the reason for the Suspended Sum is directly caused by PPRO's own breach of a contractual obligation owed to Skrill.
13. The amount of the Security (either expressed as an absolute amount or as a percentage of past payments into the e-money Account) shall be determined by PPRO from time to time in its sole discretion.
14. PPRO shall have the right, at any time, without notice to offset any claims, costs, charges, penalties and expenses from any Security, or current balance in the e-money Account.
15. Notwithstanding any of the foregoing, where the Contractual Partner incurs a negative balance in relation to funds owed into the e-money Account or becomes otherwise liable for the repayment of monies, the Contractual Partner shall be obliged to make good such negative balance or make a corresponding payment to PPRO within seven (7) days of PPRO's request or demand for such payment.
16. PPRO may terminate the provision of the Skrill Payment Method or any Payment Service associated with it by giving the Contractual Partner two months' prior notice thereof.
17. In addition to any general restrictions on Merchant businesses listed in Chapter 2, :
 - a. It is strictly forbidden to use the Skrill Payment Method to send or receive payments as consideration for the sale or supply of: tobacco products, prescription drugs, drugs and drug paraphernalia, weapons (including without limitation, knives, guns, firearms or ammunition), satellite and cable TV descramblers, pornography, adult material, material which incites violence, hatred, racism or which is considered obscene, government IDs and licences including replicas and novelty items and any counterfeit products, unlicensed or illegal lotteries or gambling services (including without limitation the use of or participation in illegal gambling houses), unregistered charity services, items which encourage or facilitate illegal activities, prepaid debit cards or other stored value cards that are not associated with a particular Merchant and are not limited to purchases of particular products or services, third party processing or payment aggregation products or services, multi-level marketing, pyramid selling or ponzi schemes, matrix pro grammes or other "get rich quick" schemes or high yield investment programmes, goods or services that infringe the intellectual property rights of a third party, un-coded/miscoded gaming, timeshares or property reservation payments (on and off plan). PPRO reserves the right, in its sole discretion, to add categories of prohibited Transactions by notifying the Contractual Partner thereof.
 - b. It is strictly forbidden to make payments to or to receive payments from persons or entities offering illegal gambling services, including (but not limited to) illegal sports betting, casino games and poker games. Countries where online gambling is illegal include the United States of America, Turkey, China, Malaysia and Israel. This list is not exhaustive and it is the Contractual Partner's responsibility to ensure that neither it nor its Merchants (if applicable) use the Skrill Payment Method for Transactions that may be considered illegal.
 - c. The Contractual Partner may only accept payments for the following categories of business subject to PPRO receiving approval from Skrill in its sole discretion: money exchange or remittance businesses, including but not limited to bureaux de change, currency exchanges and purchase of travel money; the collection of any form of donations or payments to charitable or not-for-profit organisations; dealing in natural resources such as jewels, precious metals or stones; live streaming the sale or supply of alcoholic beverages; the sale of supply of dietary supplements and alternative health products; any other business category published in an acceptable use policy on the Website from time to time. In case the Contractual Partner may be in doubt whether it or its Merchant's business falls under any of the above categories, the Contractual Partner must contact PPRO.

18. Skrill services are not permitted to be used if you the Contractual Partner, a Merchant or a Customer are residing in any of the following countries: Afghanistan, Cuba, Iran, Myanmar, Nigeria, North Korea, North Sudan, Somalia, South Sudan, Syria or Yemen. This list is not exhaustive and Skrill may in their sole discretion decide to discontinue or restrict their services in other countries at any time and without prior notice. PPRO will make best efforts to keep the Contractual Partner informed of any such changes to these country restrictions.

3.73 Sofort

3.73.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	Yes
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.73.2 Specific Terms

1. Sofort is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner is aware that currently, Transactions with Sofort may be executed by most standard banks in the countries listed in the relevant product sheets provided to the Contractual Partner. PPRO reserves the right to offer Sofort in other countries, as well. PPRO does not guarantee, however, that a Customer will be able to make a wire transfer from every bank account in one of the aforementioned countries or any other country. Further, PPRO does not guarantee that Transactions which can currently be made with Sofort via individual banks or countries will continue to remain possible in the future.
3. PPRO grants to the Contractual Partner the non-exclusive, temporary and limited right for the term of the Agreement to use itself or to offer the Sofort Transfer-Software to its Merchants. The Contractual Partner is obliged to integrate the software into its systems in such a way that the URL and the SSL-certificate of Sofort are recognisable and verifiable.
4. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Legal advice and services,
 - b. Crowdfunding without a valid license,
 - c. Public administration,
 - d. Nutraceuticals,
 - e. Money Services,
 - f. Currency exchange,

- g. Money transfer,
 - h. Virtual, digital and crypto currencies, tokens, and other crypto assets,
 - i. Debt collection management agencies,
 - j. Gambling,
 - k. Alcohol,
 - l. E-cigarettes, Vape, Tabacco and tobacco substitutes
 - m. Art and antiques,
 - n. Digital downloads (e.g. film and music download/streaming)
 - o. Fireworks,
 - p. In game purchases,
 - q. Jewellery,
 - r. Precious metal and gems,
 - s. Prepaid phone services,
 - t. Vouchers/Gift cards,
 - u. Auction houses,
 - v. Charities,
 - w. Marketplaces,
 - x. Multi-level marketing,
 - y. Pawn shops,
 - z. File sharing, File hosting, File storage,
 - aa. Financial services,
 - bb. Insurance,
 - cc. Airlines & Cruise lines,
 - dd. Event organizers and ticketing platforms,
 - ee. Hotels and other accommodations,
 - ff. Rental & housing,
 - gg. Tour agencies & tour operators.
5. Additional restrictions to Merchants operating within gambling industry:
- a. Merchants may only offer services and games that meet the relevant national requirements and as the case may be hold the relevant gambling licences, and
 - b. in case of Germany, only Merchants who have applied for a relevant licence in Germany in accordance with the Glücksspielstaatsvertrag 2021 (GlüStV 2021) from 27.10.2020 (GVBl. 2021 S. 97, 288, BayRS 02-30-I) and such application has not yet been rejected by the responsible German gambling authority are accepted. Merchants are obliged to inform PPRO immediately if (i) its decision about application is subsequently changed and it no longer intends to comply with the **transitional regime adopted by the circular resolution of all German state chancelleries on 8 September 2020**; (ii) the relevant German gambling regulatory authority objects to its offerings as being not, or not sufficiently, compliant with the requirements of the Transitional Regime (e.g., by receiving a corresponding hearing letter or by initiating administrative or criminal law enforcement measures); and/or (iii) the relevant German gambling regulatory authority rejects such application are accepted.

3.74 Surtimax (Colombia)

3.74.1 General

Payment Type	Cash Payment
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Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2,: Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.75 Tesco Lotus Cash (Thailand)

3.75.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	THB 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.75.2 Specific Terms

2. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the

Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

3. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
4. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
5. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
6. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
7. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
8. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
9. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
10. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
11. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, :
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content

- h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.76 Touch 'n Go Razer

3.76.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 20,000 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.76.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws.
2. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
3. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
4. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "Razer Merchant Services" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
5. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
6. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant

provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

7. Merchants must include on their websites a full description of the Merchant’s trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
8. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
9. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
10. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
11. Merchants should display on their website’s checkout page all 17 supported bank: Affin Bank, Alliance Bank, AmBank, Bank Islam, Bank Muamalat, Bank Rakyat, Bank Simpanan Nasional, CIMB Bank, Hong Leong Bank, HSBC Bank, Kuwait Finance House, Maybank, OCBC, Public Bank, RHB Bank, Standard Chartered Bank and UOB.
12. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2:
 - a. Firearms / weapons, ammunition, fireworks and hazardous materials
 - b. Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
 - c. Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller’s checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
 - d. Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
 - e. Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
 - f. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
 - g. Tobacco, alcohol, materials containing offensive content
 - h. Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.77 Trustly

3.77.1 General

Payment Type	Real-time Bank Transfer
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Chargeback Risk	No (once the money is settled in the Merchant account)
Missing Funds Risk	Yes
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	Subject to conditions imposed by the Customers bank (usually EUR 0.01 per Transaction)
Transaction maximum	Subject to conditions imposed by the Customers bank
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2: Money remittance where the Contractual Partner does not hold a valid bank license in accordance with local requirements from applicable authorities; Shell banks as defined under FATF recommendations; asset-holding vehicles like trusts, foundations (apart from charity foundations), private wealth management structures; Adult entertainment (businesses where revenue is gained in part or whole from explicitly sexual material, including, but not limited to content (images and other media)) and escort services; Marijuana dispensaries and related businesses; Pseudo-pharmaceuticals; Illegal drugs and drugs paraphernalia; Weapons and munition (ammo, equipment, explosives) except for sports, antiques or collectors items; Pyramid selling, Ponzi schemes or other get rich quick schemes; Fortune tellers, mediums and other services speculating around supernatural phenomena; Distributing of items protected by copyright law (licensed software, file sharing, music, etc.) without a valid license/authorisation in place in the form of an IPR statement; Computer (including remote) tech support/performance optimisation/virus removal solutions (sellers/authorised resellers of downloadable and installable antivirus software fall outside of scope of this prohibition); Nazi and fascist memorabilia and militaria (both replicas and original artefacts) excluding auction houses (as it is assumed that those are acting clearly for needs of collectors), and marketplaces (as it is assumed that those have relevant policies and content controls in place)

3.77.2 Specific Terms

1. Trustly is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner and/or its Merchant is obliged to expose Trustly’s logotype(s)/trademark(s) in an appealing and appropriate manner and in accordance with the applicable service presentation requirements as set out at <https://trustly.com/en/developer/documents>.
3. The Contractual Partner is aware and confirms that its Merchants are made aware, that
 - a. the Trustly service is dependent on the full functionality of third-party systems, primarily banks, and that Trustly does not guarantee the functionality of its service in the event of failures, malfunctions or adjustments within such third-party systems; and
 - b. transaction speeds may be affected in the event of significant peaks of transaction volumes initiated under a short period of time or during planned maintenance of the Trustly service and neither PPRO nor Trustly do assume any liability in case of the Contractual Partner or its Merchants suffering any

damage due to non-functionality of such third-party systems or during significant peaks of transaction volumes or during planned maintenance.

3.78 Twint

3.78.1 General

Payment Type	Mobile Wallet
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	0.01 CHF
Transaction maximum	5,000.00 CHF
Specific Prohibited Goods and Services	see Specific Terms

3.78.2 Specific Terms

1. Twint Acquiring AG (hereinafter "Twint AG") is a licensed acquirer of the TWINT Payment Scheme (hereinafter "TWINT").
2. TWINT may be offered only to Merchants located in: Switzerland, the European Economic Area, the United Kingdom and Singapore.
3. The Contractual Partner will enter into an acceptance agreement with each Merchant which shall at least include the following key points: (i) information that TWINT AG is not a party to the acceptance agreement, (ii) information that TWINT AG is a licensed acquirer for the TWINT and will process the transactions initiated by the Merchant, (iii) Information that TWINT AG reserves the right to immediately suspend a Merchant under circumstances specified by TWINT AG, (iv) no surcharging is allowed, (v) the substance of the terms contained in this section 3,79,1 of the ToU.
4. TWINT reserves the right to reject the application (or reverse the registration) with respect to a merchant.
5. The Contractual Partner undertakes to perform merchant onboarding in accordance with the procedure accepted by TWINT AG, which will be provided by PPRO upon request.
6. The Contractual Partner undertakes to apply the complaint process approved by TWINT AG, which will be provided by PPRO upon request.
7. In accepting TWINT, the Contractual Partner undertakes and where applicable will procure that its Merchants undertake:
 - a. never to divide a single payment into several TWINT transactions;
 - b. never to give other payment means preferential treatment over the TWINT payment method, in particular, never to levy a surcharge or payment using TWINT or to grant TWINT users a discount if they choose other payment means;
 - c. never to pay out cash or issue loans against TWINT payments;
 - d. only to accept the TWINT payment method for services that cannot be provided immediately if the TWINT user is informed in writing (also via e-mail) about the later provision of the service;

- e. to confirm a TWINT pre-authorisation as soon as the actual amount is known;
 - f. to take measures expected of a prudent business aimed at preventing misuse of the TWINT system and to immediately report any suspected misuse.
8. In cases in which a Merchant does not receive a transaction confirmation after the processing of a transaction, it shall be required to contact PPRO prior to issuing the goods and/or services.
 9. In cases in which a TWINT user disputes the validity or binding nature of a transaction, the Contractual Partner shall provide and where applicable will procure that its Merchants provide TWINT AG or PPRO with the necessary support in clarifying the situation. Upon request, TWINT AG must be provided with physical copies of the required receipts or order data and documents in writing within ten days.
 10. The Contractual Partner shall ensure and where applicable will procure that its Merchants ensure that TWINT chargebacks and credits are kept below the following limits each month:
 - a. Ratio of total volume of chargebacks plus credits to gross turnover of less than 2% per month;
 - b. Ratio of number of chargebacks plus credits to number of transactions of less than 1% per month.Should either of these limits be exceeded or should fraudulent transactions occur too frequently or during clarification of suspicion thereof, TWINT shall have the right to defer the payment of processed transactions by up to 540 days. Penalties and processing fees of the TWINT licensor shall be passed on to the Contractual Partner.
 11. The Contractual Partner shall only be permitted to make a credit to TWINT users for previously debited amounts. This credit must not exceed the originally debited sum (reversal). If a transaction is to be fully or partially reimbursed to the TWINT user after it has been processed, the Contractual Partner shall have the option to make a subsequent credit or partial credit of the transaction amount. The contractual partner will only have access to the credit function (reimbursement without reference to an earlier transaction) with the consent of TWINT AG.
 12. The Contractual Partner shall be obligated to process the reimbursement via the TWINT system. In cases in which the Contractual Partner makes a credit of this kind, TWINT shall be entitled to request that the Contractual Partner reimburses it for the previously debited/paid transaction amount or offsets it against its other accrued payments.
 13. When processing distance transactions involving a purchase transaction with the physical delivery of goods, the Contractual Partner shall be required and where applicable will procure that its Merchants are required to obtain the last name, first name and residential address of the TWINT user and verify the plausibility of these details; especially in cases in which the residential address and delivery address differ. The Contractual Partner shall be required and where applicable will procure that its Merchants are required to state the company name used in its online shop or app in all information provided to the TWINT user (e.g. order or delivery confirmations, invoices).
 14. Postal or e-mail order transactions can be executed as follows: The Contractual Partner provides and where applicable will procure that its Merchants provide the TWINT user with the QR code or code required for the transaction. The TWINT user scans the QR code or enters the code in the TWINT app and initiates the electronic processing of the payment.
 15. The Contractual Partner shall acknowledge and where applicable will procure that its Merchants acknowledge that TWINT will forward data on the Contractual Partner (in particular the Contractual Partner's master data and transaction data) and Merchants to TWINT licensor. The latter shall use the data for the processing of payments and the provision of services in the areas of payments, mobile marketing and value added services. The Contractual Partner gives and where applicable will procure that its Merchants give its express consent to the forwarding and use of data by TWINT licensor.
 16. TWINT shall be authorised to provide the TWINT licensor or a subsidiary or affiliate company of the TWINT licensor with the Contractual Partner's and/or Merchants contact details. The Contractual Partner gives and where applicable will procure that its Merchants give its express consent for the TWINT licensor or a subsidiary or affiliate company of the TWINT licensor to contact it in connection with offers in the areas of mobile marketing and value added services.

17. The Contractual Partner shall grant and where applicable will procure that its Merchants grant TWINT the gratuitous right to reproduce its trademarks and logos in an unchanged form within the TWINT communication channels and also in providing the TWINT services.
18. Upon termination of the usage of TWINT by the Contractual Partner, TWINT shall be authorised to defer the payment of Transaction amounts to the Contractual Partner with immediate effect and for 540 days after the termination in order to offset any claims that may subsequently arise, in particular chargebacks. Should criminal or other legal proceedings be initiated against the Contractual Partner and/or Merchant or if charges are brought against the Contractual Partner and/or Merchant, TWINT shall reserve the right to defer the payment of the payment amounts until at least the time at which the proceedings are concluded.
19. The Contractual Partner agrees and where applicable will procure that its Merchants agree to use the data collected from TWINT users solely to process the Transaction. Any use for marketing purposes is prohibited.
20. The Contractual Partner undertakes and where applicable will procure that its Merchants undertake to comply with the provisions of the Swiss Federal Act on Data Protection.
21. The Contractual Partner agrees and where applicable will procure that its Merchants agree that Twint AG may opt to assert any of its claims against PPRO against the Merchants.
22. The Contractual Partner shall be responsible for the performance of any adjustments made to its infrastructure that are required for the integration of the TWINT system and shall bear the associated costs.
23. TWINT may not be used by and offered to Merchants operating in the following industries or with the following merchant category code (MCC):
 - a. Money transfer - merchant (MCC: 4829)
 - b. Manual cash disbursements – customer financial institution (MCC: 6010)
 - c. Automated cash disbursements – customer financial institution (MCC: 6011)
 - d. Merchandise and services – customer financial institution (MCC: 6012)
 - e. Quasi-cash – customer financial institution (MCC: 6050)
 - f. Quasi-cash – merchant (MCC: 6051)
 - g. POI funding transaction (excluding MoneySend) (MCC: 6540)
24. Merchants operating in the following industries or with the following MCC are generally permissible but are active in a risk industry and therefore require prior approval from TWINT AG:
 - a. Travel Agencies and Tour Operators (MCC: 4722)
 - b. Telecom Services (MCC: 4812)
 - c. Drugs, Proprietaries & Sundries (MCC: 5122)
 - d. Direct Marketing (MCC: 596X)
 - e. Adult Dating and Escort (MCC: 7273)
 - f. Ticketing Agencies (MCC: 7922)
 - g. Video Games and Arcades (MCC: 7994)
 - h. Betting and Casino Gambling (MCC: 7995)
 - i. Airlines, Air carriers, Lodging, Car rentals (MCC: 3xxx)
 - j. Passenger railways (MCC: 4112)
 - k. Bus lines (MCC: 4131)
 - l. Cruise lines (MCC: 4411)
 - m. Precious stones and metals, watches and jewellery (MCC: 5094)
 - n. Miscellaneous specialty retail, includes ammunition and firearms (MCC: 5999)
 - o. Securities dealers (MC: 6211)
 - p. Timeshares, timeshare rentals, leases and sales (MCC: 7012)
 - q. Bail and bond payments (MCC: 9223)
 - r. Digital Goods-Gaming (MCC: 5816)
 - s. Airlines without own MCC and Airline in general (MCC: 4551/4511)
 - t. None-Face-to-Face gambling (MCC: 9754)
25. In addition, the Contractual Partner must not and where applicable will procure that its Merchants do not accept TWINT for:

- a. transactions that are illegal or immoral under the legislation applicable to the legal transaction with the respective TWINT user or that require official approval that has not been granted to the Contractual Partner;
- b. transactions that are assigned to the industry categories “weapons and munitions”, “pornography”, “betting and gambling” or “auctions”; TWINT may require a supplementary agreement for the processing of transactions belonging to these industry categories;
- c. transactions for the topping up of other payment methods (e.g. prepaid cards, voucher cards or e-wallet solutions); a supplementary agreement shall be required for the processing of these transactions.

3.79 UnionPay SecurePay

3.79.1 General

Payment Type	Card Scheme
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	CNY 0.01 (or equivalent for all currencies excluding JPY) For transactions in JPY transaction minimum is JPY 1
Transaction maximum	CNY 300,000 (or equivalent)
Specific Prohibited Goods and Services	see Specific Terms

3.79.2 Specific Terms

1. A Contractual Partner offering UnionPay to its Merchants or Customers, as applicable, needs to abide by the UPI Operating Regulations, UnionPay’s document governing all UnionPay Transactions, which can be obtained from PPRO upon request. These regulations include but are not limited to:
 - a. UnionPay has the right to audit the records and procedures of and conduct an investigation or onsite review at any Merchant or its third party that are related to UnionPay card business and products at any time.
 - b. The UnionPay Acceptance Mark shall be displayed at all Merchant locations, whereby UnionPay Acceptance Mark refers to the combined usage of UnionPay logos, auxiliary patterns and scenario characters. Each Merchant has to ensure that the pattern, shape and colour value of the UnionPay Acceptance Mark displayed at card acceptance locations and terminals are consistent with the standards for registered UnionPay marks and that the UnionPay Acceptance Mark is displayed as prominently as the logo of any other Payment Method in terms of position and size.
 - c. A Merchant must accept all UnionPay cards properly presented for payment unless limitations apply in accordance with local regulations. Specifically, the Merchant should not refuse to accept a UnionPay card for the reason that the card is issued overseas, or co-branded with the Merchant’s competitor. Exceptions may apply in accordance with the UPI Operating Regulations.

- d. Unless otherwise permitted by the local regulator and UnionPay, and a surcharge has already been imposed on other card brands, the Merchant shall undertake not to impose a surcharge on a UnionPay cardholder and shall accept UnionPay cards at the same price and terms as cash. Certain Merchants may be allowed to charge a convenience fee based on the jurisdiction of operation and business category and in accordance with the UPI Operating Regulations.
 - e. UnionPay reserves the right to refuse processing of Transactions of any particular Merchant at any time in which case UnionPay will notify PPRO and PPRO will terminate access of such Merchant to the Payment Method accordingly.
 - f. When accepting UnionPay Cards, it's the Merchant's obligation to verify the card and all cards which are inconsistent with the requirements for verification shall be rejected. This obligation contains checking the cards for (i) having a UnionPay logo; (ii) having no indication of "Sample Card" "Special Card" or "VOID"; (iii) having no evidence of damage or alteration; and to the extent applicable (iv) signature or photo on the card matching the Customer's signature or photo.
 - g. A Merchant must cancel or reject the Transaction and capture the card of the transaction response message displayed on the terminal is a card-capture instruction and/or the issuer sends out a card capture instruction after being contacted by the Merchant. The Merchant must inform PPRO (directly or if applicable via the Contractual Partner) within 3 business days after the day of card capture and bear any risk if the captured card is not handled as required in accordance with the UPI Operating Regulations.
 - h. For recurring Transactions, an explicit agreement needs to be signed between the Merchant and the Customer, details of which can be found in the UPI Operating Regulations. A Merchant must retain such agreement for at least one (1) year upon expiry.
 - i. All sensitive data, stored or retrieved, can only be used for the related Transaction. This includes but is not limited to (i) magnetic stripe data taken from the card, a chip, or elsewhere; (ii) CVN2; (iii) PIN or the encrypted PIN block; (iv) verification data related to UnionPay card transactions, including data for online businesses, telephone banking, mobile banking, etc., such as the user's name, login password, payment password, real name, ID number, mobile phone number, dynamic verification code, biometric features, etc. The data shall be deleted immediately upon authorization of the Transaction or expiry of the deferred authorization period.
 - j. Merchants shall not use Transaction receipts (paper or electronic), UPI logos or marks, UnionPay acceptance devices or services (including terminals, payment gateways, UnionPay QRcs, etc.) for purposes beyond the Agreement, nor shall a third be allowed to use them.
 - k. Merchants shall keep Transaction receipts (paper or electronic) and original records related to transactions for at least one year. The Merchant shall bear financial losses incurred due to inappropriate retention or loss of Transaction receipts.
 - l. Subject to a longer period in the Agreement, PPRO has the right of inquiry and recourse regarding Transactions which occurred before the termination of the Agreement within twenty-four (24) months of the termination of the Agreement.
 - m. PPRO may be required to sign a direct Merchant agreement with a Merchant whose annual UnionPay transaction volume exceeds USD 100 thousand.
2. UnionPay may not be used for:
- a. industries that are not allowed by the laws and regulations of Mainland China or of the countries/regions where the Merchants are located, including but not limited to pornographic services, contraband drugs sales, drugs, pornographic publications and firearms or ammunition;
 - b. independently of the industry, Merchants that have been listed on the black lists of other international card organizations;
 - c. In addition, for cards issued in Mainland China: Agricultural co-operatives; Wire Transfer Money Orders; Financial institutions – merchandise and services; Quasi Cash – Member Financial Institution; Quasi Cash – Member Financial Institution; Non-financial institutions – foreign currency, money orders (not wire transfer), scrip, and travelers' checks; Securities – brokers and dealers; Payment

Transactions – Member Financial Institution; Payment Transactions – Merchant; Payment Services Provider – Money Transfer for A Purchase; Payment Services Provider – Member Financial Institution; Payment Services Provider – Merchant; Money Transfer – Member Financial Institution; Value Purchase – Member Financial Institution; Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks.

3. A Transaction limit of USD 5,000 applies for a variety of industries solely in regards to cards issued in Mainland China. Additionally, limits can be set by card issuers as well as QR code app providers.

3.80 Venmo wallet

3.80.1 General

Payment Type	Wallet
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 7000
Specific Prohibited Goods and Services	see Specific Terms

3.80.2 Specific Terms

1. wallet may not be used for activities that:
 - a. violate any law, statute, ordinance or regulation.
 - b. relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) cigarettes, (d) items that encourage, promote, facilitate or instruct others to engage in illegal activity, (e) stolen goods including digital and virtual goods, (f) the promotion of hate, violence, racial or other forms of intolerance that is discriminatory or the financial exploitation of a crime, (g) items that are considered obscene, (h) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (i) certain sexually oriented materials or services, (j) adult content and dating (k) ammunition, firearms, or certain firearm parts or accessories, (l) certain weapons or knives regulated under applicable law, (m) top-up of wallets, or (n) Forex/Binary.
 - c. relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f) are associated with the sale of traveler's cheques or money orders, (h) involve currency exchanges or cheque cashing businesses, (i) involve certain credit repair, debt settlement services, credit transactions or insurance activities, or (k) involve offering or receiving payments for the purpose of bribery or corruption.

- d. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.
- 2. Furthermore, Venmo wallet is not available for retail Merchants being marketplaces.
- 3. Additional KYC requirements or minimum turnover requirements may apply to certain industries.

3.81 WebPay

3.81.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, : Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.82 WeChat Pay

3.82.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes

Transaction minimum	RMB/CNY 0.01 per Transaction
Transaction maximum	CNY 10,000 to 50,000 per transaction or per day if the funds go from a bank card. Some banks may allow higher limits. CNY 50,000 (or equivalent) per transaction per day if the funds go from wallet balance.
Specific Prohibited Goods and Services	see Specific Terms

3.82.2 Specific Terms

1. WeChat Pay is an e-wallet that can be used by all Customers registered with WeChat Pay.
2. The Contractual Partner is, and where applicable will ensure that its Merchants are, fully aware that WeChat Pay can only be used for goods or services listed in section 13 below and that the maximum Transaction amount and therefore the maximum order value per order may be adjusted by PPRO at any time.
3. The Contractual Partner shall ensure that it, and where applicable that its Merchants comply with the Applicable Laws.
4. The Contractual Partner shall ensure that it maintains, and where applicable, its Merchants maintain the lawful qualifications to sell or provide the Products and shall not use the payment services provided by WeChat Pay for any other business purpose beyond the business scope stated in their business license, other relevant license or any documents/information provided to WeChat Pay respectively.
5. The Contractual Partner may not, and if applicable needs to ensure that its Merchants will not, charge Customers any additional fee or provide lower service when the Customer uses WeChat Pay as method of Payment.
6. The Contractual Partner or its Merchants as applicable is obliged to keep the original receipts and relevant Transaction records for at least five (5) years from the date of Transaction.
7. The Contractual Partner shall not and, if applicable, will ensure its Merchants will not, in any manner, collect, store or use Customers' data, except as necessary to provide the related service, otherwise, the Contractual Partner will be liable for all losses incurred by PPRO, WeChat Pay and/or Customers.
8. The Contractual Partner shall ensure that it complies with, and if applicable, its Merchants comply with any request from WeChat Pay to assist with the prevention of unauthorised transactions and promptly but in no event later than three (3) Business Days resolve all problems and issues related to customer services on unauthorised transactions.
9. In the event that WeChat Pay or any Customer suffers any loss arising from the circumstances in the course of a Transaction, including but not limited to fraud, denial of transaction, chargeback, account information leakage, violation of applicable state laws, rules and regulations, breach of commitments to Customer, the Contractual Partner shall be responsible for such claims. In the event that the Contractual Partner or, if applicable, its Merchant(s) deliberately delay in resolving these claims, PPRO shall be entitled at its own reasonable discretion to debit directly an amount equivalent to the loss from the WeChat Pay settlement payment payable to the Contractual Partner.
10. In case a Customer requests a refund directly from WeChat Pay for a payment that is not yet settled with the Contractual Partner, the Contractual Partner must respond within two (2) working days after being contacted by PPRO to clarify the issue, otherwise WeChat Pay may refund the Transaction to the Customer. In all other cases, the Contractual Partner shall respond to any inquiries and, if requested, send a copy of the original receipt by email to PPRO within three (3) working days.
11. The Contractual Partner is aware and, if applicable, will ensure that its Merchants are aware, that refunds for Transactions made by using WeChat Pay shall only be refunded by utilizing WeChat Pay, otherwise the resulting risks and disputes will be borne by the Contractual Partner.

12. The Contractual Partner is, and, if applicable, will ensure that its Merchants are, fully aware that WeChat Pay will terminate the service and that the Contractual Partner must assume liability in cases where the Contractual Partner itself or it's Merchant, as applicable: (a) operates in violation of the relevant rules and refuses to make corrections after being requested to do so; (b) commits any act that harms the interest of WeChat Pay; or (c) is involved in risk events or abnormal Transactions, in WeChat Pay's reasonable discretion.
13. WeChat Pay may only be used for the following goods and services:
 - a. Apparel/Accessories/Bags
 - b. Gift/Flowers/Souvenir
 - c. Outdoor/Sport/Fitness equipment/Security and protection
 - d. Musical instrument
 - e. Watch/Clock/Glasses/Cosmetic lenses
 - f. Jewelry/Accessories
 - g. Home furnishing/Construction materials/Decoration/Fabrics
 - h. Food
 - i. Health care products/Supplements
 - j. Household appliances
 - k. Personal care & contraception product
 - l. Beauty makeup/Skin care/Personal care
 - m. Crafts/Potting/Interior decoration
 - n. Car/Motorcycle/Bicycle/Accessories/Refitted vehicle
 - o. Digital product
 - p. Office equipment
 - q. Maternal and baby products/Children's toys
 - r. Maternal and Child (online) stores
 - s. Book/Audio/Stationery
 - t. Pet food
 - u. Hotels, Travel
 - v. Education

3.83 WeChat Pay Instore (NativePay, QuickPay)

3.83.1 General

Payment Type	Wallet
Chargeback Risk	No
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	RMB 0.01 per Transaction
Transaction maximum	CNY 10,000 to 50,000 per transaction or per day if the funds go from a bank card. Some banks may allow higher limits.

	CNY 50,000 (or equivalent) per transaction per day if the funds go from wallet balance.
Specific Prohibited Goods and Services	see Specific Terms

3.83.2 Specific Terms

1. WeChat Pay is an e-wallet that can be used by all Customers registered with WeChat Pay.
2. The Contractual Partner is, and where applicable will ensure that its Merchants are, fully aware that WeChat Pay can only be used for goods or services listed in section 13 below and that the maximum Transaction amount and therefore the maximum order value per order may be adjusted by PPRO at any time.
3. If WeChat Pay is offered to Customers at a physical point of sale, the Contractual Partner is responsible for the development, procurement, installation and any related costs of the device with communication function which is installed by the Merchant and can be used to scan or to display QR code or barcode (the “Acquiring Device”). PPRO and WeChat Pay do not assume any liability for the Acquiring Device.
4. The Contractual Partner is not allowed to, and where applicable shall ensure that its Merchants do not, transfer the Acquiring Device arbitrarily or move it to a different place of business or exchange it between different cashiers, otherwise the Contractual Partner will be responsible for any direct economic losses incurred to Customers and WeChat Pay.
5. The Contractual Partner shall, or shall request its Merchant as applicable, to paste, display, hang and maintain the “WeChat Pay” logo – and only the logo - in a prominent position on the Acquiring Device, in its business place or on its official website. Usage of the “WeChat Pay” logo or any related business logos and trademarks for any other purposes is not permitted.
6. The Contractual Partner may not, and if applicable needs to ensure that its Merchants will not, charge Customers any additional fee or provide lower service when the Customer uses WeChat Pay as method of Payment.
7. The Contractual Partner or its Merchants as applicable is obliged to keep the original receipts and relevant Transaction records for at least five (5) years from the date of Transaction.
8. The Contractual Partner shall not and, if applicable, will ensure its Merchants will not, in any manner, collect, store or use Customers’ data, except as necessary to provide the related service, otherwise, the Contractual Partner will be liable for all losses incurred by PPRO, WeChat Pay and/or Customers.
9. In the event that WeChat Pay or any Customer suffers any loss arising from the circumstances in the course of a Transaction, including but not limited to fraud, denial of transaction, chargeback, account information leakage, violation of applicable state laws, rules and regulations, breach of commitments to Customer, the Contractual Partner shall be responsible for such claims. In the event that the Contractual Partner or, if applicable, its Merchant(s) deliberately delay in resolving these claims, PPRO shall be entitled at its own reasonable discretion to debit directly an amount equivalent to the loss from the WeChat Pay settlement payment payable to the Contractual Partner.
10. In case a Customer requests a refund directly from WeChat Pay for a payment that is not yet settled with the Contractual Partner, the Contractual Partner must respond within two (2) working days after being contacted by PPRO to clarify the issue, otherwise WeChat Pay may refund the Transaction to the Customer. In all other cases, the Contractual Partner shall respond to any inquiries and, if requested, send a copy of the original receipt by email to PPRO within three (3) working days.
11. The Contractual Partner is aware and, if applicable, will ensure that its Merchants are aware, that refunds for Transactions made by using WeChat Pay shall only be refunded by utilizing WeChat Pay, otherwise the resulting risks and disputes will be borne by the Contractual Partner.
12. The Contractual Partner is, and, if applicable, will ensure that its Merchants are, fully aware that WeChat Pay will terminate the service and that the Contractual Partner must assume liability in cases where the

Contractual Partner itself or it's Merchant, as applicable: (a) operates in violation of the relevant rules and refuses to make corrections after being requested to do so; (b) commits any act that harms the interest of WeChat Pay; or (c) is involved in risk events or abnormal Transactions, in WeChat Pay's reasonable discretion.

13. WeChat Pay may only be used for the following goods and services:
- a. Apparel/Accessories/Bags
 - b. Gift/Flowers/Souvenir
 - c. Outdoor/Sport/Fitness equipment/Security and protection
 - d) Musical instrument
 - d. Watch/Clock/Glasses/Cosmetic lenses
 - e. Jewelry/Accessories
 - f. Home furnishing/Construction materials/Decoration/Fabrics
 - h) Food
 - g. Health care products/Supplements
 - h. Household appliances
 - i. Personal care & contraception product
 - j. Beauty makeup/Skin care/Personal care
 - k. Crafts/Potting/Interior decoration
 - l. Car/Motorcycle/Bicycle/Accessories/Refitted vehicle
 - o) Digital product
 - m. Office equipment
 - n. Maternal and baby products/Children's toys
 - o. Maternal and Child (online) stores
 - p. Book/Audio/Stationery
 - q. Pet food
 - r. Hotels, Travel
 - s. Education

3.84 ZIP

3.84.1 General

Payment Type	Instalments
Chargeback Risk	Yes
Missing Funds Risk	No
Payment guarantee	No
Refund possibility	Yes
Transaction minimum	AUD 0.01 per Transaction
Transaction maximum	AUD 30,000 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.84.2 Specific Terms

1. The Contractual Partner accepts, and where applicable will ensure that its Merchants accept that purchases tendered by a Customer for the payment of goods or services to be supplied to the Customer must be honoured.
2. Neither the Contractual Partner nor its merchants may charge a Customer a different price for a Purchase than that charged to the Customer for other payment methods.
3. The Contractual Partner agrees, and where applicable will ensure that its Merchants agree to not charge a Customer a fee or charge for using Zip as their payment method (i.e. no surcharge permitted).
4. The Contractual Partner must, and where applicable will ensure that its Merchants must establish and display a fair policy for the exchange or return of merchandise in accordance with Applicable Law, and give credit to each such return not in cash but by issue of a Refund to the Account.
5. Where applicable, the Contractual Partner must ensure that the merchants with which it has a contractual relationship must perform all obligations in connection with a sale giving rise to a Purchase prior to processing the Purchase.
6. If less than the full amount of any sale is included in any Purchase, the Contractual Partner must obtain, or where applicable must ensure that its Merchants obtain alternative payment in full or for the balance due at the time the sale is completed.
7. Neither the Contractual Partner nor, where applicable, its merchants may make any warranty or representation whatsoever to any person which may bind Zip; and
8. Neither the Contractual Partner nor its merchants may process a Transaction for the payment of a gift card, gift voucher or prepaid stored value card or voucher.
9. The Contractual Partner must not, and where applicable must ensure that its Merchants do not use two or more Transactions to process one Purchase or process a Transaction where only part of the amount due is included on the Transaction Receipt except:
 - a. where the balance of the amount due is paid in cash or by cheque; or
 - b. where the goods or services are to be delivered or performed at a later date and one Transaction represents a deposit and the second Transaction represents payment of the balance, in which case the second Transaction must not be presented or processed until the goods are delivered or the services performed.
10. Neither the Contractual Partner nor, where applicable, its merchants may process a Transaction on behalf of another person including another merchant or allow another person to use the Merchant Facilities.
11. The Contractual Partner must, and if applicable, must ensure that its merchants use reasonable care in processing a Transaction to detect fraud or the unauthorised use or forgery of a Transaction.
12. Following each Transaction, the Contractual Partner or if applicable its merchants must immediately provide the Customer copy of the Transaction Receipt and unless otherwise authorised by Zip in writing, the information on the Transaction Receipt must be identical with information on any other copy of the Transaction Receipt.
13. The Contractual Partner or if applicable its merchants must each retain information about a Transaction whether processed manually or electronically for a period of 12 months from the date of the Transaction or such other period required by Applicable Law or notified by Zip from time to time.
14. The Contractual Partner shall ensure that it does not, and if applicable that its merchants do not process a Transaction if any of the following conditions apply:
 - a. It is processed in breach of any of the Zip Payment Services Rules
 - b. the Transaction is illegal, including, without limitation, because it is in breach of any relevant governing law, for example, the sale of prescription medicines, controlled substances or other regulated products
 - c. the Contractual Partner or its merchants process the Transaction knowing (or in circumstance where the Contractual Partner or its merchants should have known) that the Transaction is unauthorised, fraudulent, or without the authority of the Customer or Zip

- d. the Contractual Partner was notified by Zip not to accept the Transaction
- e. the Transaction receipt is illegible
- f. the particulars on the copy of the Transaction Receipt given to the Customer are not identical with the particulars on any other copy and the merchant has not been authorised by Zip in writing to accept invoices which are not identical
- g. the price charged to a Customer is a different price for a Purchase that that charged to Customer for other payment methods
- h. the Contractual Partner or its merchants arrange without Zip's consent for a third person to supply goods, services or cash
- i. the Customer has not received the goods or service as required by the terms of the Purchase and the Contractual Partner or its merchant has failed to provide Zip with proof of receipt of, and satisfaction with, goods or services by the Customer within 5 Business Days of Zip's request to do so.
- j. the Contractual Partner or its merchants have not otherwise complied with the terms and conditions set by Zip in connection with the Transaction and Zip is of the reasonable opinion that such non-compliance may result in Zip suffering a loss
- k. the Transaction is processed by the Contractual Partner or if applicable its merchants on behalf of another person, or has allowed another person to use the Merchant Facilities in connection with the Transaction
- l. a Transaction accepted payment for goods and services without authorization by Zip
- m. the amount of the Purchase is billed directly to the Customer or payment is received through the use of another credit card or by any other means
- n. in Zip's reasonable opinion the Customer justifiably disputes liability for the Purchase for any reason
- o. the Transaction is processed in breach of the requirements set by Zip
- p. the goods or services purchased under the Purchase or Transaction Receipt are not of acceptable quality, or are damaged, (on a reasonable determination) and the merchant is unable to resolve the compliant to the Customer's satisfaction
- q. the Transactions is:
 - i. not for the supply of goods or services to a genuine Customer
 - ii. is for cash out on an Account or includes cash out on an Account
 - iii. represents a transfer of funds, not the supply of goods or services
 - iv. the Contractual Partner or its merchant failed to comply with all messages generated by the Zip Payment Service in relation to the Transaction.

Appendix 1 – Afterpay/Clearpay Network Rules

1. Introduction

For the purpose of these Network Rules

- the “PSP” is the entity providing PSP Services in relation to the Afterpay APM to you (as merchant) under a Merchant Services Agreement;
- “PSP Services” means the services provided by PSP under the Merchant Services Agreement.
- “you”, “your” or the “Merchant” means you, the merchant; and
- “Merchant Services Agreement” means the agreement between Merchant and PSP.

Your use of or access to the Afterpay APM under your Merchant Services Agreement with PSP shall confirm your agreement to these Network Rules, which constitute Network Rules under your Merchant Services Agreement with PSP.

Save as expressly provided otherwise, capitalised terms used in these Network Rules have the meanings given to them in Section 13.6 (Definitions) of the network Rules.

2. Background

- 2.1. Afterpay US, Inc., Afterpay US Services, LLC, Afterpay Canada Limited, Clearpay Finance Limited, Clearpay S.A.U., Afterpay Australia Pty Ltd, Afterpay NZ Limited, and such of their affiliates as PSP may notify you of from time to time (collectively, “Afterpay” or “APM Provider”) provide the APM.
- 2.2. The APM is offered via PSP to merchants who qualify to receive associate services under a Merchant Services Agreement with PSP.
- 2.3. The Network Rules are set out in two parts: (i) these general terms and conditions applicable to merchants in all territories (“General Terms”); and (ii) additional terms and conditions that apply to merchants in specific territories as set out in the annexes. Merchants agree to be bound by the terms set out in an Annex to offer the APM to Customers in the Territories specified by the Annex, including the General Terms which are incorporated into an Annex by reference except as modified by the terms in the Annex.
- 2.4. For the avoidance of doubt, the Territories supported by PSP will be governed by the terms of your Merchant Services Agreement and inclusion of a territory in these Network Rules from time to time does not confirm support or availability of the Services by PSP or APM Provider.
- 2.5. Cross Border Trade. PSP may in its sole discretion authorise you to use the Services for transactions relating to certain Customers located outside of the applicable Annex region to allow those Customers to use their Afterpay Affiliate accounts to purchase Goods offered on your Website for Delivery outside of the applicable Annex region (“Cross Border Trade”). Where PSP authorises you to engage in Cross Border Trade you agree to be bound by the terms set out in Exhibit 1 of the Network Rules.
- 2.6. The Network Rules may be updated from time to time with reasonable prior notice by APM Provider to be provided via PSP. If you object to amendments to the Network Rules, you may terminate your use of the Services before the effective date of such amendment by providing written notice to PSP. By continuing to use the Services without timely objecting in writing to such amendments or changes to the Network Rules, you agree to and accept all terms and conditions of the amended Network Rules, including any new or changed terms or conditions.

3. Entire Network Rules

- 3.1. You acknowledge and agree that neither Afterpay nor PSP has made any representations, warranties, or agreements of any kind, except as expressly set forth herein (or in the case of PSP as expressly set out in your Merchant Services Agreement with PSP)

4. General Requirements

- 4.1. **Technical Integration.** You agree to follow any reasonable direction from PSP or APM Provider regarding the technical integration of the Services on your Website. You agree to represent the Afterpay Intellectual Property on the product page of all products where the Services are offered (where relevant and technically possible) in accordance with the APM Provider guidelines and Brand Management Materials. You must obtain written approval from APM Provider if your implementation of the Services deviate from the Brand Management Materials.
- 4.2. **Display and Use of Afterpay Marks and Materials.** APM Provider will make available marketing assets and other promotional material including the Afterpay Marks that may be displayed on your Website. As a condition of offering the Services, you agree, where relevant and technically and commercially possible, to: (i) include on your Website a description of the Services in such terms as may be otherwise provided or approved by APM Provider in writing; (ii) present such description (via a 'lightbox' or modal pop-up box) on your Website as may be provided or approved by APM Provider in writing from time to time (where relevant and technically possible); (iii) comply with any reasonable directions APM Provider gives about how any description of the Services or APM Provider are to be displayed on your Website; (iv) promptly, but in all cases within seven (7) days, comply with any reasonable direction APM Provider gives you (directly or via PSP) to modify, replace or remove any description of the Services or APM Provider displayed on your Website; and (v) not provide any description of the Services or APM Provider which does not comply with Brand Management Materials, or has not otherwise been approved by APM Provider in writing. For the avoidance of doubt, other than pre-approved materials provided by APM Provider specific to each jurisdiction and authorized in the applicable Annex, you agree that you will not use APM Provider's name or product in marketing or promotional materials or on your Website without prior written approval from APM Provider. For the avoidance of doubt, APM Provider may provide materials, approvals, and other directions under this paragraph through PSP.
- 4.3. **Control of Website.** Merchant agrees that it controls and will continue to control the content of its Website and will not provide Customers with any information about the Services or APM Provider that is false, misleading, or inaccurate; provided Merchant may rely on information provided to it by APM Provider. You will not take any action to damage, intercept or interfere with the Services, or APM Provider's software or technology.

5. Afterpay Purchase Requirements

- 5.1. **Approval Confirmation.** When a Customer makes an Afterpay Purchase using the APM, AM Provider will promptly issue an Approval Confirmation or decline. Neither PSP nor APM Provider shall have any liability to you for Goods for which you have not received an Approval Confirmation.
- 5.2. **Delivery of Goods.** Where a Customer makes an online Afterpay Purchase using the APM, you are responsible for ensuring that all Goods are Delivered to the Customer in accordance with Applicable Law and within the expected Delivery period as represented to the Customer at the point of sale, up to a maximum of 14 days for Goods that are goods or in the case of Goods that are services, up to a maximum of 90 days.

- 5.3. **Non-Delivery of Goods.** If PSP or APM Provider suspect that Goods have not been or will not be Delivered within the agreed upon time frame or in accordance with Applicable Law, you may be asked to provide proof of Delivery. If such a request is made by PSP or APM Provider, you agree to provide the shipping carrier name, tracking number and provide confirmation that the Goods were or will be delivered to the address specified by the Customer when making the Afterpay Purchase (or for permitted services, provide proof of supply of the services). If you do not so provide this information within two (2) Business Days of such request, or otherwise demonstrate that the Goods have been Delivered to the Customer in accordance with Section 4.2 or will promptly be delivered, then you agree to refund any related Purchase Amount and reimburse for any chargeback fees incurred in connection with the relevant Afterpay Purchase.
- 5.4. **Customer Disputes.** Merchant agrees to cooperate in good faith to promptly resolve all disputes relating to Goods raised by Customers with respect to Afterpay Purchases.
- 5.5. **Surcharges.** You must not increase the Sale Price or Shipping Costs, or otherwise charge a Customer any other fees, increase the overall cost to the Customer, reject a request for a return or refund, or discriminate against the Customer in any way because the Customer elected to use the APM via PSP.
- 5.6. **Insurance.** You are responsible for ensuring that you have the appropriate insurance policies in place to protect your Delivery of the Goods to Customers. Neither PSP nor APM Provider will be responsible for any damage caused to Goods during Delivery or any loss or damage caused in connection with the supply of Goods.
- 5.7. **Customer Payments.** You must not accept payments or ongoing repayments for any Goods on APM Provider's behalf. If, for any reason, you receive any part of a payment relating to an Afterpay Purchase directly from a Customer ("Customer Payment") you will promptly register the Customer Payment through your PSP integration and notify PSP, including details of the Customer Payment, the Goods to which the Customer Payment relates and amount of the Customer Payment and hold the full amount of the Customer Payment for APM Provider's benefit until the Customer Payment is paid to APM Provider by you via PSP.
- 5.8. You must comply with all Applicable Laws in fulfilling your obligations under the Network Rules in relation to each Afterpay Purchase and in relation to the Goods. You must assist PSP and APM Provider to comply with their respective obligations under any Applicable Laws as reasonably directed.
6. **Returns and Refunds.**
- 6.1. Your policies and agreements (including your refund policy) with a Customer must comply with Applicable Law. You must consider, acting reasonably, any Customer's request for Return and in accordance with your policies and Applicable Law. You will be responsible for processing any Returns in accordance with your policies. You must not treat Afterpay Purchases differently than any other purchases with respect to accepting Goods for a Refund, exchange, repair or store credit.
- 6.2. Subject to Section 5.4, if you accept Goods for Refund, then any Refund Amount due in relation to the Return is owed by you to the PSP and not the Customer. You must promptly upon receipt of the returned Goods, as you define receipt under your internal policies (and at the latest, within three (3) Business Days of such receipt) inform APM Provider via PSP of the Return and the Refund Amount. All Afterpay Purchases that are Accepted for Refund (in whole or part) must, subject to Section 5.4 be refunded via the APM payment method and you may be liable for the Purchase Amount associated with the Goods Accepted for Refund if they are refunded via another tender type.
- 6.3. When you agree to provide a Customer with a Refund, you will be liable for the Refund Amount and PSP may recover those sums in accordance with Section 6 (or where the Purchase Amount has not yet been paid, by

deducting the Refund Amount from the Purchase Amount relating to those Goods). APM Provider will then cancel any future payments due by the Customer to APM Provider and/or refund to the Customer any amounts paid to APM Provider.

- 6.4. For Returns processed more than one hundred and twenty (120) days after the date on which Approval Confirmation was provided or for Returns processed more than sixty (60) days after the termination of this Agreement (to the extent PSP and APM Provider in their sole discretion, permits any Returns after the termination of Services under or in connection with this Agreement, Section 5.2 to 5.3 will not apply, and PSP and APM Provider shall have no obligation to you with respect to such Returns. You must deal directly with the Customer with respect to such returns and the associated refund and process such refund via another tender type. Without limiting this Section 5.4, any assistance APM Provider or PSP may provide to you to effect payments to Customers for any Refunds shall be at their sole discretion.
- 6.5. Where there is any dispute in relation to the Acceptance for Refund by Merchant of any returned Goods and the payment of the unaccepted Refund Amount, APM Provider and/or Merchant shall notify PSP as applicable. PSP shall liaise with Merchant to resolve or alternatively PSP may elect to permit APM Provider to liaise with Merchant directly to resolve such dispute. If a Customer raises a dispute with Merchant in relation to an Afterpay Purchase prior to PSP paying the Purchase Amount for that Afterpay Purchase to Merchant, APM Provider (via PSP) may withhold payment of any disputed amounts (or in the absence of a liquidated figure, such amount as APM Provider reasonably considers to be disputed) until the dispute is resolved. PSP (including at the request of APM Provider) may request additional documentation from you to assist in resolving any complaints or disputes and Merchant must provide all reasonable assistance to facilitate the resolution of any complaints or disputes.
- 6.6. **Refunds Processed Following Termination.** APM Provider, in its sole discretion, may permit or require Returns processed within sixty (60) days following the termination of Services under this Agreement to be processed via the APM Provider payment method in accordance with Section 5.2. For the avoidance of doubt, APM Provider and PSP's rights under Section 6 continue in relation to Customer Payments received by you, and all Refunds approved by you, after termination.

7. Fees and Payments

- 7.1. **Fees & Payments.** Merchant agrees that all Fees will be payable and paid to PSP in accordance with and subject to the terms of the Merchant Services Agreement.
- 7.2. PSP shall be solely responsible for the settlement of funds of approved Transactions to Merchants and APM Provider has no liability to Merchant for such settlement responsibilities. For the avoidance of doubt, APM Provider will initiate pay-out of Purchase Amounts for any approved Transactions to the PSP after deduction of any amounts owed to APM Provider, including but not limited to APM Provider's fees, Refunds, any chargeback fees, Customer Payments and any other amounts as specified in the Network Rules. The PSP will then settle towards Merchant in accordance with the Merchant Services Agreement.
- 7.3. APM Provider may (i) set off against any amounts APM Provider owes you under the Network Rules, all amounts you owe under the Network Rules; or (ii) direct PSP to withhold and/or debit your account for any amounts owed under the Network Rules.

8. Confidentiality

- 8.1. Except as permitted or required by the Network Rules, Merchant may not use or disclose any of APM Provider's Confidential Information.

- 8.2. Merchant may disclose the Confidential Information of APM Provider: (i) when required to do so by applicable law or any regulatory authority (provided that Merchant provides APM Provider with reasonable prior written notice of such disclosure, if legally permitted, to allow APM Provider adequate opportunity to seek a protective order preventing or limiting the disclosure) or registered stock exchange; and (ii) to a director, officer, employee, agent, contractor, professional adviser, investor or financing source (or potential investor or financing source) of Merchant whose duties reasonably require such disclosure, provided such person has agreed to keep the information confidential.
- 8.3. Merchant may use the Confidential Information of APM Provider solely to fulfil its obligations under the Network Rules and to process such specific transaction and as is reasonable to use the APM in accordance with the Network Rules.
- 8.4. Merchant must take all reasonable steps to ensure that no Confidential Information of APM Provider is used, directly or indirectly, in any way that is detrimental or adverse to APM Provider and that each person to whom any Confidential Information must be or has been disclosed does not use or disclose such Confidential Information except as is consistent with these confidentiality commitments. Merchant must take steps no less rigorous than those which it takes in respect of its own information to prevent any unauthorized use, disclosure, or loss of, or unauthorized access or damage to, Confidential Information under its possession or control.

9. Intellectual Property

- 9.1. You hereby grant to, and for the benefit of, APM Provider a fully-paid, non-exclusive, non-transferable, non-sublicensable, limited license to use your legal name or trade name in the user flow associated with the APM in all applicable jurisdictions. You shall retain all Intellectual Property rights in such name. Other than the foregoing license rights, neither PSP nor APM Provider shall obtain any right, title, or other interest in or to your name by virtue of the Network Rules. Upon the termination of Services under any applicable Annex, all license rights conveyed by you hereunder shall cease, and all such rights shall revert to you.
- 9.2. You permit APM Provider to use your name, logo, and details of your Website in APM Provider's marketing materials, including in directory listings of APM Provider's merchants. You agree that APM Provider may use images (at APM Provider's option) from your Website in its directory listings of APM Provider merchants. You agree to obtain on APM Provider's behalf any third-party consents or licenses required to enable APM Provider to use such images as contemplated by the Network Rules, without attribution and without charge.
- 9.3. If you (or PSP on your behalf) notify APM Provider (including via PSP) that you would like your name, logo, and/or details of your Website removed from this marketing material or directory listings, or would prefer the use a different image in the directory listings, APM Provider will do so as soon as reasonably practicable.

10. Suspension

- 10.1. In addition to other rights and remedies under the Network Rules, APM Provider and PSP, including where requested by APM Provider, may suspend your access to the Services, including, except where prohibited by law, your ability to process Refunds and, in the event of suspected fraud or malicious activity, withhold Purchase Amounts, by giving you written notice if: (i) you have breached any provision of the Network Rules; (ii) you undergo a change of ownership or control and your new ownership is not verified or PSP or APM Provider are prohibited from providing the Services to you or doing business with you under Applicable Law; (iii) it is necessary to protect APM Provider's systems or the Services against harm, including but not limited to fraud or malicious activity; (iv) you are subject to an Insolvency Event; (v) any Refund Amount or other amount

due under the Network Rules remains outstanding beyond its applicable due date; or (vi) PSP or APM Provider reasonably believes that continuing to process transactions may be in breach of Applicable Laws.

- 10.2. Any suspension will remain effective until the reason for the suspension has been remedied or your access to or integration with the APM is terminated in accordance with the Network Rules. Without limiting your other obligations under the Network Rules, while any suspension is effective, you must as soon as reasonably practicable comply with all reasonable directions that you are given regarding your advertisement and offer of the APM, including your use of Afterpay Intellectual Property.

11. Termination

- 11.1. Merchant's use of the Services may be terminated by APM Provider or PSP including where requested by APM Provider immediately (or from such other date as notified), if: (i) Merchant materially breaches any provision of the Network Rules, and either such breach is incapable of remedy, or Merchant has failed to remedy such breach; (ii) APM Provider ceases providing the APM Services; (iii) Merchant engages in any fraudulent activity or conduct; (iv) any of PSP, Merchant or APM Provider is unable to perform its obligations as a result of a Force Majeure event, and such event continues for a period of thirty (30) days; (v) Merchant experiences an Insolvency Event (wherever termination in such circumstance is permitted by law); or (iv) if the cause for our suspension of your access to the Services pursuant to Section 9 is not cured for a period of fourteen (14) calendar days.
- 11.2. In addition, APM Provider or PSP, including where requested by APM Provider, may terminate your use of the Services immediately by giving you written notice of termination if: (i) PSP or APM Provider reasonably believe that you have breached any of your representations and warranties in Section 11.1 on a repeated basis; (ii) you are offering for sale or selling Restricted Goods identified under an Annex through your Website without prior written permission from APM Provider; (iii) the Monthly Default Rate is 4% (or such other rate specified in an Annex) or higher; or (iv) you undergo a change of ownership or control and your new ownership is not verified or PSP or APM Provider are prohibited from providing the Services to you or do business with you under Applicable Law.
- 11.3. **Consequences of termination.** Termination of your use of the APM does not affect any right or obligation which arose under or in connection with the Network Rules or the APM before such termination and is without prejudice to other rights and remedies. Upon termination of your use of the Services or the Network Rules for any reason, all rights and licenses granted under the Network Rules will terminate immediately, except as expressly provided in the Network Rules, and, you must immediately cease using all Afterpay Intellectual Property, including by removing all references to APM Provider from your Website. Without limiting the other provisions of the Network Rules, Sections 7, 8, 9 and 10 hereof, and such other terms identified herein which by their nature are required to survive termination of the Network Rules, will survive termination of your use of the Services. On termination of the Services (including under any applicable Annex), you must permanently delete all copies of the Afterpay Intellectual Property in your possession or control, and you must as soon as reasonably practicable discontinue the use or display of any Afterpay Intellectual Property.

12. Warranties, Liability, and Indemnity

- 12.1. Your representations and warranties. You make the following warranties in relation to each Afterpay Purchase:
- a. Neither you nor your employees or agents will engage in any negligent, fraudulent, false, or misleading conduct, transaction, contract, representation, warranty, or other relationship in connection with or relating to the Afterpay Purchase, Goods, or related matter; the Afterpay Purchase represents a bona fide sale of the Goods by you in the ordinary course of your business, and you will provide complete purchase information with respect to each Afterpay Purchase;

- b. You will Deliver, or arrange for the Delivery of, all Goods involved in the Afterpay Purchase in accordance with the terms of the Network Rules;
- c. In relation to Goods that are goods: (i) the Customer will have, title to the Goods listed and clear of all encumbrances, liens and claims; (ii) the Goods, at the time they are Delivered to the Customer, will be of merchantable quality; (iii) the Goods will materially match any description provided by Merchant and sample or demonstration model shown to the Customer; (iv) the Goods, at the time they are Delivered to the Customer, are fit for any particular purpose which the Customer communicated to you, your agents or employees and (v) the Goods will comply with all Applicable Laws and the consumer contract (including implied terms) between Merchant and Customer including without limitation, any warranty, or the quality of the Goods;
- d. in relation to Goods that are services, the Goods will be, provided with due care and skill within the agreed time frame, or within a reasonable time frame if no time has been agreed for provision of the Goods, and up to a maximum of ninety (90) days from the date of the Afterpay Purchase and you will inform the Customer that the Customer will be charged for the Goods at the time the Customer makes an Afterpay Purchase using the Extended Repayment Feature and not at the time the Goods are Delivered and the Goods that are services will comply with all Applicable Laws and the consumer contract (including implied terms) between Merchant and Customer;
- e. You will not, without our prior written permission, allow the Services to be used to purchase Restricted Goods as outlined in each applicable Annex via your Website;
- f. You will not seek or obtain, any special arrangement or condition from, nor discriminate in any way against, the Customer with respect to the terms of the Afterpay Purchase; and
- g. You will not do anything to prevent any amounts owing to us in connection with an Afterpay Purchase from being valid and enforceable against the relevant Customer.

12.2. Further, you make the following representations and warranties: (a) you will not violate the Intellectual Property rights of any third party; and/or (b) you will not breach Applicable Laws.

12.3. Warranty Disclaimer. THE APM AND ALL SERVICES PROVIDED IN CONNECTION WITH THE APM HEREUNDER AND ALL LICENSES TO AFTERPAY MARKS AND SOFTWARE ARE PROVIDED OR LICENSED, AS APPLICABLE, ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND EXCEPT AS OTHERWISE EXPRESSLY SET FORTH HEREIN, PSP, AFTERPAY AND THEIR RESPECTIVE AFFILIATES DO NOT MAKE ANY REPRESENTATIONS OR WARRANTIES, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, RELATING TO OR ARISING OUT OF THE NETWORK RULES OR ANY ANNEX, INCLUDING WITHOUT LIMITATION, THE CONTINUED AVAILABILITY OF THE SERVICES GENERALLY OR TO CUSTOMERS IN ANY PARTICULAR GEOGRAPHICAL AREA, ANY IMPLIED WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.

13. Data Protection

13.1. You will in connection with your use of the APM comply with all applicable Data Protection Laws in the relevant Territories. Merchant and APM Provider are each an independent data controller for the purposes of the Data Protection Laws in respect of personal data processed in connection with the APM and will individually determine the purposes and means of processing personal data.

- 13.2. If Merchant receives any request or communication from a data subject and/or a regulatory inquiry, complaint or investigation from a supervisory authority which relates to the processing of personal data by APM Provider or the APM Provider's compliance with Data Protection Laws, it shall, to the extent allowed under Applicable Law or regulatory requirements, promptly notify the APM Provider (directly or through the PSP) and it shall provide the APM Provider with reasonable cooperation and assistance.
- 13.3. Merchant shall comply with its obligation to report a personal data breach relating to the personal data processed under the Network Rules to the applicable supervisory authority and (where applicable) data subjects and shall inform APM Provider (directly or through the PSP) of any personal data breach without undue delay (and in any event within 48 hours of becoming aware) where there is a requirement under Data Protection Laws to notify any supervisory authority or data subjects. Without limiting the foregoing, Merchant agrees to provide reasonable assistance as is necessary to APM Provider to facilitate the handling of any personal data breach relating to personal data in an expeditious and compliant manner.

14. General

- 14.1. **Contract of Sale.** The arrangements for the sale and purchase of any Goods is a separate consumer contract between you and the relevant Customer and the Customer's rights and remedies as a consumer in respect of that sale and purchase (including any Return of those Goods or discount you may offer) are as between you and the Customer, to the exclusion of us and APM Provider (to the maximum extent permitted by Applicable Law).
- 14.2. **No Waiver.** A failure to exercise or a delay in exercising any right, power or remedy under the Network Rules or the applicable Annex does not operate as a waiver or abandonment of that or any other right power of remedy. A single or partial exercise or waiver of the exercise of any right, power or remedy does not preclude any other or further exercise of that or any other right, power or remedy. A waiver is not valid or binding on the Party granting that waiver unless made in writing.
- 14.3. **Construction.** The headings of the sections of the Network Rules or the applicable Annex are inserted for convenience only and are not intended to affect the meaning or interpretation of the Network Rules or the applicable Annex. Any rule of construction to the effect that ambiguities are to be resolved against the drafting Party will not be used in the construction or interpretation of the Network Rules, including any Annexes, Exhibits, Schedules or Addenda attached hereto.
- 14.4. **Severability.** If any provision of the Network Rules or the applicable Annex (or any portion thereof) is determined to be invalid or unenforceable, the remaining provisions of the Network Rules or the applicable Annex shall not be affected thereby and shall be binding upon the parties and shall be enforceable, as though said invalid or unenforceable provision (or portion thereof) were not contained in the Network Rules or the applicable Annex.
- 14.5. **Definitions.** Terms in the Network Rules that are capitalized but not otherwise defined above have the following meanings:

Accepted for Refund or Acceptance for Refund is Goods that Merchant accepts for Refund.

Affiliate means a person or entity that directly, or indirectly through one or more intermediaries, controls or is controlled by, or is under common control with the respective party. For the purposes of the Network Rules, control shall mean ownership of at least 50% of the voting shares in an entity or the power to direct or cause the direction of the general management or policies of an entity.

Afterpay Gateway means the Afterpay electronic payment gateway system, which allows participating merchants to offer Customers the Extended Repayment Feature.

Afterpay Intellectual Property means Intellectual Property owned or licensed by Afterpay including the Afterpay Marks, Afterpay Gateway and Brand Management Materials, but excluding any Intellectual Property owned by you and licensed to Afterpay pursuant to the Network Rules and the applicable Annex.

Afterpay Marks means the trademarks, service marks, trade names, logos and other commercial and product designations of Afterpay including the domain name www.afterpay.com www.clearpay.com www.clearpay.co.uk or other domain names owned or controlled by Afterpay or its Affiliates, and other proprietary materials identified by Afterpay for use in its Services or on the Website.

Afterpay Purchase (or Clearpay Purchase) means a purchase by a Customer of any Goods via your Website for the amount specified in the Approval Confirmation, using the Extended Repayment Feature and for which APM Provider has provided Approval Confirmation to you.

Applicable Law means (i) all applicable national, federal, state, local and administrative laws, rules, regulations, codes and codes of conduct, interpretations, any guidelines issued by any regulator or statutory authority including, without limitation, consumer protection laws, product liability and safety laws, data protection or privacy laws, rules and regulations; (ii) the by-laws, rules, regulations, operating letters and policies, operating manuals and cardholder data security standards of the payment card networks; and (iii) all data security standards and programs established by the Payment Card Industry Data Security Standards Council relating to, among other things, transactions, cards or in any other way applicable to the Network Rules; as any or all of the foregoing may be amended, revised or replaced from time to time in each jurisdiction that the Network Rules (including any applicable Annex) and/or the Services are relevant to.

Approval Confirmation means electronic notice provided by APM Provider that an Afterpay Purchase has been approved.

Brand Management Materials mean the Afterpay brand, logo, electronic banners, lightboxes, website integration, point of sale materials, marketing guidance and any other marketing, advertising and promotional materials that Afterpay provides to Merchants (including via PSP) from time to time including but not limited to those included on the retailer resources page of the Afterpay website for each territory and as such materials may be updated by the APM Provider from time to time.

Business Day means a day other than a Saturday, Sunday or bank holiday in the local jurisdiction.

Confidential Information means the terms of the Network Rules or any Annex, trade secrets, or proprietary business information, and any information (of whatever form and nature) disclosed by or on behalf of a Party or APM Provider, but Confidential Information does not include information which: (i) at the time of the first disclosure to a Party, was already in the lawful possession of the receiving Party; (ii) is in or comes into the public domain other than by disclosure in breach of the Network Rules or an Annex; (iii) becomes available to a Party legitimately from any other third-party source that is legally entitled to that information; or (iv) was independently developed by employees or agents of the receiving Party who had no access to any Confidential Information.

Customer means a person who buys Goods from you via Your Website using the Extended Repayment Feature.

Data Protection Laws means any applicable laws and regulations in any relevant Territory relating to the use or processing of personal data, in each case as replaced, amended, or updated from time to time. The terms “personal data”, “data controller”, “personal data breach”, “process” (or any derivative thereof) or “supervisory authority” shall have the meaning set out in the applicable Data Protection Laws or the analogous or similar terms as defined therein for the relevant Territory for the processing of personal data.

Delivered means, in the case of Goods that are goods, delivered; and, in the case of Goods that are services, supplied, and Delivery and Deliver have corresponding meanings.

Extended Repayment Feature means the instalment payment financing options APM Provider provides to your Customers, to facilitate the sale of Goods by you on your Website.

Fees means the fees for the APM.

Force Majeure means, to the extent it is beyond the reasonable control of that party, any act of God, lightning, storm, flood, collapse of building, fire, earthquake, explosion, cyclone, tidal wave, landslide, or adverse weather

conditions; act of public enemy, war (declared or undeclared), terrorism, sabotage, revolution, riot, strike, insurrection, or epidemic or pandemic; and embargo, power, or water shortage.

Goods means the good(s) or service(s) supplied by you to a Customer who elects to use the Extended Repayment Feature to purchase those items and/or services.

Insolvency Event means an event where one Party (i) voluntarily or involuntary (and such involuntary petition or proceeding is not dismissed within sixty (60) days) commences (or is the subject of, as the case may be) any proceeding or files any petition seeking relief under domestic or foreign bankruptcy, insolvency, liquidation or similar law or proceedings, (ii) applies for or consents to the appointment of a receiver, trustee, custodian, sequestrator or similar official for such other Party or for a substantial part of its property or assets, (iii) makes a general assignment for the benefit of creditors, (iv) commences the winding up or liquidation of its business or affairs, or (v) takes corporate action for the purpose of effecting any of the foregoing, (vi) the relevant Party is unable to pay its debts as they fall due, or the value of the relevant Party's assets is less than the amount of its liabilities taking into accounts its contingent and prospective liabilities, or (vii) the relevant Party suffers or is subject to any equivalent event, circumstance or procedure to those set out above in this definition in any other jurisdiction.

Intellectual Property means all (i) trademarks, service marks, and other indications of origin, and all goodwill associated therewith and all applications, registrations and renewals associated with the foregoing; (ii) inventions, discoveries and ideas (whether patentable or unpatentable and whether or not reduced to practice), and all patents, patent rights, applications for patents (including, without limitation, divisions, continuations, continuations-in-part and renewal applications), and any renewals, extensions or reissues thereof; (iii) trade secrets, know-how, Confidential Information, and other proprietary rights and information; (iv) copyrights and works of authorship, whether copyrightable or not and all applications, registrations, renewals and extensions in connection therewith (whether presently available or subsequently available as a result of intervening legislation); (v) domain names; (vi) databases; and (vii) other similar intellectual property or proprietary rights.

Monthly Default Rate means, at any point in time, the total number of Afterpay Purchases occurring in a single calendar month for which the Customer's payments to APM Provider are overdue divided by the total number of Afterpay Purchases occurring that calendar month.

Purchase Amount means, in respect of each Afterpay Purchase, the relevant Sale Price plus any Shipping Costs.

Refund means a partial or whole refund of the Sale Price for any Goods Accepted for Refund and/or of any related Shipping Costs.

Refund Amount means the amount that you agree to Refund to a Customer for Goods Accepted for Refund according to your policies or other amount that you agree to refund to a Customer.

Restricted Goods is as defined in each applicable Annex.

Return means the return of any Goods to You by a Customer in connection with an Afterpay Purchase (and other than a return of Goods by the Customer for the purposes of an exchange, the grant of store credit or for repair) initiated by the Customer.

Sale Price means the purchase price (including all applicable taxes) of the Goods supplied by you.

Shipping Costs means any fees, costs or expenses charged by you to a Customer for the delivery of Goods purchased through Afterpay's Services to a location in the local jurisdiction.

Territory means the relevant territory where the Services are provided to a Merchant as agreed by both: (i) the APM Provider (via PSP) in writing; and (ii) the PSP under the Merchant Services Agreement.

Transaction means a sales transaction initiated between the Merchant and a Customer using the APM.

Website means any electronic retail sales facility (including any website and mobile or tablet sites or applications) owned and operated by you and on which the Services are used.

AFTERPAY / CLEARPAY NETWORK RULES

Exhibit 1: Cross Border Trade

1. If PSP authorises you to carry out Cross Border Trade under Section 1.5 of the Network Rules (Cross Border Trade), this Exhibit applies and will form part of your obligations in your use of the Services.
 - 1.1. All references in the Network Rules to 'Afterpay Purchase' or 'Clearpay Purchase' shall also include Cross Border Transactions and apply as it would in relation to any Afterpay Purchase or Clearpay Purchase.
 - 1.2. PSP will authorise locations outside of the applicable Annex region where you may allow Cross Border Transactions. The limitations on the purchase of Goods from, and the Delivery of Goods to, international territories outside the Annex region do not apply for Cross Border Transactions.
 - 1.3. In accordance with Section 4.2 of the Network Rules (Delivery of Goods) you must ensure that all Goods are Delivered to Customers promptly, and within the expected Delivery period as represented to the Customer at the point of sale, and up to a maximum of twenty-one (21) days where shipping must occur within ten (10) days if it is a Cross Border Transaction.
 - 1.4. You are responsible for arranging Delivery of all Cross Border Transactions and for any and all additional costs and charges (including without limitation any applicable taxes, duties, delivery charges and other applicable amounts) associated with any Cross Border Transaction.
 - 1.5. You must ensure that any and all additional costs and charges associated with a Cross Border Transaction (including without limitation any applicable taxes, duties, delivery charges and other applicable amounts) charged by you to the Customer with respect to a Cross Border Transaction are included in the Sale Price and Shipping Costs (as applicable) or are otherwise clearly represented to the Customer prior to the point of purchase.
 - 1.6. In accordance with Section 6 of the Network Rules (Fees & Payment), PSP will make all payments to you in respect of a Cross Border Transaction. These payments will be made in the currency agreed in your Merchant Services Agreement.
 - 1.7. In addition to the Fee payable by you for each Afterpay Purchase for each Cross Border Transaction, a **"Cross Border Transaction Fee"** will be due unless APM Provider agrees otherwise. PSP will notify you of the Cross Border Transaction Fee. The Cross Border Transaction Fee will be payable by you in addition to the e-commerce Fees.
 - 1.8. The terms of Section 6 of the Network Rules (Fees & Payment) apply to the Cross Border Transaction Fee in the same way as it applies to the Fee (including that the Cross Border Transaction fee is not refundable unless paid incorrectly or otherwise required by law). For the avoidance of doubt, the Cross Border transaction Fee will not be refunded or repaid to you (via the PSP) in respect of Goods that are returned to you by Customers.
 - 1.9. The terms of section 12 of the Network Rules (Data Protection) apply to the Cross Border Trade product in the same way as it applies to Transactions within the region authorised under the applicable Annex. Merchant agrees when performing obligations in relation to Cross Border Transactions for Customers located outside of the applicable Annex region, comply with all applicable Data Protection Laws relating to the collection or handling of personal information in the applicable territory in which the Customer is located or resides.
 - 1.10. In addition to the other rights of termination under the Network Rules, APM Provider or PSP including where requested by APM Provider may terminate the provision of Cross Border Trade for any reason immediately by

written notice to Merchant (including without limitation where APM Provider ceases to offer Cross Border Trade capability in connection with its Services). If APM Provider or PSP including where requested by APM Provider terminates Cross Border Trade, this Exhibit shall not apply, the remaining provisions of the Network Rules shall not be affected, and the Network Rules shall remain in full force and effect and shall continue to be legally binding on PSP and Merchant. For the avoidance of doubt, if any party terminates the Network Rules pursuant to its terms, this shall also terminate your provision of the APM to Customers located outside the applicable Annex region such that the Cross Border Trade offering shall also terminate.

2. Additional definitions pursuant to this Exhibit:
 - 2.1. **Cross Border Transaction** means an Afterpay Purchase between you and a Customer who is located in, and resides outside of the applicable Annex region, where Delivery of the Goods takes place outside that Annex region; and
 - 2.2. **Customer** means a Customer of an APM Provider Affiliate who uses APM Provider Affiliate's Services where it is offered outside of the applicable Annex region.

AFTERPAY / CLEARPAY NETWORK RULES
Annex No. 1 (United States)

1. **Afterpay US Services**
 - a. **Binding Agreement.** Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
 - b. **"Services"** under this Annex means the provision of the Extended Repayment Feature to you for the use of your Customers in the United States. The provision of Services under this Annex is limited to Goods that are purchased by and delivered to Customers' addresses located in the United States.
 - c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you, and purchase by Customers on your Website.
2. **Merchant Obligations**
 - a. **Restricted Goods.** You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in the United States as outlined in Annex 1 Schedule 1 (including for the avoidance of doubt, gift cards, cash, or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.

Annex 1: Schedule 1
United States - Restricted Goods

1. Gift cards, open loop cards or reloadable debit cards, payment cards that can be used at any location that accepts cards authorized by the payment card's network. Cash or cash equivalents;
2. Goods or services that infringe third-party Intellectual Property, including (without limitation) counterfeit goods and pirated content;

3. Dangerous goods, being goods that cause damage, harm, or injury, including (without limitation), recreational drugs or derivatives from drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco e-cigarettes, and vaping products;
4. Adults' goods, online streaming services and other content formats deemed offensive or of a sexual nature;
5. Alcoholic beverages;
6. Gambling or gambling-related content;
7. Prescription drugs, regulated products, illegal drugs and testosterone boosters or sexual enhancement products;
8. Products that enable dishonest behavior including (without limitation) hacking software or instructions, fake documents and academic cheating products;
9. Services in the following categories: pay-to-remove services; no-value-added services; "experiences"; financial services; ticketing services; software services; health services; automotive services; cleaning services and other personal services; and
10. Without limiting the above, any goods or services which are required by law to be sold to Customers over 18 years of age.

AFTERPAY / CLEARPAY NETWORK RULES
Annex No. 2 (Canada)

1. Afterpay Canada Services

- a. Binding Agreement. Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
- b. "Services" under this Annex means the provision of the Extended Repayment Feature through the technology platform to you for the use of your Customers in Canada, including but not limited to access to the Afterpay Gateway. The provision of Services under the Network Rules may include marketing and promotional services and is limited to Goods that are purchased by and delivered to Customers' addresses located in Canada.
- c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you, and purchase by Customers on Your Website. With respect to each Extended Repayment Feature transaction with a qualifying Customer, APM Provider will disburse, or cause to be disbursed to you payment on behalf of the Customer for the Goods and Services purchased from you in accordance with the terms of the Annex, in exchange for payment of Fees under Section 6 of the General Terms.
- d. Merchant Attestation. You attest that your use of the Services is for business purposes and not for personal, family or household purposes. You acknowledge that the arrangement for the sale by you to Customers of any Goods is a separate consumer contract between you and each Customer and the Customer's rights and remedies as a consumer in respect of that sale by you (including any Return of those Goods) are as between you and the Customer, to the exclusion of APM Provider.

2. Merchant Obligations

- a. **Restricted Goods.** You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in Canada as outlined in Annex 1 Schedule 1 (including for the avoidance of doubt, gift cards, cash or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.

3. Additional Representations and Warranties

- a. In addition to the representations and warranties in Section 11 of the General Rules, merchant represents and warrants as follows: (i) Merchant is and will continue to be throughout the Term of this Annex a legally existing business entity in Canada, authorized to do business in each Canadian province and territory in which it carries on business; and (ii) they will conduct business in Canada in material compliance with all Applicable Laws and hold all required business registrations and other qualifications, licenses, or certifications; and (ii) all information you provide to is complete, current and correct including, without limitation.

Annex 2: Schedule 1 Canada – Restricted Goods

1. Gift cards, open loop cards or reloadable debit cards, payment cards that can be used at any location that accepts cards authorized by the payment card's network. Cash or cash equivalents;
2. Goods or services that infringe third-party Intellectual Property, including (without limitation) counterfeit goods and pirated content;
3. Dangerous goods, being goods that cause damage, harm, or injury, including (without limitation), recreational drugs or derivatives from drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco e-cigarettes, and vaping products;
4. Adults' goods, online streaming services and other content formats deemed offensive or of a sexual nature;
5. Alcoholic beverages;
6. Gambling or gambling-related content;
7. Prescription drugs, regulated products, illegal drugs and testosterone boosters or sexual enhancement products;
8. Products that enable dishonest behavior including (without limitation) hacking software or instructions, fake documents, and academic cheating products;
9. Services in the following categories: pay-to-remove services; no-value-added services; "experiences"; financial services; ticketing services; software services; health services; automotive services; cleaning services and other personal services; and
10. Without limiting the above, any goods or services which are required by law to be sold to Customers over the legal age of majority in the Canadian province or territory in which such Customer resides.

AFTERPAY / CLEARPAY NETWORK RULES
Annex No. 3 (United Kingdom)

1. Clearpay Services

- a. **Binding Agreement.** Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
- b. **"Services"** under this Annex means (i) marketing and promotional services as contemplated under the Network Rules and this Annex (ii) your access to and use of the APM; and (iii) APM Provider's provision of the Extended Repayment Feature to your Customers in the United Kingdom. The provision of Services under this Annex is limited to Goods that are purchased by and delivered to Customers' addresses located in the United Kingdom.
- c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you, and purchase by Customers, on Your Website.
- d. You shall (i) on not less than seven days written notice from PSP, provide PSP with such records and documents of your business relating to the Services as PSP shall reasonably request including where requested by APM Provider, and PSP may share the same with the APM Provider; (ii) comply with all Applicable Laws relating to anti-bribery and anti-corruption including but not limited to the Bribery Act 2010 ("**Relevant Requirements**"); and (iii) have and shall maintain in place throughout the term of the Annex your own policies and procedures including but not limited to adequate procedures under the Bribery Act 2010 to ensure compliance with the Relevant Requirements and will enforce them where appropriate.
- e. If you cancel a Clearpay Purchase prior to delivering Goods to a Customer, you will immediately notify PSP (and thereby APM Provider), via agreed integrations ("Cancellation Notice") and within 2 Business Days of receipt of the Cancellation Notice, you must refund any Purchase Amount paid to you and reimburse any chargeback fees incurred in connection with the relevant Clearpay Purchase. APM Provider may elect to be paid such amounts in accordance with Section 6 of the General Terms, and APM Provider may refund to the Customer any amounts paid by the Customer to APM Provider in connection with the Clearpay Purchase.

2. Merchant Obligations

- a. **Restricted Goods.** You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in the United Kingdom as outlined in Annex 3 Schedule 1 (including for the avoidance of doubt, gift cards, cash or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.

3. Additional Representations and Warranties

- a. In addition to the representations and warranties in Section 11 of the General Terms, you further represent and warrant that all information you provide in connection with the Annex is complete, current, and correct.

4. Additional Intellectual Property and Financial Promotions

- a. In addition to Section 8 of the General Terms, the following provisions apply:
 - i. APM Provider may (but are not obligated to) use your name, logo and details of your Website for the purpose of promoting your brand and/or Goods and to refer individuals to your Website. APM Provider may from time to time provide: (A) Merchant brand and/or Goods advertising in the APM Provider shop directory hyperlinking to your Website; (B) social media advertising and messages with hyperlinks to your Website; (C) push marketing emails promoting sales or discounts by you or your Goods and/or services; and (D) any other agreed marketing or promotional activities. For this purpose, you therefore grant APM Provider and its Affiliates a non-revocable, sub-licensable, royalty free right to use your name, logo and details of your Website for so long as you receive Services.
 - ii. You further agree that APM Provider may share, re-post and otherwise use any images and other content you include on your social media accounts or pages on its websites, social media accounts and pages without your consent, and without any payment to you provided APM Provider (A) credits you as the source of such image or content or include any other statement of attribution that you reasonably require; and (B) promptly removes or alters such image or content at your written request.
- b. In addition to Section 8 of the General Terms, you acknowledge and agree that the use of the trademark "Afterpay" shall not be used in the United Kingdom, and you shall only make reference to the trademark "Clearpay".
- c. To the extent any content, materials, documentation and/or information you (or those acting on your behalf) produce in connection with the activities anticipated under the Network Rules and/or Annex would constitute a financial promotion under section 21 of the UK's Financial Services and Markets Act 2000 ("FSMA") ("**Regulated Materials**"), you will (and will procure that any persons acting on your behalf will): (i) prior to any use by or disclosure to your Customers of any Regulated Materials, provide such Regulated Materials to APM Provider so as to enable APM Provider to procure any relevant approvals that may be required from a financial promotions perspective under FSMA from an appropriately authorised entity; and (ii) not use or disclose such Regulated Materials unless and until APM Provider has notified you in writing that the relevant Regulated Materials have been so approved for publication as required from a financial promotions perspective under FSMA.
- d. You will (and will procure that any persons acting on your behalf will) comply with APM Provider's instructions and directions in respect of any amendments that need to be made to any Regulated Materials so as to ensure that such Regulated Materials are compliant with FSMA and the UK Financial Conduct Authority's rules in relation to the publication of financial promotions.
- e. You acknowledge that your provision of any Regulated Materials to APM Provider for the purposes of Section 4(c) of this Annex, and our procurement of any approvals that may be required, is not (and should not be taken to be) an indication of review and approval by APM Provider of such Regulated Materials from a financial promotions' perspective under FSMA. APM Provider is only responsible for procuring that an appropriately authorised entity reviews and (as applicable) provides approval for the Regulated Materials.

5. Additional Termination

- a. In Section 10.2(iii) of the General Terms, the reference to 4% shall be replaced with 3.5%.

Annex 3: Schedule 1
United Kingdom - Restricted Goods

1. Goods or services that infringe third party Intellectual Property, including (without limitation) counterfeit goods and pirated content;
2. Dangerous goods, being goods that cause damage, harm or injury, including (without limitation), recreational drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, weaponised knives, self-defence products, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco products, e-cigarettes or vaping products, weaponised hunting equipment, militarised products or armoured goods and clothing;
3. Pornographic materials, experiences and content;
4. Gang or hate group affiliated products;
5. Multi-level marketing or pyramid structure businesses;
6. Jamming and/or interference devices;
7. Pay-to-remove services;
8. Financial services or products;
9. Pre-paid financial cards (including calling cards and debit cards);
10. Business to business sales;
11. No-value-added services;
12. Utilities;
13. Pre-orders or regular subscriptions;
14. Lottery, games of chance, raffles and/or gambling-related content;
15. Selective Androgen Receptor Modulators or Peptides;
16. Products that enable dishonest behaviour, including (without limitation) hacking software or instructions, fake documents, essay mills and academic cheating products;
17. Beauty or cosmetic treatments that are physically invasive;
18. Cannabis products (prescription or otherwise);
19. Gift cards, cash, or cash equivalents;
20. Adult merchandise, including (without limitation) sex toys, adult magazines and books, sexual enhancement products;
21. Food, including restaurants/cafes, fresh, pre-packaged and delivery;
22. Medicines and dietary supplements;
23. Consumer electronics, including (without limitation) mobile phones, computers/laptops, tablets, drones and televisions;
24. Services in the following categories:
25. Non-cosmetic tattoo art;
26. "experiences";
27. Ticketing;
28. Software;
29. Health services and other personal services;
30. Cleaning services;
31. Sale of Goods through a marketplace or aggregator;
32. Dropshipping;
33. Hype or high demand / low supply products;
34. Sale of automotive Goods;
35. Cleaning services;
36. Without limiting the above, any goods or services which are required by law to be sold to your Customers over eighteen (18) years of age; and
37. Any other goods or services which Clearpay considers, in its reasonable discretion, to be dangerous, inappropriate or high risk.

You must not allow your Customers to purchase gift cards via your Website as a Clearpay Purchase without our prior written approval.

AFTERPAY / CLEARPAY NETWORK RULES Annex No. 4 (Australia)

1. Afterpay Services

- a. **Binding Agreement.** Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
- b. **“Services”** under this Annex means (i) marketing and promotional services as contemplated under these Network Rules and Annex; (ii) your access to and use of the Services; and (iii) APM Provider’s provision of the Extended Repayment Feature to your Customers in Australia. The provision of Services under this Annex is limited to Goods that are purchased by and delivered to Customers’ addresses located in Australia.
- c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you on Your Website.

2. Merchant Obligations

- a. **Restricted Goods.** You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in Australia as outlined in Annex 4 Schedule 1 (including for the avoidance of doubt, gift cards, cash or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.
- b. **BNPL Code.** Under the BNPL Code, APM Provider is required to ensure that its merchants meet certain minimum standards. Without limiting any other obligations in the Network Rules, You must: (i) act lawfully, fairly and ethically in your dealings with Customers; (ii) communicate clearly when dealing with Customers and in marketing and advertising material that relates to APM Provider or the Services; (iii) have appropriate process and controls in place to safeguard the confidentiality of Customer information; (iv) respond to Customer complaints in a timely manner; and (v) provide Customers with clear and up front information about the Services, fees and charges in a format that is accessible to Customers. You must also ensure that your employees and agents are aware of and are trained to meet these minimum standards. Under this Section, “BNPL Code” means the Code of Practice for Buy Now Pay Later Providers that is available at <https://afia.asn.au/AFIA-Buy-Now-Pay-Later-Code-of-Practice>.

3. Representations and Warranties

In addition to the representations and warranties in Section 11 of the General Terms, you further represent and warrant that all information you provide in connection with the Annex is complete, current and correct.

4. Intellectual Property

- a. In addition to Section 8 of the General Terms, the following provisions apply:
 - i. You permit APM Provider to use Your name, logo, and details of Your Website in any of APM Provider's marketing materials, including via posts on social media (including but not limited to Facebook, Twitter, LinkedIn, and Instagram), any public announcements or press releases, and in directory listings of APM Provider's merchants. You also agree that APM Provider may use one image from Your Website in its directory listings of its merchants. You agree to obtain on APM Provider's behalf any third-party consents or licences required to enable it to use such image as contemplated by this Annex and/or Agreement, without attribution, and without charge. If You notify APM Provider that You would like Your name, logo and/or details of your Website removed from this marketing material, or would prefer APM Provider to use a different image in its directory listings, APM Provider will do so as soon as reasonably possible.
 - ii. You further agree that APM Provider may share, re-post and otherwise use any images and other content you include on your social media accounts or pages on its websites, social media accounts and pages without your consent, and without any payment to you provided APM Provider (A) credits you as the source of such image or content or include any other statement of attribution that you reasonably require; and (B) promptly remove or alter such image or content at your written request.

5. Consumer Law

- a. The arrangements for the sale and purchase of any Goods is a separate consumer contract between You and the relevant Customer and that the Customer's rights and remedies as a consumer in respect of that sale and purchase (including any Return of those Goods or Discount You may offer) are as between You and the Customer, to the exclusion of Afterpay (to the maximum extent permitted by law).

**Annex 4: Schedule 1
Australia - Restricted Goods**

Prohibited Goods or Services	Restricted Goods or Services
<ul style="list-style-type: none"> ● Goods or services that infringe third party Intellectual Property, including (without limitation) counterfeit goods and pirated content ● Dangerous goods, being goods that cause damage, harm, or injury, including (without limitation), recreational drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, weaponised knives, self-defence products, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco products, e-cigarettes or vaping products, weaponised hunting equipment, militarised products or armoured goods and clothing ● Pornographic materials, experiences, and content ● Gang or hate group affiliated products ● Multi-level marketing or pyramid structure businesses ● Jamming and/or interference devices ● Pay-to-remove services ● Financial services or products ● Pre-paid financial cards (including calling cards and debit cards) ● Business to business sales ● No-value-added services ● Utilities ● Pre-orders or regular subscriptions ● Lottery, games of chance, raffles and/or gambling related content ● Selective Androgen Receptor Modulators or Peptides ● Products that enable dishonest behaviour, including (without limitation) hacking software or instructions, fake documents, essay mills and academic cheating products ● Beauty or cosmetic treatments that are physically invasive with a high risk of infection not approved by the Therapeutic Goods Administration ● Cannabis products (prescription or otherwise) 	<p>Categories of Goods sold:</p> <ul style="list-style-type: none"> ● Gift cards, cash, or cash equivalents ● Adult merchandise, including (without limitation) sex toys, adult magazines and books, sexual enhancement products ● Food, including restaurants/cafes, fresh, pre-packaged and delivery ● Medicines and dietary supplements ● Consumer electronics, including (without limitation) mobile phones, computers/laptops, tablets, drones, and televisions ● Services in the following categories - non-cosmetic tattoo art, “experiences”, ticketing, education, software, health services, automotive services, cleaning services and other personal services <p>High risk attributes:</p> <ul style="list-style-type: none"> ● Sale of Goods through a marketplace or aggregator ● Dropshipping ● Hype or high demand / low supply products

AFTERPAY / CLEARPAY NETWORK RULES
Annex No. 5 (New Zealand)

1. Afterpay Services

- a. **Binding Agreement.** Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
- b. **"Services"** under this Annex means (i) marketing and promotional services as contemplated under the Network Rules and Annex; (ii) your access to and use of the Afterpay Gateway; and (iii) APM Provider's provision of the Extended Repayment Feature to your Customers in New Zealand. The provision of Services under this Annex is limited to Goods that are purchased by and delivered to Customers' addresses located in New Zealand.
- c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you on Your Website.

2. Merchant Obligations

- a. Restricted Goods. You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in New Zealand as outlined in Annex 5 Schedule 1 (including for the avoidance of doubt, gift cards, cash or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.

3. Additional Representations and Warranties

- a. In addition to the representations and warranties in Section 11 of the General Terms, you further represent and warrant to us that all information you provide in connection with the Annex is complete, current, and correct.

4. Additional Intellectual Property and Financial Promotions

- a. In addition to Section 8 of the General Terms, the following provisions apply:
 - i. You permit APM Provider to use Your name, logo, and details of Your Website in any of APM Provider's marketing materials, including via posts on social media (including but not limited to Facebook, Twitter, LinkedIn, and Instagram), any public announcements or press releases, and in directory listings of APM Provider's merchants. You also agree that APM Provider may use one image from Your Website in its directory listings of APM Provider merchants. You agree to obtain on APM Provider's behalf any third-party consents or licences required to enable it to use such image as contemplated by this Annex and/or the Network Rules, without attribution, and without charge. If You notify APM Provider that You would like Your name, logo and/or details of your Website removed from this marketing material, or would prefer to use a different image in APM Provider's directory listings, APM Provider will do so as soon as reasonably possible.
 - ii. You further agree that APM Provider may share, re-post and otherwise use any images and other content you include on your social media accounts or pages on its websites, social media accounts and pages without your consent, and without any payment to you provided APM Provider (A) credits you as the source of such

image or content or include any other statement of attribution that you reasonably require; and (B) promptly remove or alter such image or content at your written request.

5. Consumer Law

- a. The arrangements for the sale and purchase of any Goods is a separate consumer contract between You and the relevant Customer and that the Customer's rights and remedies as a consumer in respect of that sale and purchase (including any Return of those Goods or Discount You may offer) are as between You and the Customer, to the exclusion of APM Provider (to the maximum extent permitted by law).

**Annex 5: Schedule 1
New Zealand - Restricted Goods**

Prohibited Goods or Services	Restricted Goods or Services
<ul style="list-style-type: none"> ● Goods or services that infringe third party Intellectual Property, including (without limitation) counterfeit goods and pirated content ● Dangerous goods, being goods that cause damage, harm, or injury, including (without limitation), recreational drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, weaponised knives, self-defence products, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco products, e-cigarettes or vaping products, weaponised hunting equipment, militarised products or armoured goods and clothing ● Pornographic materials, experiences, and content ● Gang or hate group affiliated products ● Multi-level marketing or pyramid structure businesses ● Jamming and/or interference devices ● Pay-to-remove services ● Financial services or products ● Pre-paid financial cards (including calling cards and debit cards) ● Business to business sales ● No-value-added services ● Utilities ● Pre-orders or regular subscriptions ● Lottery, games of chance, raffles and/or gambling related content ● Selective Androgen Receptor Modulators or Peptides ● Products that enable dishonest behaviour, including (without limitation) hacking software or instructions, fake documents, essay mills and academic cheating products ● Beauty or cosmetic treatments that are physically invasive with a high risk of infection not approved by the New Zealand Medicines and Medical Devices Safety Authority ● Cannabis products (prescription or otherwise) 	<p>Categories of Goods sold:</p> <ul style="list-style-type: none"> ● Gift cards, cash, or cash equivalents ● Adult merchandise, including (without limitation) sex toys, adult magazines and books, sexual enhancement products ● Food, including restaurants/cafes, fresh, pre-packaged and delivery ● Medicines and dietary supplements ● Consumer electronics, including (without limitation) mobile phones, computers/laptops, tablets, drones and televisions ● Services in the following categories - non-cosmetic tattoo art, “experiences”, ticketing, education, software, health services, automotive services, cleaning services and other personal services <p>High risk attributes:</p> <ul style="list-style-type: none"> ● Sale of Goods through a marketplace or aggregator ● Dropshipping ● Hype or high demand / low supply products

AFTERPAY/ CLEARPAY NETWORK RULES
Annex No. 6 (European Union)

1. Clearpay Services

- a. **Binding Agreement.** Merchant agrees to be bound by the terms of this Annex including the General Terms which are incorporated into this Annex by reference except as modified by this Annex. In the event of a conflict between any provision of this Annex and any provision of the General Terms, the provisions of this Annex shall take precedence.
- b. **"Services"** under this Annex means: (i) marketing and promotional services as contemplated under the Network Rules and this Annex; (ii) your access to and use of the APM; and (iii) APM Provider's provision of the Extended Repayment Feature to your Customers across European Union where Clearpay is providing these services. The provision of Services under this Annex is limited to Goods that are purchased by and delivered to Customers' addresses located in the European countries where Clearpay is authorized to provide these services.
- c. The Services allow Customers to pay for Goods offered by you using the Extended Repayment Feature. APM Provider shall provide Extended Repayment Feature financing transactions to qualified Customers to facilitate the sale of Goods by you and purchase by Customers on Your Website.
- d. You shall: (i) on not less than seven (7) days written notice from PSP, provide PSP with such records and documents of your business relating to the Services as PSP shall reasonably request including where requested by APM Provider and PSP may share the same with APM Provider; (ii) comply with all Applicable Laws relating to anti-bribery and anti-corruption including at EU level and nationals level ("**Relevant Requirements**"); and (iii) have and shall maintain in place throughout the term of the Annex its own policies and procedures to ensure compliance with the Relevant Requirements and will enforce them where appropriate.
- e. If you cancel a Clearpay Purchase prior to delivering Goods to a Customer, you will immediately notify PSP (and thereby APM Provider) via agreed integrations ("Cancellation Notice"), and two (2) Business Days of receipt of the Cancellation Notice, you must refund any Purchase Amount paid to you and reimburse any chargeback fees incurred in connection with the relevant Clearpay Purchase. APM Provider may elect to be paid such amounts in accordance with Section 6 of this Annex, and APM Provider may refund to the Customer any amounts paid by the Customer to APM Provider in connection with the Clearpay Purchase.

2. Merchant Obligations

- a. **Restricted Goods.** You must not, without prior written permission from APM Provider specific to any Annex, allow the Services to be used to purchase designated Restricted Goods in the European Union as outlined in Annex 6 Schedule 1 (including for the avoidance of doubt, gift cards, cash or cash equivalents), via your Website using the Services. If you are allowing the Services to be used to purchase any goods or services which APM Provider considers, in its reasonable discretion to be dangerous, inappropriate, or high risk, APM Provider reserves the right to prohibit the use of the Services to purchase such goods or services.

3. Additional Representations and Warranties.

- a. In addition to the representations and warranties in Section 11 of the General Terms, you further represent and warrant to us that all information you provide in connection with the Annex is complete, current, and correct.

4. Additional Intellectual Property and Financial Promotions

- a. In addition to Section 8 of the General Terms, the following provisions apply:
 - i. APM Provider may (but is not obligated to) use your name, logo and details of your Website for the purpose of promoting your brand and/or Goods and to refer individuals to your Website. APM Provider may from time to time provide: (A) Merchant brand and/or Goods advertising in the APM Provider shop directory hyperlinking to your Website; (B) social media advertising and messages with hyperlinks to your Website; (C) push marketing emails promoting sales or discounts by you or your Goods and/or services; and (D) any other marketing or promotional activities agreed between the Parties in writing. For this purpose, you therefore grant APM Provider and its Affiliates a non-revocable, sub-licensable, royalty free right to use your name, logo and details of your Website during the term of the Services.
 - ii. You further agree that APM Provider may share, re-post and otherwise use any images and other content you include on your social media accounts or pages on our websites, social media accounts and pages without your consent, and without any payment to you provided APM Provider (A) credit you as the source of such image or content or include any other statement of attribution that you reasonably require; and (B) promptly remove or alter such image or content at your written request.
- b. In addition to Section 8 of the General Terms, you acknowledge and agree that the use of the trademark "Afterpay" shall not be used in the European Union, and you shall only make reference to the trademark "Clearpay".
- c. To the extent any content, materials, documentation and/or information you (or those acting on your behalf) produce in connection with the activities anticipated under this Agreement and/or Annex would constitute a financial promotion under European applicable legislation ("**Regulated Materials**"), you will (and will procure that any persons acting on your behalf will): (i) prior to any use by or disclosure to your Customers of any Regulated Materials, provide such Regulated Materials to APM Provider so as to enable APM Provider to procure any relevant approvals that may be required from an appropriately authorised entity that from a financial promotions' perspective; and (ii) not use or disclose such Regulated Materials unless and until APM Provider have notified you in writing that the relevant Regulated Materials have been so approved for publication as required from a financial promotions perspective.
- d. You will (and will procure that any persons acting on your behalf will) comply with APM Provider instructions and directions in respect of any amendments that need to be made to any Regulated Materials so as to ensure that such Regulated Materials are compliant with the standards of the appropriate authorised entity.
- e. You acknowledge that your provision of any Regulated Materials to APM Provider and our procurement of any approvals that may be required, is not (and should not be taken to be) an indication of review and approval by APM Provider of such Regulated Materials from a financial promotions' perspective. APM Provider is only responsible for procuring that an appropriately authorised entity reviews and (as applicable) provides approval for the Regulated Materials.

5. Consumer Law

- a. The arrangements for the sale and purchase of any Goods are a separate consumer contract between you and the relevant customer.

6. Additional Termination

- a. In Section 10.2(iii) of the General Terms, the reference to 4% shall be replaced with 3.5%.

Annex 6: Schedule 1
European Union - Restricted Goods

1. Goods or services that infringe third party Intellectual Property, including (without limitation) counterfeit goods and pirated content;
2. Dangerous goods, being goods that cause damage, harm or injury, including (without limitation), recreational drugs (chemical or herbal), psychoactive substances, equipment to facilitate drug use, weapons, weaponised knives, self-defence products, ammunition, explosive materials and fireworks, instructions for making explosives or other harmful products, tobacco products, e-cigarettes or vaping products, weaponised hunting equipment, militarised products or armoured goods and clothing;
3. Pornographic materials, experiences and content;
4. Gang or hate group affiliated products;
5. Multi-level marketing or pyramid structure businesses;
6. Jamming and/or interference devices;
7. Pay-to-remove services;
8. Financial services or products;
9. Pre-paid financial cards (including calling cards and debit cards);
10. Business to business sales;
11. No-value-added services;
12. Utilities;
13. Pre-orders or regular subscriptions;
14. Lottery, games of chance, raffles and/or gambling-related content;
15. Selective Androgen Receptor Modulators or Peptides;
16. Products that enable dishonest behaviour, including (without limitation) hacking software or instructions, fake documents, essay mills and academic cheating products;
17. Beauty or cosmetic treatments that are physically invasive;
18. Cannabis products (prescription or otherwise);
19. Gift cards, cash, or cash equivalents;
20. Adult merchandise, including (without limitation) sex toys, adult magazines and books, sexual enhancement products;
21. Food, including restaurants/cafes, fresh, pre-packaged and delivery;
22. Medicines and dietary supplements;
23. Services in the following categories:
24. Non-cosmetic tattoo art;
25. "experiences";
26. Ticketing;
27. Software;
28. Health services and other personal services;
29. Sale of Goods through a marketplace or aggregator;
30. Dropshipping;
31. Hype or high demand / low supply products;
32. Sale of automotive Goods;
33. Cleaning services;
34. Without limiting the above, any goods or services which are required by law to be sold to your Customers over eighteen (18) years of age;
35. Alcohol retailers;
36. Antiques/Collectives;
37. Auctions;
38. Consignment or reselling of used goods;

39. Coupons, voucher, daily deals;
40. Department Stores;
41. Education (Services and courses)
42. Essay Mills
43. Food Delivery Platforms (e.g. Doordash, Ubereats)
44. Hardware tools
45. Home appliances
46. Health & Medical Services (e.g. dentists, general practitioners, vets, etc.)
47. Human Hair, Hair extensions, cosmetic wigs;
48. Medical and Pharmaceutical Devices/Equipment;
49. Precious Metals (i.e. raw, materials, bullions);
50. Pseudomedicals, Pseudopharmaceuticals & Nutraceuticals;
51. Travel (e.g., Airlines, Accommodation, car rental, Travel and Tour agents, cruise lines, railway, timeshare); Video game credits & Digital Goods – Games;
52. Any other goods or services which Clearpay considers, in its reasonable discretion, to be dangerous, inappropriate or high risk.

You must not allow your Customers to purchase gift cards via your Website as a Clearpay Purchase without our prior written approval.

Appendix 2 – Terms of Use of ECON Services

These terms of use of ECON Services (the "Terms of Use" or "TOU") provide general terms and conditions for and in connection with the use of the Konbini, Pay-easy payment methods ("ECON Services") being provided by ECONTEXT, INC. ("ECON"). Unless otherwise explicitly exempted in writing by ECON, all users of the ECON Services (the "User"), including without limitation online merchants (the "Merchants") and the PSPs providing the ECON Services to such Merchants (the "PSP"), shall be bound by the TOU and the agreement entered with their respective provider of the ECON Services in connection with the use of the ECON Services (for the purpose of the TOU, such agreement shall be hereinafter referred to the "ECON Services Agreement"). The terms and conditions of the TOU shall be subject to change without prior notice.

1. Definitions

"Business Day" means any day (other than a Saturday, a Sunday or a public holiday in either Japan or UK), on which banking institutions are commonly open for the purpose of transacting business.

"Consumer" means any end consumer making payments in Japan for the purchases made on the Global Merchant's websites.

"ECON Services" means the Japan's local, case-based payment services such as payments made by Consumers (i) at convenience stores generally known as "Konbini" located throughout Japan (the **"Konbini Payment"**), and (ii) through the Consumer's bank accounts using ATM or internet banking locally known as **"Pay-easy"** that ECON provides to online merchants directly or indirectly through a layer of PSPs. For the avoidance of doubt, ECON Services include without limitation the transfer of the Settlement Amount.

"ECON Service Fee" means the fee deducted By ECON for its provision of the ECON Services.

"Global Merchant" means any globally located merchant engaged in the ecommerce business and having an interest to expand such ecommerce business in Japan by adding the Japan's local cash-based payment functions including Konbini Payment and Pay-easy to its existing payment methods as provided by PPRO or the PSPs, as the case may be.

"Payment Data" means a unique set of data generated for every ecommerce transaction initiated by any Consumer when making a purchase on the Global Merchant's website, and generally includes the name and/or identification code (or ID) of the Global PSP, Order ID, the Transaction Amount, the selected payment method and any other related information, if any, that are necessary to process payment for the relevant ecommerce transaction.

"Service Provider(s)" means the relevant providers of the cash-based payment services generally being convenience stores and banks located throughout Japan.

"Service Provider Fee(s)" means the fees paid to the Service Providers by ECON.

"Settlement Amount" means all remaining balance in the Transaction Amount eligible for transfer into PPRO's designated bank account(s) after deducting all applicable fees and any associated cost, if any, in each transfer cycle as set forth in the contract between PPRO and ECON.

"Transaction Amount" means the total amount of any specific online payment transaction generally comprising purchase price, sales tax and any shipping and/or handling fees, as applicable, payable by a Consumer for the goods or services purchased on the relevant Global Merchant's website.

2. Agreement and Authorization

By entering into the ECON Services Agreement, the User shall:

- (a) agree and/or authorize that ECON provides to the User the ECON Services that include the fund transfer service, whereby ECON would (i) receive the Transaction Amount less the Service Provider

Fee from the Service Provider; and (ii) transfer the Settlement Amount after deducting the ECON Service Fee to the User;

- (b) authorize all relevant Service Providers to receive the Transaction Amount as being paid by the Consumer, deduct any applicable fees including the Service Provider Fee, and transfer to ECON the remaining balance of the Transaction Amount;
- (c) agree that the Merchant's right to demand payment from the Consumer for the purchase made in the relevant sale and purchase transaction shall cease immediately when the Service Provider receives the Transaction Amount together with any additional fee, as applicable, from the Consumer; and
- (d) authorize ECON to act as an intermediary between the Merchant and the relevant Service Provider for and on behalf of the Merchant and/or the User whenever necessary to assist with the Merchant in, including without limitation, resolving payment related issues raised by the relevant Consumers and/or the Service Provider at the time when the payment is being made,

within the limited scope of the ECON Services.

3. ECON Services

3.1 Payment Methods

Under the ECON Service Agreement, the following cash-based payment methods shall be available:

- (i) Konbini Payment
- (ii) Pay-easy Payment
- (iii) Net Bank Payment

The actual selection of the payment methods shall be defined in each respective ECON Services Agreement.

3.2 Fund Transfer

The Settlement Amount payable to the User shall be transferred from ECON to the User's designated bank account in the following manners:

- (a) ECON receives from the relevant Service Provider the Transaction Amount less the Service Provider Fee and other applicable fees and taxes, if any; and
- (b) ECON will then deduct the ECON Service Fee and other applicable fees and taxes, if any, from the amount received from the Service Provider to arrive at the Settlement Amount and transfer such Settlement Amount to the User in accordance with the ECON Service Agreement.

3.3 Suspension and Non-payment

The User acknowledges and agrees that the Service Provider will not pay or otherwise process transfer of the Settlement Amount for the Merchant, in any of the following events (the "**Non-payment Events**"):

- Merchant fails to follow through the sale transaction including delivery of purchased goods or services to Consumer.
- Consumer requests for, or dispute over, a refund for the goods or services purchased due to defect, error or other reasons and such request or dispute is not resolved within thirty (30) days of the date of such request or dispute.
- Merchant violates the ECON Service Agreement.
- Service Provider determines in its reasonable discretion that the Merchant disqualifies to use the ECON Services.

The User further acknowledges and agrees that the Service Provider may suspend payment of any portion of the Settlement Amount payable to the Merchant, or suspend or close the Merchant's account, if and when any of the following applies:

- Service Provider recurrently receives Consumer complaints for the same Merchant in accordance with the local commercial standards, guidelines of which will be available

- through ECON.
- The information the Merchant has provided to the Service Provider is found to be false and/or inaccurate.
- Merchant becomes subject to termination of the ECON Services for any of the reasons stated under the ECON Service Agreement or the TOU, including without limitation, violation of the provisions thereof.

Although the suspension or closure of such Merchant by the Service Provider is unpredictable, ECON shall at its best notify the relevant User of such action of suspension or closure as taken by the relevant Service Provider as soon as practicable and provide reasonable support to assist with such Merchant so long as such Merchant is not in violation of applicable agreements, the TOU and/or laws and regulations.

Neither ECON nor the Service Provider shall regulate or be involved in the refund policy between the Merchant and Consumer in any event whatsoever.

4. Merchant Screening

Any Merchant prior to using the ECON Services shall be screened by ECON on behalf of the relevant Service Providers for suitability as the ECON Services user as required by, and according to the guidelines set by, the relevant Service Providers (the "**Merchant Screening**").

ECON shall conduct the Merchant Screening immediately after receiving the request from the respective AGENT, the entire process of which will, provided, all information and/or documentation requested for the Merchant Screening purposes has been provided to ECON in an efficient and timely manner, generally take about three (3) weeks or longer, depending on the Service Provider's then current merchant screening process.

ECON shall not be responsible for the correction of the information and/or documentation required for the Merchant Screening process or for the result of such Merchant Screening, whether the intended Merchant will be qualified as the ECON Services user or not.

No Merchant, regardless of its qualification as the ECON Services user, is eligible to actually become an ECON Services user until such Merchant formally enters into the ECON Services Agreement.

5. Service Provider Relations

Merchants are required to confirm and agree, that (i) the communication issued by the Service Providers may come in forms of emails, facsimile of printed materials in the mail, or through ECON as the provider of the ECON Services; and that (ii) the Merchant's account with any Service Provider may be suspended or closed at the sole discretion of the respective Service Provider, if such Service Provider recurrently receives Consumer complaints for the same Merchant in accordance with the local commercial standards, which will be supplemented by ECON through the PSP from time to time. Although the suspension or closure of such Merchant's account by the Service Provider is unpredictable, ECON shall at its best notify directly or through the PSP, as applicable, the relevant Merchant of such action of suspension or closure by the relevant Service Provider as soon as practicable, and provide reasonable support to assist with such Merchant so long as such Merchant is not in violation of applicable agreements and/or laws and regulations.

6. System connection and Requirements

There shall be system requirements of the Service Providers which the User is required to comply with and maintain during the term of the ECON Service Agreement at its own responsibility and cost. Guidelines to the system requirements of the relevant Service Providers shall be provided by ECON directly or through the **PSP**, as applicable.

7. Transfer of Settlement Amount

The Settlement Amount, which is the balance remaining after deductions of the ECON Service Fee, the Service Provider Fee, and any other applicable fee and/or tax, as applicable, from the Transaction Amount, shall be transferred into the User's designated bank account pursuant to the payment schedule as set forth in the respective ECON Services Agreement.

8. Taxes and Other Charges

Any tax including without limitation consumption tax and stamp duty regulated by the Japanese government or any other tax, fee or charge of any nature whatsoever imposed by any governmental authority, on or in connection with the use of the ECON Services shall be the responsibility of and paid by the User.

8.1 Consumption Tax

The sale made by the Merchants may be subject to a consumption tax generally charged for goods and services purchased in Japan currently of 8%, imposed, and subject to the policy change from time to time, by the National Tax Agency of Japan (the "NTA"), and compliance to such tax requirements shall be the sole responsibility of the Merchant.

8.2 Stamp Duty

There shall be a stamp duty imposed in Japan on certain taxable documents, including without limitation payment transaction receipts issued for the purpose of payment processing such as the ECON Services, as regulated by the NTA. As of the date hereof and subject to change from time to time by the NTA, there are two (2) categories in the stamp duty collected in connection with the ECON Services; (i) no duty is collected on the payment transaction receipts for JPY 49,999.- or less; and (ii) JPY 200.- is collected on the on the payment transaction receipts for JPY 50,000.- and over.

All applicable stamp duties charged in connection with the ECON Services shall be included in and deducted from the Transaction Amount, and collected by ECON before the fund for the Settlement Amount is transferred to the User.

8.3 Other Charges

There may be other payment related charges such as the handling fee charged when the Consumer makes payment at Japan Post Bank, which is in character similar to the stamp duty described in Clause 8.2 hereof, in that; (i) no fee is collected on the payment transaction receipts for JPY 49,999.- or less; and (ii) JPY 200.- is collected on the payment transaction receipts for JPY 50,000.- and over, both of which, however, are subject to the consumption tax of currently 8%, and the Consumer making a payment of JPY 50,000.- or over at Japan Post Office would pay JPY 216.- in addition to the amount of payment to the Merchant. Any such other charges shall also be included in and deducted from the Transaction Amount, and collected by ECON before the fund for the Settlement Amount is transferred to the User.

9. User's Responsibilities

The User shall be responsible for;

- (a) settling any and all disputes among the User, Merchant and/or Consumer arising out of or in connection with the use of the ECON Services;
- (b) reporting to ECON any ECON Services-related problem and/or error as detected or reported from the Merchants, as applicable, so as to enable ECON to take any necessary measures against such problem and/or error;
- (c) ensuring the ECON Services will be used in accordance with the ECON Service Agreement and the IOU under any circumstances;
- (d) the accuracy and validity of the Payment Data, based on which the ECON and the relevant Service Provider rely on in providing the ECON Services;
- (e) ensuring that all information concerning the User provided to ECON for the purpose of

- providing the ECON Services shall be kept up-to-date at all times;
- (f) ensuring that absolutely no Prohibited Activities (as defined herein) including the sale or trade of legally prohibited goods and/or services are conducted;
- (g) complying with the terms and conditions of the ECON Service Agreement, the IOU and all applicable laws and regulations in connection with the use of the ECON Services; and
- (h) obtaining prior approval from the respective party for the intended use or display of any trademarks, service marks, logos, brand names, trade names, domain names, slogans, signs, acronyms and/or other insignia (whether registered or unregistered) including all variations thereof and amendments thereto, from time to time, presently used, or to be adopted in the future (the "**Trademarks**") of ECON, DG Group and/or any Service Provider, or of any third party.

In addition to the above, the Merchants shall be solely responsible for;

- (i) conducting the ecommerce in accordance with the industrial standard;
- (j) obtaining prior approval from the relevant agencies and/or maintaining any license, permit and/or registration status (the "Permit") required in conducting certain types of commerce such as, but not limited to, the sale of financial products, alcoholic beverages, accommodations and any other products requiring such Permit;
- (k) obtaining prior approval from ECON in conducting certain types of non-regulated commerce such as, but not limited to, the sale of gift cards, prepaid cards, stamps, coupons, vouchers and other marketable securities during the process of the Merchant Screening or on an as-needed basis;
- (l) displaying in the Japanese language for the Consumers in a clear, truthful and non-misleading manner the following information on their ecommerce websites:
 - 1) company name and/or trade name
 - 2) address and location information
 - 3) Japanese telephone number (as required by the Service Provider)
 - 4) company/shop email address
 - 5) contact information including the person in charge of relevant sales
 - 6) product/service price and tax information
 - 7) shipping and handling
 - 8) delivery terms and options
 - 9) payment terms and options
 - 10) return, refund and cancellation policies
 - 11) security measures employed
 - 12) statutory requirements and compliance information
 - 13) privacy policy and protection measures employed
 - 14) any other information as required by ECON as the provider of the ECON Services
- (m) not conveying any image or message through its ecommerce websites any content that may be publicly indecent or offensive;
- (n) not handling any of product that is (i) prohibited by law, such as, but not limited to, the Act for Controlling the Possession of Firearms or Swords and Other Such Weapons (of Japan), the Narcotics and Psychotropics Control Act (of Japan) or any other similar laws and acts of applicable regions (visit www.japaneselawtranslation.go.jp/law for reference), the Washington Convention (visit www.customs.go.jp/tokyo/english/yubin/washington.htm for reference) and other laws and regulations; (ii) violating or possibly violating any copyrights, personality rights, intellectual property rights or any other rights of any third party; or (ii) determined by ECON at its sole discretion as inappropriate; and
- (o) not running business in general that involves any of the following: violating constitutional principles; endangering state security, disclosing state secrets,

subverting the state power, splitting the country; harming the honor and interests of the state; provoking ethnic hatred or discrimination, undermining the unity of the ethnic groups; violating the state religious policies, advocating cult and superstition; spreading rumors, disturbing social orders, undermining social stability; engaging in pornography, obscenity, gamble, violence, murder, terrorism, subornation and other illegal activities; money laundering, arbitrage, pyramid selling, etc.; insulting or libeling others, infringing others' legal rights; deceptive and misleading activities; other activities against the law. For the purpose of this sub-clause, "state" means Japan, UK and any other country where the Merchant conducts its business using the ECON Services.

The forgoing subsections (e) through (f) are hereby defined as the "**Prohibited Activities**".

10. ECON's Responsibilities

ECON shall be responsible for;

- (a) processing and transferring to the User the Settlement Amount within the specified fund transfer cycle according to the terms of the ECON Service Agreement, and in accordance with the Payment Data as provided by the User, always subject to the Transaction Amount actually paid by the relevant Consumer;
- (b) subject always to the contract status between ECON and the relevant User, continuously making the ECON Services accessible by the User in a legitimately operable manner, or otherwise notifying the User in case of any interruption, suspension or termination as soon as practicable in accordance with the provisions of the ECON Service Agreement;
- (c) providing the User with any update, modification or change concerning the provision of the ECON Services in a timely manner; and
- (d) notifying the User in case of any interruption, suspension or termination of the ECON Services as soon as practicable in accordance with the provisions of the ECON Service Agreement; and
- (e) complying with all applicable laws and regulations in connection with the provision of the ECON Services.

11. No Refunds

The User agrees that any refund payable to Consumers shall be the sole responsibility of the Merchant, and that in no event shall ECON nor the Service Provider be responsible for, nor shall take any part in the process of, any refund payable to any Consumer.

12. Representations and Warranties

Each party hereby represents and warrants that:

- (a) it is an independent legal entity duly incorporated and validly existing under the laws of, and in compliance with the regulations of, the jurisdiction of its domicile or incorporation;
- (b) it has all necessary rights, authorizations and approvals required for execution, delivery and performance of the ECON Service Agreement and the TOU and the consummation of the transactions contemplated thereby, and will maintain such legal capacity, rights, authorizations, and approvals throughout the term of the ECON Service Agreement and the TOU;
- (c) it holds all authorities (corporate or otherwise), licenses and operating permits necessary to perform its obligations hereunder in accordance with applicable laws;
- (d) the execution and performance of the ECON Service Agreement and the TOU will not violate any third-party agreement or obligation to which it is bound;
- (e) it possesses the funds, personnel, expertise and other resources required to perform its obligations hereunder, and is not, expected to become subject to bankruptcy, liquidation or other similar proceedings; and
- (f) it is not, or will not be, the subject of any litigation, arbitration, administrative proceeding,

investigation or other process which would prevent the performance of its obligations hereunder as of the date of the ECON Service Agreement and the TOU or in any foreseeable future.

13. Breach of Agreement

13.1 Definition of Breach

Either party shall be deemed to be in breach of the ECON Service Agreement and the TOU if:

- (a) it fails to fully perform its obligations, roles and responsibilities hereunder in a timely manner; or
- (b) any representation or warranty made by such party proves to be or becomes false, misrepresenting or untrue.

13.2 Liability for Breach of Agreement

If either party suffers any damage, liability or loss as a result of the other party's breach of the ECON Service Agreement and the TOU, the breaching party shall be liable and indemnify the non-breaching party to the extent of such damage, liability or loss, including without limitation, third party claims and interest. Provided, however, that the maximum amount of liability, with exception of the third-party claims, may not exceed the total amount of the ECON Service Fees actually received by ECON in the three (3) months preceding the date upon which such breach has been committed. Notwithstanding the foregoing, in no event shall either party be liable for any indirect, punitive, incidental, reliance, special, exemplary or consequential damages, including, but not limited to, loss of revenues or profits, arising out of or in connection with the ECON Service Agreement and the TOU. These limitations are independent from all other provisions of the ECON Service Agreement and the TOU and shall apply notwithstanding the failure of any remedy provided herein.

14. Force Majeure

For non-performance or delay in performance caused by any Force Majeure Event (as defined below), neither party shall be liable for damages suffered by the other party to the extent caused by such Force Majeure Event. "**Force Majeure Events**" include, but not limited to, acts of God, fire, computer virus, defects in the design of instrumental software, attack by hacker, changes in laws or policies, or any other event that is not foreseeable, the consequence of which cannot be prevented or avoided.

Either party hereunder prevented from performing the ECON Service Agreement and the TOU by a Force Majeure Event shall promptly take reasonably effective measures to prevent further losses and notify the other party in any effectively communicable way as soon as practical, followed by a formal notice in writing in a timely manner. The party under such a Force Majeure Event shall be responsible to the other party for any such further losses incurred due to breach hereof, subject to Clause 10.2 above.

15. Term and Termination

15.1 Term

The TOU shall become effective concurrently with the ECON Service Agreement, and shall remain in full force and effect during the term of the ECON Service Agreement.

15.2 Surviving Clauses

Unless otherwise stipulated herein, the following Clauses shall survive any termination of the TOU and remain in effect so long as they are enforceable under the applicable laws and/or until the obligations contemplated under the relevant clause has been fully completed: 16 (Confidential Information); 18 (Taxation); 19 (Costs and Expenses); 20 (Notices to ECON); 21 (Intellectual Property Rights); 23 (Disclaimer); 24 (Governing Law); 25 (Dispute Resolutions); 26 (Miscellaneous).

16. Confidential Information

16.1 For the purposes of the ECON Service Agreement and the TOU, the "**Confidential Information**" means all

Information (as defined below) that is received directly or indirectly from any member of the disclosing party (including its employees, officers or affiliates, the **"Disclosing Party"**), and such Confidential Information shall include:

- (a) financial information, know-how, processes, ideas, intellectual property (whether registered or not), schematics, trade secrets, technology, consumer list (potential or existing) and other Consumer-related information, sales statistics, market, market intelligence, marketing and other business strategies and other commercial information of a confidential nature; or
- (b) all Information containing or generated from any Information referred to in sub-paragraph (a) above; but exclude:
 - (c) any Information that is in the public domain otherwise than as a consequence of any breach by the receiving party (including its employees, officers or affiliates, the **"Receiving Party"**);
 - (d) any Information that is properly in the Receiving Party's possession received from a third party as evidenced by the Receiving Party's records, provided that such Information is not subject to any duty of confidentiality owed to any member of the Disclosing; or
 - (e) any Information that is required to be disclosed under any relevant law or any binding judgment or order of court or arbitration tribunal or any stock exchange regulations or under direction from any relevant regulatory authority, as applicable.

"Information" means all information, including without limitation, any analysis, document, data, idea, or any other information of whatever nature in whatever form, whether in written, oral, electronic or machine-readable form, relating to the provision or use of the ECON Services or any member of the Disclosing Party, furnished or to be furnished by any member of the Disclosing Party before or after the date of the ECON Service Agreement.

16.2 Unless otherwise required by applicable laws and regulations, the Parties shall have the obligation to maintain the confidentiality of the Confidential Information of the other party disclosed in connection with the ECON Service Agreement and the TOU. Neither party may divulge any of such Confidential Information to any third party, including any of the unauthorized employees, officers or affiliates of the Parties or use the same for any purpose other than the performance of the ECON Service Agreement and the TOU. Each party shall take all reasonable and necessary steps to ensure that it (and its employees, officers or affiliates) shall comply with the provisions of the ECON Service Agreement and the TOU.

16.3 Clause 16 of the TOU shall survive for five (5) years after the termination of the TOU.

17. Protection of Personal Information

Japanese business operators including ECON is subject to the Act on the Protection of Personal Information of Japan, as amended (the **"Act"**), which regulates the collection, use, handling, and transfer of personal information, and requires, among other things, such business operator who comes into possession of personal information to limit the use of personal information to the purpose communicated to the owner of the personal information at collection and to properly retain such personal information, and forbids the business operator from providing personal information to third parties without consent of the owner of the personal information (the **"Information Handling Policy"**), failure to comply with which may be subject to criminal penalties.

As part of providing the ECON Services, ECON will collect and maintain databases of personal information about online merchants (including the Merchants) and their customers (including Consumers), such as their names and telephone numbers (the **"Personal Information"**), and accordingly, the Merchants shall be aware of the collection of its Personal Information by ECON and shall also clearly display on their ecommerce websites in the Japanese language for its Consumers, or otherwise communicate to Consumers in any other effective manner, the notice concerning the collection of Personal Information by ECON.

The Parties hereby warrant and undertake that they shall each handle the Personal Information collected in connection with the provision or use of the ECON Services in accordance with the Act and/or any applicable laws, and each take appropriate measures to prevent such Personal Information from being misused, divulged, lost or otherwise damaged in any way harmful to the privacy of the owner of such Personal Information (the **"Privacy Damage"**).

In the event of any Privacy Damage, the party first noticing such Privacy Damage shall promptly report to the other of such Privacy Damage with details of date, time, nature, and the circumstance and manner in which the Privacy Damage has occurred, and shall provide all necessary assistance to the other party to prevent from further damage. Notwithstanding the foregoing, the User including the Merchant shall be responsible to ensure protection of the Personal Information for itself and Consumers.

18. Taxation

The Parties agree to bear their own payable taxes in accordance with their applicable laws respectively.

19. Costs and Expenses

Except as expressly set forth in the ECON Service Agreement, each party shall be solely responsible for all costs and expenses incurred by it in connection with providing or using the ECON Services.

20. Notices to ECON

All notices, requests, consents, claims or any other communications required or permitted hereunder (in this Clause, the "**Notice**") to ECON shall be given in writing by any of the following delivery methods, and any such Notice shall be deemed to have been sufficiently given at the corresponding time of delivery as set forth beside each delivery method:

Delivery Method	Time of Delivery
a) In person	When personally delivered
b) Facsimile	Upon successful transmission with verifiable evidence, e.g.) timestamp
c) Electronic mail (e-mail), followed by another method from (d) through (f) below for confirmation purposes if and when a formality is required by nature.	Upon successful transmission with verifiable evidence, e.g.) timestamp
d) First-class mail, postage paid	On the fifth (5th) Business Day from the postmarked day
e) Registered or certified mail with Return Receipt, postage paid	On the date of Return Receipt, or the fifth (5th) Business Day from the postmarked day, whichever is sooner
f) Nationally recognized, overnight prepaid courier service, fees prepaid.	The next Business Day

Any such Notice must be delivered to the information as set forth below, or such other information as ECON may specify in writing from time to time:

To ECON:

Address: 3-5-7 Ebisu-minami, Shibuya-ku, Tokyo 150-0022, Japan

Fax: +81-3-6367-1150

Tel: +81-3-6367-1151

Email: shunsuke-hirase@econtext.co.jp Attn.:

Shunsuke Hirase

Dept.: Global Alliance Office

21. Intellectual Property Rights

The User agrees that ECON, the DG Group, to which ECON is a member, and the applicable Service Providers own and retain their respective Trademarks, copyrights or any other intellectual property rights contained in or associated with the ECON Services hereunder (collectively, the "**Intellectual Property Rights**"), and that it will not directly or indirectly question or contest the validity and/or value of the Intellectual Property Rights or each of their ownership rights therein.

The User may not use, or sublicense to any third party the right to use, the Intellectual Property Rights associated with the ECON Services except with prior written consent of ECON.

ECON represents that the Intellectual Property Rights associated with the ECON Services owned by ECON or the DG Group, when used in accordance with the ECON Service Agreement, will not violate any third party right.

The User understands and agrees that (i) ECON relies solely on the respective Service Providers' representations that their Intellectual Property Rights associated with the ECON Services will not violate any third party right; and that (ii) no Intellectual Property Rights of any Service Providers may be used by anyone in any case without obtaining prior written authorization of the respective Service Provider either directly or through ECON, as the case may require.

The User further agrees that, if and when it becomes aware during the term of the ECON Service Agreement (i) of any actual or alleged infringement of the Intellectual Property Rights of ECON, the DG Group or the Service Providers by a third party; or

(ii) of any actual or alleged third party claim that the Intellectual Property Rights possibly violate any third party right, the User will promptly notify ECON of such actual or alleged infringement of or violation by the Intellectual Property Rights. No legal proceedings shall be instituted by the User against any third party in respect of any such actual or alleged infringement of or violation by the Intellectual Property Rights without prior written consent of ECON, the DG Group and/or the Service Providers. The User shall cooperate fully with ECON, the DG Group and the Service Providers in any legal proceedings instituted by ECON, the DG Group or the Service Providers in connection with the ECON Service Agreement, at the expense of ECON, the DG Group or the Service Providers, respectively.

Subject to the foregoing provisions of this Clause 18, during the term of the ECON Services Agreement and subject to all terms and conditions herein, the User is hereby granted a nonexclusive, nontransferable, royalty-free, revocable and limited right and license to use the Trademarks solely in connection with the use of the ECON Services permitted under the ECON Services Agreement; provided, the Trademarks are used in the exact forms and manners as provided to it by the respective provider of the ECON Services. The use of such Trademarks shall be in accordance with the relevant ECON Services Agreement and this TOU as well as any specific instructions that may be issued by ECON from time to time. The User explicitly understands and agrees that it is granted no right, title or interest in any of the Trademarks or any part thereof. The User further agrees not to challenge any Trademark or the registration thereof or to register (or make any filing with respect to) any Trademark or any trademark, mark or trade name confusingly similar thereto in any jurisdiction (or attempt, or induce or assist any third party to do any of the foregoing). All use and goodwill associated with the Trademarks will inure to the benefit of the legal owner of the relevant Trademark.

22. Exclusion Of Anti-Social Forces

Subject to the terms and conditions hereof, the User and ECON hereby agree as follows:

- (a) Each party represents and warrants that it or any of its directors, officers or any persons who hold substantial control over the respective management has, or will have at any time in the future, no involvement in or relationship to any anti-social forces, which include, but not limited to, organized crime groups and its members, or any person who is involved in or an advocate of similarly organized criminal activities (collectively, the "**Anti-social Forces**").

- (b) Each party represents and warrants further that it will not itself, or through a third party, take any act of (i) making violent demands or unreasonable demands beyond legal liability, (ii) fraud or threats, or (iii) obstructing the business, or any analogous activities.
- (c) In case of violation of sub-clauses (a) and (b) above by the breaching party, the non-breaching party may terminate the ECON Service Agreement with immediate effect without notice or any liability to indemnify the breaching party.

23. Disclaimer

ECON MAKES NO WARRANTY TO ANY USER INCLUDING MERCHANT, EXPRESS OR IMPLIED, WITH RESPECT TO THE ECON SERVICES, WHETHER OF MERCHANTABILITY, OR OF FITNESS FOR ANY PARTICULAR PURPOSE, OR OF ANY OTHER TYPE OR KIND WHATSOEVER.

24. Governing Law

The TOU shall be governed by and construed in accordance with the laws of Japan, without giving effect to any choice of law or conflict of law provisions.

25. Dispute Resolutions

Any dispute, controversy or claim arising out of or relating to the TOU, or the breach, termination or invalidity thereof, shall be settled by the Parties through friendly consultation. If the dispute continues to exist more than thirty (30) days after the initial consultation, either Party may then submit the dispute to Japan Commercial Arbitration Association (JCAA) for arbitration. The arbitral award shall be final and binding upon both Parties.

26. Miscellaneous

26.1 Entire Agreement

The ECON Service Agreement, together with any exhibits attached thereto, and the TOU shall constitute the entire agreement between the Parties in respect of the subject matter hereof and shall supersede any previous discussions, negotiations and agreements related thereto, whether oral or written. In the event of any inconsistency or conflict between the provisions of the ECON Service Agreement and the TOU, and absent ECON's explicit agreement in writing, those of the TOU shall prevail.

26.2 Relationship

Nothing contained in the ECON Service Agreement or the TOU shall be construed as creating a relationship of joint venture, partnership, agency, employment or whatsoever between the Parties.

26.3 Successors

The ECON Service Agreement and the TOU shall benefit and be binding upon the Parties, their permitted successors and/or assigns, subject to Clause 21.4 hereof.

26.4 No Waiver

Either Party's failure to exercise or delay in exercising any right, power or privilege under the ECON Service Agreement or the TOU shall not operate as a waiver; nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof.

The waiver by either Party of a breach of the other Party of any provision of the ECON Service Agreement or the TOU must be in writing and shall not operate or be construed as a waiver of any other or further breach of such other Party.

26.5 Assignment

The User may not transfer or assign the ECON Service Agreement and the TOU, or any of its rights and/or obligations under the ECON Service Agreement and the TOU to any third party except by prior written consent of ECON, which shall not be unreasonably withheld, or except due to merger, reorganization or acquisition of interests or assets affecting all or substantially all of the properties or assets of the User.

ECON may transfer or assign the ECON Service Agreement or any of its rights and/or obligations to any member of the DG Group; provided, however, that ECON will notify the User in writing prior to such transfer or assignment.

26.6 Amendment

ECON may amend the TOU from time to time as it deems necessary. ECON shall however inform the User of any such amendment in reasonable advance of such amendment taking effect to the extent possible.

26.7 Severability

In the event of any inconsistency or conflict between the provisions of the TOU and applicable laws to which ECON or the User is subject, or if any provision of the TOU is determined to be illegal, invalid or unenforceable, such provision shall in no way affect the validity or enforceability of the remainder of the TOU, which shall remain in full force and effect. The Parties shall then negotiate in good faith to modify such provision in an acceptable manner to preserve the original intent and effect of such provision to the extent possible.

(as of February 2017)

Appendix 3 – UPI Network Rules

1. Introduction

This Appendix 3 – UPI Network Rules sets out the network operating guidelines for the use of UPI Payment Method by Contractual Partners and their Merchants as prescribed by its supplier NPCI International (“NIPL”).

2. Compliance & regulations

All AML related roles and responsibilities are mandatory in nature, whereas merchant on-boarding checks are advisory in nature. In case an issue is observed with advisory roles and responsibilities, the liability shall be on the Contractual Partner. These roles and responsibilities must be complied with all the respective stakeholders in the process.

Contractual Partners must create an anti-money laundering and combating the funding of terrorism (AML/CFT) policy and related program, which ensures company-wide and continuous compliance.

NIPL recommends incorporating a risk-based approach and may include the following points in its program.

1. Verify the identity of its existing as well as new customer.
2. Carry out transaction monitoring.
3. Report Suspicious Transactions to the applicable authority.
4. Maintain records of all the cases.
5. Contractual Partners should carry on - Name screening (i.e. sanctions screening) as per regulatory requirements and a proper policy framework on 'Know Your Customer' and Anti-Money Laundering measures to be formulated with the approval of the Board.
6. Comply with the economic sanctions implemented by the relevant authorities.
7. Appoint a Compliance Officer.
8. Regular training of AML/CFT employees.
9. NIPL recommends that Contractual Partners should follow categorization process for all their Merchants.
10. NIPL recommends that Contractual Partners categorize Merchants as per the below mentioned categories: High, Medium and Low.
11. Contractual Partners may carry out this categorization based on their analysis (which may be based on a questionnaire, audit findings or any alternative method).
12. Contractual Partners allow for their AML processes to be audited by PPRO/NIPL so that the latter ensures that the program has been implemented in line with the scheme rules and regulatory guidelines.

During the course of any investigation of any suspicious transactions if PPRO/NIPL approaches Contractual Partners for any cases specific details, Contractual Partners and Merchants are requested to share the requisite details. This would be mutually beneficial to both the brands for the purpose of reputation building and retaining.

Policy

The AML/CFT program must include these requirements:

1. Verification of new Merchants identity.
2. Ongoing verification of existing Merchants with a risk-based approach.
3. Monitoring of suspicious transactions.
4. Reporting of suspicious transactions to the applicable local authority concerned and maintaining a record of these transactions.
5. Complying with economic sanctions implemented by the United Nations, national, and other international frameworks such as US Department of the Treasury's Office of Foreign Assets Control (OFAC).

6. Complying with the economic sanctions implemented under the applicable laws and regulations in relation to AML/CFT program.
7. Appoint a compliance officer.
8. Conduct regular training of employees involved in these AML/CFT operations.
9. Complying with FATF recommendations to identify, assess and analyze the money laundering and terrorist financing risk.

3. Fraud & risk management

Contractual Partners must follow the merchant risk management rules established by NIPL. Contractual Partners must implement an underwriting, monitoring and control policy for its merchants. The policy should be approved by the senior management of Contractual Partner which should outline the process, policy and guidelines to be followed before acquiring any merchant in the bank's portfolio. The Contractual Partner's risk management policies should cover all management functions performed by the Contractual Partner and its third-party agents. This includes, but is not limited to the following:

a) Merchant application form

The Merchant must fill an application form, which would provide at least the following details:

1. Merchant name.
2. Merchant demographics.
3. Business history.
4. Existing acquiring relationships, if any.

b) Underwriting

The Contractual Partner should underwrite the Merchant account and verify the Merchant's financial soundness and the risk of fraud before entering into any agreement with the merchant.

Following are some of the steps that should perform on a merchant before enrolling that merchant as a participant.

1. The following additional information from the Merchant should be obtained:
 - a. Know Your Customer (KYC) documents: International Network Partner must apply KYC guidelines to existing merchants based on materiality and risks and periodically update them.
 - b. Proof for merchant location/place of business.
 - c. Proof for ownership of business – as applicable (e.g. shop establishment act certification, certificates of business, income tax assessment certificates, trade license etc.).
2. Contractual Partners must implement a policy for merchant category designations that represent an unacceptable level of risk and will not be signed, such as:
 - a. Questionable products or services that may be prone to consumer disputes and higher levels of chargebacks.
 - b. Delayed or future delivery of merchandise or service.
3. Merchant business model check:
 - a. Verify the physical location of merchant office – site inspections of merchant office/warehouse or website.
 - b. Check if actual product/service matches with their claim in application form and allied documents.
 - c. Conduct neighbour checks for merchants in existence for less than a year - recommended.
 - d. Check if the merchant shop is located in a negative area, if any, maintained by the bank.
4. Ensure that requests for multiple merchant accounts are thoroughly scrutinized.
5. Ensure that a merchant with large number of shell companies is thoroughly scrutinized before enrolment.
6. Carefully review merchant's shipping, billing and return policies before adding him to your portfolio.

A proper due diligence on the Merchant business will aid in classifying the merchant as a potential high/ low/medium risk merchant. The Contractual Partner can then build the portfolio accordingly, keeping in mind the risk it is willing to take.

Generally, a balanced portfolio across merchant categories is recommended.

As merchant service charge can vary across merchant category codes, the associated risk and return may vary.

Historical data about merchants can help in identifying any other risks associated.

c) Third Party Service Provider ("TPSP") management

Many Contractual Partners use third party processors to outsource few activities like transaction processing and customer support. However, it is the responsibility of the International Contractual Partner to ensure that the third party processors do not pose any risk to the payment system. A Contractual Partner that uses any third party processor must comply with all requirements as specified below:

1. The Contractual Partner has the overall responsibility for the checks and controls to monitor the activities of the third party processors. This includes:
 - a. Control of the approval and review of merchants, and the establishment of merchant fees.
 - b. Registration of a processor is specific to each Contractual Partner and requires a separate registration process for each business relationship.
 - c. Maintain a file on the TPSP that includes all applicable documentation and retain this file for a minimum period of two years following termination of the relationship.
 - d. Identify each processor and designate the activities that it is authorized to perform on the Contractual Partner's behalf.
 - e. Accept responsibility for any and all losses caused by its processor.
2. A third party processor agreement or contract must have a clause that allows the Contractual Partners to terminate the contract if the third party processor is involved in any prohibitive or illegal activity that may harm UPI reputation or if the TPP becomes insolvent.
3. The Contractual Partner or PPRO may conduct an audit of the third party processor at any given point of time.
4. A significant risk is the possibility that a compromise of the data storage environment can result in the breach of many customers' data. This risk is particularly notable for shared web hosting environments where virtualization technology is used.

Extra scrutiny should be placed on shared resources including, but not limited to, the management network, disk storage systems, and virtual environment hypervisors.

d) Third party processors: Merchant responsibilities

Merchants should ensure that their service providers have validated compliance with the PCI DSS for the services provided. Extra scrutiny must be placed on the service provider's controls as sharing UPI user data with a service provider raises additional risks to customer data few steps the merchant must take are as follows:

1. Ensure that the service provider furnishes a written document, ensuring that it will appropriately protect customer data in accordance with the DSS for the duration of the relationship. This agreement should clearly distinguish between merchant and service provider control.
2. Check whether the service provider conducted an Attestation of Compliance assessment itself or retained the services of a Qualified Security Assessor (QSA).
3. Contractual Partner should ensure that if the service provider does not have an Attestation of Compliance, then it should ensure that its PCI compliance is validated. The non-compliant service provider must be replaced with a compliant service provider in case the previous provider fails to do the above.

e) Fraud Prevention

Implementation of effective controls is an important means to limit fraud occurrence and control losses due to fraud. A Contractual Partner or PPRO can classify the merchant into low, moderate and high depending upon the risk.

f) Merchant Agreement

A Contractual Partner is recommended to have a standard merchant agreement to sign Merchants.

The merchant agreement or the addendum to the agreement shall include at least the following mandatory risk terms:

1. Confidentiality clause: the Merchant shall be in complete compliance with the security management rules for account information and transaction data. Merchants that violate the rules shall assume the corresponding responsibilities.
2. Usage of Merchant risk information: A Merchant shall allow its Contractual Partner or PPRO as well as NIPL to use its risk information for normal business practices.
3. Transaction inquiry and recourse: The Contractual Partner or PPRO has the right of inquiry and recourse regarding transactions, which occurred before the termination of the agreement within twenty-four (24) months of the termination of the agreement.
4. Data security standards to be complied.
5. Contractual Partner responsibility to hold and control Merchant reserves based on their evaluation.

g) Transaction monitoring

This is the first step in controlling any type of fraudulent activity. It is essential that the participating members are constantly aware of their fraud statistics and should be able to identify the suspicious activity by monitoring merchant transactions. This monitoring relates to unusual/suspect activity and unexpected growth in the volume or value of the presented sales transaction for payment.

Monitoring involves identifying of any fraudulent and suspicious activity by the Merchant and taking appropriate action to minimize/control any risk/financial loss to the Contractual Partner. Merchants found to be collusive must be terminated immediately while merchants who are targeted must be trained and educated for adopting safe UPI acceptance procedure.

Monitoring Basics:

1. Establishing formal fraud control functions; implement a program that automatically generates daily fraud monitoring reports or real time alerts.
2. The data in these reports must be analysed to identify potential fraud.
3. Complete data must be transmitted.
4. Transaction monitoring: The daily reports or real-time alerts monitoring merchant transaction requests are generated at the latest on the day following the transaction request, and must take into consideration the following parameters:
 - a. Number of authorization requests that crosses the limit set for that merchant.
 - b. Repeated authorization requests for the same amount or the same customer account.
 - c. Escalation in number of authorization requests.
5. Merchant deposit monitoring: The Contractual Partners are recommended to generate daily reports or real-time alerts monitoring merchant deposits at the latest on the day following the deposit, and must take into consideration the following parameters:
 - a. Increases in Merchant deposit volume.
 - b. Increase in a Merchant's average ticket size and number of transactions per deposit.
 - c. Drastic increase/decrease in frequency of deposits.
 - d. Frequency of transactions on the same customer account.

- e. New account parameters: Excessive activity on a new account must be monitored with suspicion.
- f. Periodic Account Review:
- g. Establishing merchant selection criteria:
 - o Defining the review timing based on risk-weighted criteria.
 - o Targeting inactive merchants for review.
- h. Establishing periodic review content including:
 - o Assessing merchants using consumer credit bureau scores (optional).
 - o Confirming consistency with original application addendums.
 - o Assessing compliance with data security requirements.
- i. Actions necessary to mitigate risk:
 - o Conducting a detailed review if warranted by initial screenings.
 - o Taking actions to mitigate risk exposure discovered by the periodic review.
 - o Follow-up and remediation plans.