

PAYMENT CARD SERVICE GUIDELINES





ABOUT THE PAYMENT CARD SERVICE

When is the Payment card service beneficial?

Payment card transactions are particularly advantageous when dealing with international customers. This method allows you to accept payments from various payment cards issued by banks in different countries. If you are planning to expand or are already expanding your business into the international market, offering payment card options can be one of the most appealing and convenient choices for your customers. It is easily recognizable, convenient, and imparts a sense of security during the payment process.

Which payment cards can customers use for payment?

By using OPAY's payment card service, you'll provide your customers with the convenience of paying through the **Apple Pay** mobile wallet, along with the option to use debit or credit cards from **MasterCard**, **Maestro**, **VISA**, **VISA Electron**, and **V PAY**.

How does a customer pay using Apple Pay?

To pay using Apple Pay on a website, the customer selects this payment method during checkout and confirms the payment with just a few taps on their Apple device (iPhone, iPad, Apple Watch, or Mac). They can use biometric authentication (Face ID or Touch ID) or their device password. Apple Pay ensures a high level of security, eliminating the need for additional verification steps such as 3D Secure.

How does a customer pay using a Visa or MasterCard?

To make a payment on a website using this payment method, the customer enters their card details and confirms the payment. In the European Union, an additional layer of security called 3D Secure is applied. During the payment process, the customer is redirected to the webpage of the bank that issued the card for further payment verification. This step ensures that the customer is the legitimate cardholder.

How is the customer informed about the completed payment, and when can the funds be accessed?

After a successful payment, the customer receives a confirmation email from OPAY and is redirected back to your website. OPAY automatically informs your website about the completed payment. Within two days of the payment, you can access 90% of the amount paid by the customer. The remaining portion may be held for up to 100 calendar days.

How does the reversal of a payment transaction (chargeback) work?

A customer, for various reasons such as not recognizing the payment transaction or being dissatisfied with a purchase or its quality, has the right to officially dispute a completed payment and request a refund. In such a case, the customer contacts the bank that issued the payment card, which assesses the validity of the dispute



and promptly refunds the paid amount to the customer's account, effectively reversing the payment transaction. Only after that, the bank proceeds to resolve the specific dispute in detail.

Upon receiving information from OPAY about the reversal of a payment transaction, you have the right to dispute it. In the event of a dispute, you will need to provide OPAY with sufficient supporting documents related to product delivery, payment information, and other relevant details to demonstrate the legitimacy of the payment. The bank that issued the payment card will then review and evaluate the provided documents, and subsequently make a final decision regarding the disputed payment. This decision may involve either canceling the cardholder's dispute and transferring the disputed funds to you or reaching a favorable resolution for the customer.

Resolving payment transaction disputes can be a time-consuming process, potentially lasting several months. To mitigate this risk, it's essential to provide customers with clear and detailed information about:

- The products or services offered, including their exact prices.
- Payment terms, delivery conditions, and associated charges.
- Tracking numbers for shipments and expected delivery times.
- Procedures for product returns and exchanges.
- The company's name, as it appears on the customer's statement, and other pertinent details.

Please be aware that in cases where a payment transaction dispute investigation is required, OPAY applies a one-time, non-refundable fee of 30 EUR, as outlined in the Special part of the Payment services agreement.

What should you know before coordinating card payments?

Before commencing the coordination of payment card services, it is crucial to acquaint yourself with your website's prerequisites, the intricacies of your business operations, and the necessary documentation and information. Conducting a comprehensive evaluation of your service requirements, identifying potential risks, ensuring compliance with prerequisites, and proactively addressing any possible shortcomings will greatly streamline and improve the integration process. The coordination of card payment services entails the involvement of three essential parties: you, OPAY, and AB Citadele Bank, which handles card payment services. The duration of the process can vary from 1 to 4 weeks, depending largely on the timely and accurate submission of documents and information, as well as the active participation of all parties in the coordination process.



PAYMENT CARD SERVICES: REQUIREMENTS AND COORDINATION

Your website, Privacy Policy, and Terms of Purchase (including Purchase and Sale Agreement, Purchase and Sale Terms and Conditions, Website Usage Rules, etc.) must provide customers with up-to-date, comprehensive, and understandable information. In the Purchase and Sale Terms, the customer is acquainted with the terms and conditions of purchasing goods or services, the rights, obligations, and responsibilities of both the seller and the customer.

1. In the Purchase and Sale Terms, the following information must be provided comprehensively:

1	General provisions, including contact details and relevant information
2	Conditions governing the formation of the Purchase and Sale Agreement
3	Rights, obligations, and responsibilities of both the Customer and the Seller
4	Payment terms for goods or services, specifying the availability of payment via credit card
5	Conditions concerning the delivery of products or services, specifying delivery schedules, pricing, and more
6	Provisions for order cancellation and product returns, including return addresses and timeframes
7	Terms outlining product quality and warranty information
8	Guidelines for handling disputes and their resolution

2. In the Purchase and Sale Terms and Privacy Policy, it is mandatory to specify:

	Purchase and Sale Terms	Privacy Policy
In the case of a legal entity	<ul style="list-style-type: none">Company nameCompany codeCompany registered addressName of physical retail location*Address of physical retail location*Email addressPhone number	<ul style="list-style-type: none">Company nameCompany codeCompany registered addressName of physical retail location*Address of physical retail location*
In the case of an individual activity	<ul style="list-style-type: none">First name, last nameIndividual activity certificate numberResidential addressEmail addressPhone number	<ul style="list-style-type: none">First name, last nameIndividual activity certificate numberResidential address

*If you do not have a physical retail location, simply provide the company's details.

3. In the Contacts section, the following information must be provided:

In the case of a legal entity	<ul style="list-style-type: none">▪ Company name▪ Company code▪ Company registered address▪ Email address▪ Phone number
In the case of an individual activity	<ul style="list-style-type: none">▪ First name, last name▪ Individual activity certificate number▪ Residential address▪ Email address▪ Phone number

4. Customer' agreement to Purchase and Sale Terms and Privacy Policy

The customer is required to review the seller's approved Purchase and Sale Terms as well as Privacy Policy and have the option to express their consent (or decline) before confirming the order and proceeding with the payment. Therefore, the customer must be acquainted with these conditions in one of two ways:

- During order placement, when the final transaction amount is presented.
- At the order confirmation stage prior to making the payment.

5. Confirmation of the customer's order

Once the customer has successfully placed an order on the website, it is essential to promptly send a comprehensive order confirmation that includes all pertinent order details. Additionally, the customer should not have the capability to alter, edit, or otherwise manipulate the order confirmation data. An order confirmation may be considered an informational message that:

- Is displayed on the customer's device screen and can be printed by the customer.
- Is sent to the customer via the provided email address.

6. Requirements for documents submitted by the client

Before commencing the coordination of card payments with OPAY, ensure that you submit the necessary and, most importantly, valid documents:

- A copy of a document verifying the individual's identity.
- A certificate of individual activity (if you are conducting business as an individual).
- A copy of the document verifying ownership of the website domain (an invoice or permission to use the domain).
- A completed (or updated) and signed Know Your Client (KYC) form, with a signing date no later than 30 calendar days before submitting the form to the bank AB Citadele, which provides the services.



7. Requirements for conducted activities

The coordination process for payment card services may experience delays not only due to inconsistencies in the information presented on the website or the documents submitted, but also if your business activity falls within the high-risk categories outlined in the table below:

1	Employment agencies
2	Acquaintance and escort services; modeling agencies; beauty contest organization; adult content; detective agencies
3	Travel agencies; hotels; real estate; air, bus, train, ferry tickets; car, bicycle, tool rentals, etc.
4	Trade in firearms, various types of games, hunting equipment, and pyrotechnics
5	Trade in chemicals, dietary supplements, and food for athletes
6	Gifts, prepaid cards, i.e., the sale of gift cards, vouchers, tickets, subscriptions, memberships (including sports clubs, etc.), property rights of occasional use, donation acceptance
7	Religious and political activities
8	Trade in medical devices; sales of face masks and COVID-19 related products
9	Pawnshops, antiques, artworks
10	Insurance, investment, financial, and legal services, including electronic money institutions, digital wallets, cryptocurrency sales or brokerage, engaging in such activities, and so on
11	Entertainment and intellectual game organization
12	Trade in new food products or ingredients that were not widely used for human consumption before May 15, 1997 (CBD oils, Cannabis sativa products, insect protein products, etc.)

8. Steps for coordinating Payment card services

Each payment card service coordination case is unique, so the coordination steps provided in the table below are general and may not fully reflect your individual situation. OPAY and the bank AB Citadele responsible for payment card services reserve the right to request additional coordination documents, licenses, or other relevant information from you.

1	Client notifies OPAY of the need to provide payment card services
2	OPAY provides the client with a service requirements checklist and a Know Your Customer form for completion

3	Client rectifies any non-compliance with requirements and submits the completed and signed Know Your Customer form to OPAY
4	OPAY assesses compliance with requirements
5	OPAY contacts the client regarding any missing information or document submission
6	Client submits the requested information or documents
7	OPAY coordinates the provision of payment card services to the client with the service bank, AB Citadele
8	Based on feedback from the bank, OPAY contacts the client for additional information or documents
9	Client submits the requested additional information or documents
10	OPAY informs the client of the decision regarding cooperation
11	Upon approval of cooperation, the client undergoes identification at the AB Citadele bank branch
12	OPAY updates the Special Part of the payment services agreement and presents it to the client for signing
13	Client signs the amendments to the payment services agreement
14	OPAY activates payment card services for the client