

STANDARD OPERATING PROCEDURE

1. SUBJECT OF REGULATION

- 1.1 This Standard operating procedure (hereinafter – “the SOP”) specifies the main sequence of actions in fulfilling the PaynetEasy Technologies Limited (hereinafter – “the Company”) obligations to maintain and support HSC Payneteasyl in the event of any Errors or needs for Improvements for Clients in the manner established by this document.
- 1.2 The present document does not regulate the communication order between the Company and the Client (hereinafter – “the Parties”) on other issues within the framework of the fulfillment by the Parties of their obligations, including financial reconciliation issues, issues related to information and technological interaction, issues related to work with HSC Payneteasyl, requests for information on transactions, logs and other similar issues that are not relevant to goals, stated in clause 1.1 of the SOP. The Company, if necessary, provides answers to such requests by e-mail within a reasonable time during business hours.

2. TERMS AND DEFINITIONS

- 2.1 All terms used in the text of this document with a capital letter should be interpreted in the meaning established by the agreement between the Company and the Client, unless otherwise specified by this article.
- 2.2 Throughout the text of this document, terms are used in the meaning set forth below:
 - 2.2.1 **Account** — identification data in the PAP Payneteasyl (“Payneteasyl Analytical Platform”), which allows a user to communicate with the indicated system in one’s own name.
 - 2.2.2 **Modification** — any changes of the HSC Payneteasyl, including without limitation modification and (or) adaptation of the source code, changes to the user or the application programming interface, as well as the development of additional software components, or the configuration of interfaces.
 - 2.2.3 **Client** – a legal entity or and individual entrepreneur, who concluded a civil law agreement with the Company in accordance with which the Company, among other things provides the Client (Client’s counterparties) with information and technological interaction services between settlement participants using the HSC Payneteasyl, including providing services for collecting, processing and providing settlement participants with information on operations with by bank cards;
 - 2.2.4 **Company** – PaynetEasy Technologies Limited, a company which registered by Gibraltar law with registration number 116094 as of 10th of August 2017;
 - 2.2.5 **Ticket number** – the unique number assigned to the Client’s request, which is sent by reply to the sender and confirms the fact of receipt of the Ticket by the Company,

its registration in the information systems of the Company and the appointment of a responsible Support Center Employee.

- 2.2.6 **Official e-mail** — an e-mail address registered in the Client's domain name, at the address of which a website on the Internet is available, owned by the Client, or stated in the agreement concluded between the Company and the Client as the contact email address of the Client.
- 2.2.7 **Error** — any of the situations listed in the clause 11.3 of the SOP.
- 2.2.8 **HSC Payneteas** — the information system designed for the automated and safe reception of payment transactions, their storage, processing and forwarding to processing systems for the purposes of payments and transfers.
- 2.2.9 **PAP Payneteas** – the payment business management system and analytical platform of the HSC Payneteas.
- 2.2.10 **Ticket** — a registered by the Company request for correction of an Error in the HSC Payneteas, sent by the Client by e-mail in the manner prescribed by this document.

3. COMMUNICATION METHODS

- 3.1 To provide support and prompt response to the Client's requests regarding the elimination of Errors, the Company uses an email address: it@payneteas.com (hereinafter – "the Support Address").
- 3.2 All requirements regarding the functioning of the HSC Payneteas shall be submitted by the Client to the Support Address. In case of Category I and II Errors, if the Client has no access to the Internet, alternative methods of exchanging information may be applicable.

4. INTERACTION OF THE PARTIES, REPRESENTATION AND TRANSFER OF AUTHORITIES BY THE AUTHORIZATION OF THE PARTIES

- 4.1 The following categories of persons acting on behalf of the Company were identified: "Project Managers" and "Support Center Employees".
- 4.2 **Project managers have the right to perform the following duties:**
- interaction with the Client on all issues of the concluded agreement;
 - coordination of trainings for the Client;
 - interaction with the Client on the implementation of the joint projects;
 - interaction with the Client on the issues related to requests for Modification of the HSC Payneteas;
 - receiving information about Errors from the Client and setting up a Ticket in the information support systems of the Company in order to eliminate them in accordance with the procedure defined in the SOP.
- 4.3 **Support Center Employees shall perform the following duties:**
- support and technical advice on the connection of Trade and service enterprises;

- analysis of Errors, discussion and clarification on issues of Errors and failures in the operation of HSC Payneteasy;
 - contact with technical departments and financial institutions (banks, acquirers, etc.) to negotiate on issues such as integration with information systems, 3D MPI plug-in testing, clarifying technical problems associated with making payments;
 - consultation in case of implementation of Modifications of HSC Payneteasy.
- 4.4 The Client contacts the Support Center Employees in the manner established by the art. 3 of the SOP.
- 4.5 Employees of the Client who have an Account in the PAP Payneteasy of the “Merchant” type are entitled to define HSC Payneteasy configuration tasks to the Support Center employees.
- 4.6 The Client appoints a responsible employee and orders an account for him in accordance with the procedure set forth in art. 6 of the SOP.

5. PROCEDURE FOR PROCESSING CLIENT'S REQUESTS AND COMMUNICATION OF THE PARTIES WITHIN THE APPEALS

- 5.1 After receiving a request from the Client from an authorized email address, this appeal is registered in the information system of the Company, as a result of which the Ticket Number is assigned.
- 5.2 In the course of correspondence on the appeal declared in the corresponding Ticket, the Client must save the Ticket Number in the header of the email message. Otherwise, the Company does not guarantee the Client the fastest possible time to respond to the Client's requests.
- 5.3 After registering the Ticket, the Support Center Employees within 1 (one) business day determine its prioritization in accordance with the Error category, according to clause 11.3 of the SOP, if the Ticket contains information about the presence of an Error, or a request to correct the Error.
- 5.4 In case of any other requests from the Client, the response from the Company to the Ticket is provided within 1 (one) business day.
- 5.5 In case of a request for Modification is received from the Client by e-mail in the manner prescribed by the clause 3.1 of the SOP, the Support Center Employees send the request to the Project Manager for the purpose of receiving from the Client the necessary additional information on the required Modification and agreeing on the formalization of the specified Modification (if necessary). Communication on this request is further conducted with the Project Manager and using other communication methods.

6. PROCEDURE OF APPOINTMENT OF THE “MERCHANT” ACCOUNT TO PERSONS ACTING ON THE CLIENT'S NAME

- 6.1 If it is necessary to create a “Merchant” type account in PAP Payneteasy, the Client sends to the Company an Application for creating an account, drawn up in the form of Appendix No. 1 to the SOP, taking into account the requirements specified in the clause 6.5 of the SOP.

- 6.2 If it is necessary to make changes to the previously created Account of the “Merchant” type, the Client sends to the Company an Application for changing the account, drawn up in the form of Appendix No. 2 to the SOP, taking into account the requirements specified in the clause 6.5 of the SOP.
- 6.3 If it is necessary to disable the previously created Account, the Client sends to the Company an Application for disabling the account, drawn up in the form of Appendix No. 3 to the SOP, taking into account the requirements specified in the clause 6.5 of the SOP.
- 6.4 The Company disables Accounts that have not been used for 90 (ninety) calendar days or more. If it is necessary to restore access to such accounts, the Client may contact the Support Service Employees by e-mail.
- 6.5 **Application Requirements:**
- 6.5.1 All application fields must be filled;
- 6.5.2 Applications for creating an account must contain the justification for the need to create a new Account in the PAP Payneteasy;
- 6.5.3 Applications shall be signed by the head of the company of the Client or by an authorized representative of the Client, acting on the basis of a written power of attorney;
- 6.5.4 Applications for creating an account and Applications for changing an account shall contain the surname, name and patronymic of a specific employee of the Client’s company, who will be granted an access to the PAP Payneteasy, his email address and telephone number by which you can quickly contact this employee;
- 6.6 The Company considers the application received from the Client on paper or from the Client’s Official e-mail in the form of a scanned document within 1 (one) business day from the date of receipt and creates, changes, or disables the Account in the HSC Payneteasy system within the same period, according to the data indicated in the received application.
- 6.7 In case of creation (change) of the Account, the Company sends the information necessary for access to the PAP Payneteasy Account to the Client's email address specified in the received application and authorizes this email address.

7. GENERAL CONSULTATIONS REGARDING PAYMENT TRANSACTIONS

- 7.1 Consulting services on issues related to HSC Payneteasy Modification requests provided by the Project Manager or other employees of the Company are charged according to the terms of the agreement concluded between the Company and the Client.
- 7.2 The client has the right to change the HSC Payneteasy settings at his discretion (for example, adding the contact details of the Trade and service enterprises, filter settings, processing, etc.). At the Client’s request, the Support Center Employees can make the necessary changes based on the Ticket received from the Client.

8. ACCESS TO INFORMATION PROCESSED AND STORED IN THE HSC PAYNETEASY

- 8.1 Access to the information processed and stored in the HSC Payneteas is provided only to the responsible employees of the Client after the Client has sent the Application to create an account to the Company, in accordance with the procedure set out in the art. 6 of the SOP, as well as to the Trade and service enterprises served by the Client, regarding Transactions related to each of these Trade and service enterprises.
- 8.2 The PCI DSS security standard requires the access to the protected information about Cards processed by the HSC Payneteas to be as limited as possible, therefore the Company does not provide such data to the Client. If the Client has a PCI DSS certificate, the Company can provide secure information about the Cards to the Client upon request, and the procedure for the safe data transfer adopted by the Company will be followed.
- 8.3 The Client has full access to business processes conducted using the HSC Payneteas.
- 8.4 The Client has the right to establish for his employees access to the HSC Payneteas with various levels of authority, the Company may also implement similar services for the Client.
- 8.5 The Client is responsible for all HSC Payneteas settings. In the light of the existing risks, the Client guarantees that the access to the HSC Payneteas is provided to the authorized employees of the Clients. The Client is obliged to inform employees about the risks and the fact that access to information should be protected from unauthorized submission to third parties.

9. PROCEDURE OF PROVISION OF ADDITIONAL SERVICES

- 9.1 All tasks for Modifying the HSC Payneteas shall be coordinated with the Project Manager. If necessary, the Project Manager organizes the conclusion by the Parties of a separate agreement, the subject of which is the implementation of the required Modifications.
- 9.2 Upon completion of the Modification implementation, the Project Manager records the amount of Man-hours spent on the implementation of the requested Modification and a mark on the implementation of the Modification.
- 9.3 The implementation of the Modifications is documented by the Parties by signing acts with the obligatory indication of the list of works performed, the amount of Man-hours spent by the Company and the total cost of work performed, unless otherwise provided by an agreement between the Company and the Client.

10. CLIENT'S RESPONSIBILITIES FOR TESTING

- 10.1 In order to ensure the unimpeded provision of services by the Company, in particular the uninterrupted processing of Transactions, the Company always informs the Client about the HSC Payneteas software Modifications.
- 10.2 The client shall take care of the following test steps (it is recommended to have an appropriate account for these purposes for real transactions, for example, VISA or MasterCard cards, bank account, etc.):

- conducting of these Transactions for the testing purposes (for example, transaction of 1 USD or EUR) of connection of each Trade and services enterprise and the corresponding connection used by the Client;
 - further monitoring of the tested transactions using the HSC Payneteas monitoring and reporting tools;
 - further monitoring of the tested transactions by confirming with the corresponding Documents (bank account statement, statement of the Card account, etc.) and comparing the received data with the HSC Payneteas data.
- 10.3 In case the Errors in the operation of the HSC Payneteas are detected, especially those related to the processing of payment transactions, the Client is obliged to immediately inform the Company in the manner provided for in the art. 3 of the SOP.

11. NOTIFICATION ON ERRORS

- 11.1 The Client shall notify the Company of the presence of Errors and corrupted reports in the manner provided for in the art. 3 of the SOP, according to the procedure described below.
- 11.2 **Each notification involves:**
- Ticket registration in the manner established in the art. 5 of the SOP;
 - defining of Ticket priority in accordance with the Error category;
 - description of all data the Client has regarding the problem (Error number, configuration details, etc.)
- 11.3 Error categories and terms for their correction:
- **Category I. "Immediate"** — An Error belongs to this category if its consequences lead to the impossibility of conducting payment transactions. The Company undertakes to correct Category I errors within 8 (Eight) hours after notification of their existence by the Client or after receiving information about the error in a different manner.
 - **Category II. "Urgent"** — An error belongs to this category if its consequences lead to partial failures when conducting payment transactions, for example, if it is not possible to make a payment for a particular Trade and service enterprise. The Company undertakes to correct Category II errors within 10 (Ten) hours after notification of their existence by the Client.
 - **Category III. "High"** — Errors fall into this category if the software has defects in the key components of the HSC Payneteas, but the payment transaction process works without failures. The Company undertakes to correct Category III errors in one business day after notification of their existence by the Client.
 - **Category IV. "Normal"** — Errors fall into this category IV if the HSC Payneteas software is defective, but in general the main components of the HSC Payneteas can be used by the Client without failures, and the payment transaction process works without failures. Company will correct Category IV errors in a general manner.
- 11.4 If an HSC Payneteas software failure occurs due to reasons that cannot be predicted by the Company or are outside its scope, such an Error does not fall into the stated categories. Such reasons are: force majeure, earthquakes and failures as a result of DDOS attacks, network errors or general telecommunications failures.

12. AVAILABILITY OF THE HSC PAYNETEASY SERVICES

- 12.1 The HSC Payneteasay availability assessment is performed using a third-party monitoring service. The service checks the availability of the HSC Payneteasay by constantly checking the availability of all components of the HSC Payneteasay. The company does not guarantee or assume any secondary obligations for other services provided by the monitoring service. The Parties agreed that the monitoring service is a service provider in relation to the Parties, but cannot be an affiliate of any of the Parties.
- 12.2 The parties agree to recognize as a reliable source data on the result of availability of the HSC Payneteasay displayed at the address: status.payneteasay.eu.

13. PLANNED PREVENTIVE AND TECHNICAL WORKS

- 13.1 The Company shall notify the Client no later than 6 (six) hours before the start of preventive and technical work, during which the HSC Payneteasay will be unavailable (partially unavailable) by sending e-mails.
- 13.2 The Client undertakes to notify the Trade and service enterprises serviced by the Client (if applicable) about the implementation of preventive work by sending an information message to the authorized e-mail addresses.

14. PCI DSS PAYMENT CARD INDUSTRY DATA SAFETY STANDARD

- 14.1 To arrange payments with bank Cards, you must have a certificate of compliance with the PCI DSS security standard (requirements are available at <http://www.pcisecuritystandards.org>). The Client shall make sure that all of his partners involved in the process of organizing payments, in particular Payment and/or Information Service Providers, Trade and service enterprises and fraud prevention systems, comply with PCI DSS requirements.
- 14.2 Trade and service enterprises serviced by the Client, if necessary, may refer to the availability of PCI DSS certificate from the copyright holder the HSC Payneteasay.

15. MARKETING

- 15.1 Parties have the right to mention cooperation on their websites and in marketing materials using the logo of the other Party.

16. PROCEDURE OF AMENDMENT TO THE SOP

- 16.1 The Company has the right at any time and in its sole discretion to introduce amendments and additions to this procedure that define and/or clarify the rules of interaction between the parties in the process of providing the Client with information and technical support and processing of the Client's requests related to the use of the HSC Payneteasay, provided that such amendments and additions do not contradict the terms of the contract concluded between the Client and the Company.
- 16.2 After introducing amendments and additions to this procedure, the Company undertakes to publish a new edition on the payneteasay.com website and send the Client a notification about changing the SOP current version to the Client's e-mail addresses known to the Company.

- 16.3 The Company undertakes to indicate in the footers (at the bottom of the document) the date of the revision of the document in order to provide the Clients with the ability to track changes in this order.
- 16.4 The new SOP edition comes into force from the date of its publication on the Company's website specified in the clause 16.2 of the SOP.

NEW AUTHORIZED REPRESENTATIVE FORM

Date _____

We hereby request to create a new Merchant account in the PAP Payneteasy according to the information set out below:

First and Last name of Authorized Representative:	
e-mail:	
phone:	
Authorized Representative signature sample:	

We hereby confirm that we are aware that our company and its employees are responsible for all actions performed within the created account, including:

- responsibility for creating accounts for trade and service companies, projects, gateways, terminals, and tariffs, in accordance with contractual obligations between our company and our contractors;
- responsibility for creating new employee accounts within this account;
- responsibility for all actions of employees whose accounts are created from this account.

Name, Title and Company Name

Signature

UPDATE ACCOUNT FORM

Date _____

The Company hereby requests to update existing Merchant account in the PAP PaynetEasy according to the details set out below:

Account ID:	
First and Last name of an employee this account is assigned to:	
e-mail:	
phone:	

We hereby confirm that we are aware that our company and its employees are responsible for all actions performed within the created account, including:

- responsibility for creating accounts for trade and service companies, projects, gateways, terminals, and tariffs, in accordance with contractual obligations between our company and our contractors;
- responsibility for creating new employee accounts within this account;
- responsibility for all actions of employees whose accounts are created from this account.

Name, Title and Company Name

Signature

REQUEST TO DISABLE ACCOUNT

Date _____

We hereby ask you to disable account № _____ in the PAP Payneteasy.

SAMPLE

Name, Title and Company Name

Signature