



Special Conditions Interchange ++

1. SCOPE

1.1. The Merchant opts for the Interchange++ pricing model, which is offered by Worldline for the merchant service charges of Cards of the various Card brands of Visa, MasterCard, Diners Club/Discover, CUP and JCB.

1.2. The Interchange ++ pricing model is offered by Worldline in the context of the implementation of EU Regulation 2015/751 of 29 April 2015 regarding the interchange fees for card-based payment transactions.

2. PRICING MODEL

2.1. The Interchange ++ pricing model is a dynamic pricing model that is based on the real costs associated with the various parties involved in payment transaction processing. The merchant service fee that is used in this model, is composed of the interchange fee, the card scheme fee, and a service fee.

- The interchange fee is a compensation which Worldline, as an acquirer, is required to directly or indirectly pay to the Card issuer (typically a bank) for every transaction. The interchange fee amount is determined by several factors, such as the type of authentication and security (chip, contactless, 3DSecure, magnetic card strip, etc.), the brand and type of Card (corporate or consumer, debit, credit, prepaid, etc.), as well as the geographical location of the Merchant and the cardholder. For consumer cards, the aforementioned EU legislation imposes a maximum of 0.2% per transaction for transactions with debit cards, and 0.3% for transactions with credit cards.

In the Interchange ++ pricing model, the interchange fee will be applied on a "pass-through" basis. Per transaction, Worldline will therefore use the effectively applicable interchange fee to calculate the total merchant service charge.

- The scheme fee relates to the costs associated with the services rendered by the Card Schemes with respect to transactions — such as the costs of clearing, connectivity and marketing. The scheme fee amount is determined by various factors, such as the origin of the cardholder, the Card Scheme, the type of Card and the transaction amount.

The scheme fee is also applied on a "pass-through" basis. Per transaction, Worldline will therefore use the effectively applicable scheme fee in order to calculate the total merchant service charge.

- The service fee is Worldline's compensation for the services that directly relate to the effective processing of transactions — such as the processing, the payment of the merchant and the reporting. Worldline determines the service fee on a per-merchant basis, taking into account the expected transaction volume and the average transaction amount.

The service fee does not cover the costs of services that are only indirectly linked to the effected transaction processing: such costs will be indicated on the Order Form/Cover Document, and will be separately charged (e.g., the costs of disputes and charge backs; the cost of activations; the cost of rejected authorizations; the cost of anti-money-laundering and PCI/DSS obligations; etc.). The service fee also does not cover exceptional services (e.g., foreign ex-

change risk, non-SEPA settlements, etc. — for which Worldline shall also have the right to invoice additional charges).

3. SETTLEMENT

3.1. Worldline will not provide a real-time view of the different cost components associated with a transaction. Instead, a pre-calculated estimated average transaction cost (the "Estimated Commission") will be charged, for which the amount will be indicated on the Order Form/Cover Document.

3.2. At the end of every month, the amounts already paid through the Estimated Commission will be compared to the effective interchange fees, scheme fees and service fees that applied per transaction. If a difference is detected between these amounts, then the corrective amount will either be deducted from next month's transactions, or a reimbursement will be made to the Merchant through a credit note.

4. REPORTING

4.1. At the end of every month, Worldline shall provide the Merchant with an overview of the transactions, aggregated per Card Scheme and Card category (debit or credit). Per aggregate category, the number of transactions, the Expected Commission already paid, the total amount of interchange fees and the total amount of scheme fees will be shown.

4.2. More detailed information regarding transactions can be consulted and downloaded at any time through Worldline's extranet.