



Special Conditions SmartPay

1. GENERAL DESCRIPTION

The SmartPay Service allows the acceptance and acquiring of on line mobile in-store payments by means of a smartphone app with the Bancontact/Mister Cash scheme on particular Worldline terminals according to the following solution specifics.

2. PRACTICAL OVERVIEW

2.1. When SmartPay is selected as payment means by the cashier on the ECR of the Merchant (*or, when so indicated on the Order Form/Cover Document, when SmartPay is selected as payment means by the payer on the terminal*), the terminal will initiate a request for a QR code based on the amount of the transaction to the Worldline server.

2.2. The QR code will be shown on the screen on the terminal for the mobile payer to scan it with his app (can be the Bancontact App, the Six Dots App or any other application that integrates the Bancontact/Mister Cash mobile payment functionality).

2.3. The QR codes are dynamically generated and have a limited time validity. Each QR code can only be used once and only in the payment context.

2.4. The payment transaction details appearing on the smartphone app of the mobile payer will allow the payer to validate the transaction information by confirming them on his smartphone.

2.5. The terminal in the meantime will display the 'in progress' status.

2.6. The mobile payer will have to validate the transaction by introducing its PIN or the authentication selected by the app issuer.

2.7. The confirmation will appear on the smartphone and the terminal will display a confirmation of successful transaction (or rejected or stopped in case the payment does not go through) before, after a few seconds, returning to the idle screen.

2.8. Other technologies than QR codes may be added in the future to the SmartPay product and will then be covered by an amendment or separate Special Conditions.

3. SPECIFIC CONDITIONS

3.1. A specific affiliation number (TID) will be set up for the Bancontact/Mister Cash mobile transactions per shop accepting SmartPay transactions. The Merchant will thus be able to reconcile its transactions using this identifier (via CODA file or extranet).

3.2. The mobile transactions qualify as "card present" transactions. Accordingly, from a contractual and regulatory point of view, the rights and obligations that apply to Bancontact/Mister Cash "card present" (point of sale) transactions shall apply to

SmartPay (taking into account the inherent differences between SmartPay and traditional Bancontact/Mister Cash transactions).

3.3. The Merchant shall only trust the transaction info provided by the terminal to the ECR and shall never trust the screen on the smartphone of the payer.

3.4. The Bancontact/Mister Cash service must be active for each shop where SmartPay is to be offered by the Merchant.

3.5. When in TINA context, the SmartPay service will not be available.

3.6. Worldline bears no responsibility for the unavailability or dysfunction of the mobile app, which is a responsibility of the wallet provider. In addition, use limits, such as maximum transaction amounts, can be different from those of Bancontact / Mister Cash physical cards.

3.7. The list of shops where the SmartPay Service will need to be activated will be provided by the Merchant to the key contact at Worldline by email.

4. AVAILABILITY

The SmartPay service is only available on YOMANI XR terminals (*). Worldline may in the future extend this solution to YOXIMO terminals.

(*YOMANI XR terminals can be identified by the label on the back of the terminal.