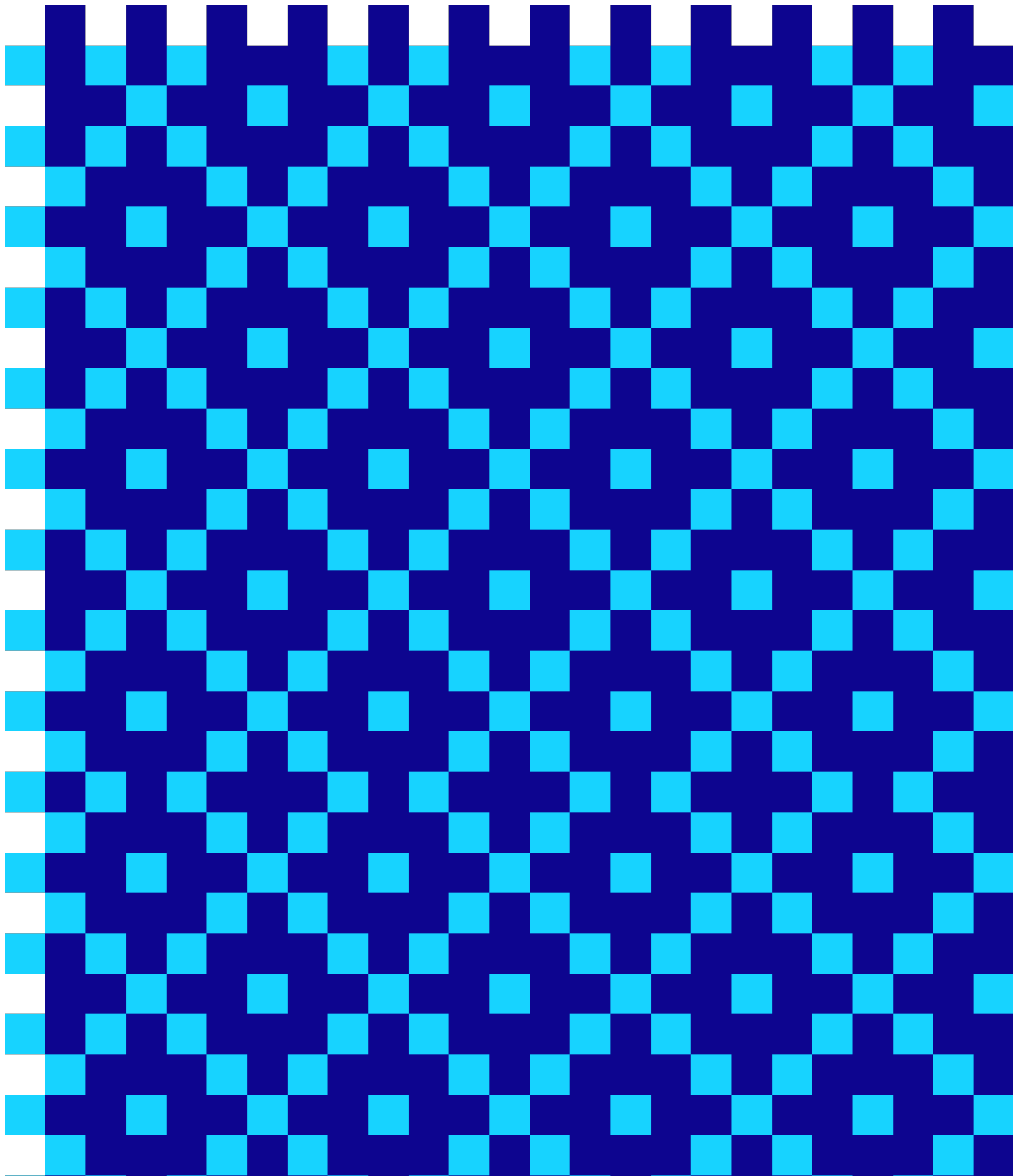


Card Processing Agreement

Schedule 2 – Services



Part A – The Processing Services

1. Prepay, Debit, Credit & Virtual Cards

Description:

THREDD provides the ability to create, manage and process transactions all types of cards including Prepay, Debit & Credit cards.

THREDD can support these cards as Physical or Virtual cards and enables the transition of a card from Virtual to Physical over its lifetime.

Chargeable Services

- Transaction and Card Account Based Fees
- Financial fee for settlement of POS or ATM transactions

2. Programme Management

Description:

THREDD provides the ability to define, manage and report on your estate of card products. THREDD provides the ability to setup up card programs with multiple different characteristics ensuring that a customer can create card programmes to meet their customer needs.

THREDD enables the setup of card programmes that can vary by (but not limited to) Scheme, BIN Sponsor/Issuing Bank, Card Manufacturer, BIN, Load Channels, Customer Fees, and other Card controls.

Chargeable Services

- Setup Fees
- Minimum Transaction and Card Account Based Fees per month per Programme
- Additional Set up Services – BIN, Card Manufacturer & Load Channel
- Jira Access
- VPN Access
- Project Dormancy Re-initiation
- Dedicated Sessions

3. Chargeback Management

Description:

THREDD provides the ability for customers to raise Chargebacks to the Schemes either through Smart Client interface or via bulk chargeback files

Chargeable Services

- Bulk Chargeback

4. Scheme & Regulatory Compliance

Description:

THREDD monitors changes and updates in the relevant Scheme, Security and Banking rules and regulations. It plans the necessary changes to its roadmap to ensure that both THREDD and its customers can maintain compliance.

Chargeable Services

- None

5. Smart Client & Reporting

Description:

Smart Client is a client application that enables customers to view and manage their cards, accounts and programmes.

Smart client is a reporting and administration interface that enables customers to view and modify the following elements:

- Cards and Tokens
- Card details
- Card transactions
- Fees
- Balances and Adjustments
- Raising and managing chargebacks
- Agency Banking Accounts
- Mobile Tokenisation i.e. VDEP/MDES

Chargeable Services

- License Fees

6. Card Controls

Description:

By the definition of usage groups, THREDD provides the ability to control what transactions are enabled on a given collection of cards. The number and function of groups can be modified over the lifetime of the card and programme.

THREDD can support the following types of groups to determine the transaction behaviour of the card.

- Limit Group – e.g. load and balance limits
- Authorisation Fee Groups
- Recurring/Scheduled Fee Group
- Web Service Fee Groups
- MCC Groups – e.g. block or enable merchant categories
- Usage Groups – e.g. block or enable ATM, eCom etc.
- Linkage Groups
- FX Groups
- Auth Calendar Groups – e.g. block usage after 10pm
- Payment Token Usage Groups

Chargeable Services

- None

7. Programme Management APIs

Description:

THREDD provides a rich set of web services that enables customers to report, control, modify and manage the cards, accounts, and their attributes. Calls to Web services enable customers to integrate their systems to perform actions to support the use cases of their customers. Examples include but are not limited to:

- Creating a Card
- Loading a Card
- Registering a Cardholder for 3D Secure
- Creating a Card with Agency Banking Features
- Using MFX Wallets

Usage of the web services may be subject to a fair usage policy

Chargeable Services

- None

8. Realtime APIs

Description:

THREDD provides Realtime API interfaces to enable its customers to inform its account holders and enable authorisation decisions for each transaction.

THREDD's Realtime API is called EHI (External host interface) which provides an extremely rich set of data per transaction. EHI provides 5 different integration modes to best enable your proposition.

Mode 3 is intended for customers where THREDD hold the account balance and the real-time information is intended to provide information. This information can be passed onto the cardholder (e.g. via push notifications) and/or for analysis purposes.

Modes 1,4 & 5 are intended for customers where they hold the account balance and the real-time information is intended to allow the customer to make decisions whether to authorise the transaction. In these modes THREDD expects a response within an allotted timeframe. Modes 4 & 5 differ from 1 in that they enable THREDD to authorise transactions if a response cannot be obtained from the customer for authorisation.

Mode 2 is the same as Mode 3 except that the customer can override the authorisation decision if they wish.

Chargeable Services

- External Host Interface (EHI)

9. Wallet and Balance Management

Description:

THREDD is able to manage and maintain the balance information on a card or account for its customers. As such, it can act as the system of record for the customer. Balances are adjusted based on authorisation of incoming card transactions or via webservice instructions from the customer e.g. Load and Balance adjustments.

For certain card types THREDD can provide multiple currency balances on one card. In this instance THREDD maintains the balance as transactions in those currencies takes place

Chargeable Services

- None

10. Card Bureau Integrations

Description:

THREDD is already integrated with a wide range of Card Bureaus and Manufacturers in multiple geographic regions. This enables you to work with the right partner for your proposition. Please contact the commercial teams at THREDD for the latest list of partners.

Chargeable Services

- THREDD None

11. Scheme Integrations

Description:

THREDD is integrated and certified in multiple regions with both MasterCard and Visa. THREDD maintain dedicated connections to the schemes via scheme defined hardware solutions. This enables you to work with the right scheme partner for your proposition.

Chargeable Services

- THREDD None

12. BIN Sponsor and Issuing Bank Integrations

Description:

THREDD is already integrated with a wide range of BIN sponsors and Issuing Banks in multiple geographic regions. This enables you to work with the right partner for your proposition. Please contact the commercial teams at THREDD for the latest list of partners.

Chargeable Services

- THREDD None

13. Card and Transaction Management

Description:

Client's can view and manage their cards and transactions through THREDD application interface that enables Clients to view and modify the following elements below. Access to this product is controlled using THREDD's own identity provider.

- View Card details, such as viewing live Card spend limits
- Manage Cards, such as PIN and CVC2 management and balance adjustments
- Payment tokens
- Cardholder details
- Card transactions
- Card fees

Chargeable Services

- Management Fees
- Usage Fees

Part B – The Additional Services

1. Protect and Fraud Tools

Description:

Protect is a transaction monitoring and anti-fraud tool that enables customers to define, measure and manage fraud rules that will stop potentially fraudulent transactions. Protect enables rules to be setup using a varied array of transaction parameters to ensure they are appropriate for all different types of propositions.

Protect enables customers to review transactions flagged by the rules to enable manual review and update of the rules.

Chargeable Services

- Protect

2. Mobile and Tokenisation solutions

Description:

THREDD supports the tokenisation solutions of Visa and Mastercard to enable cards to be used for mobile services such as Apple-pay, Google-pay and Samsung-pay as well as other emerging tokenisation solutions such as merchant tokenisation etc.

Chargeable Services

- MDES
- VTS

3. IVR & SMS customer comms

Description:

THREDD can provide an automated IVR (Interactive Voice Response) solution for customers to support cardholders calling a phone number to access the following services:

- Balance enquiry
- Card activation
- PIN issuance
- Card blocking for Lost & Stolen service
- Divert to manned customer services

The solution can be set up in multiple languages

THREDD can provide international SMS messages for information and security services. SMS short codes can support inbound messages that support the following services:

- Balance enquiry
- Card activation
- Card blocking for Lost & Stolen service

Chargeable Services

- IVR
- SMS

4. Secure

Description:

3-D Secure is an industry defined protocol designed to be an additional security layer for online card transactions. Visa and Mastercard require compliance to this evolving standard to support card programs going to market.

THREDD provides a fully compliant 3D Secure solution including the latest 3DS 2.x standards to enable PSD2 compliance in Europe. THREDD has integrated with third party providers to provide this service.

Chargeable Services

- 3D secure for VISA or Mastercard

5. Mobile Wallet Push Provisioning

Description:

Tokenised cards can be added to the Mobile wallets e.g. Apple-pay, Google-pay via the wallet application provided by each wallet provider. Push Provisioning enables customers to leverage the authentication used in their mobile application to support the pushing of the card directly to the wallet from the customer app.

THREDD has integrated the MeaWallet solution to provide a mobile SDK that can be integrated into the customer app that can retrieve the tokenised credentials from THREDD and then add to the mobile wallet.

Chargeable Services

- Mobile Payments Service by MeaWallet

6. Agency Services

Description:

THREDD has worked with Modulr to enable customers to add a bank account along with the card account that THREDD provides. This Bank account can be GBP or Euro and supports Faster payments/BACS/CHAPS or SEPA CT respectively. Accounts are enabled with Account number and sort code and/or IBAN.

THREDD manages the balance for these accounts as normal and provides web service and EHI integration so they can be managed in a similar way to the card solution

Chargeable Services

- Agency Services

7. Fraud Transaction Monitoring

Description:

THREDD's can provide Fraud Transaction Monitoring (baseline), which is a Client managed service. This tool includes:

- the Client's specific implementation of the Base Software;
- the ongoing provision of the Base Software and its outputs (i.e. assessment of authorisations for potential fraud risk).

Chargeable Services

- Fraud Transaction Monitoring

8. Fraud Transaction Monitoring Service

Description:

THREDD's can provide Fraud Transaction Monitoring Service, which is a THREDD managed service. This includes:

- Fraud Transaction Monitoring
- Sandbox Replay

- Customer Fraud Alerts

Chargeable Services

- Fraud Transaction Monitoring Service

9. Enhanced Fraud Transaction Monitoring

Description:

THREDD's can provide Enhanced Fraud Transaction Monitoring, which is a Client managed service. This tool includes:

- the Client's specific implementation of the Base Software
- the ongoing provision of the Base Software and its outputs
- Adaptive behaviour profiling of authorisations for potential fraud risk
- Advanced analytics

Chargeable Services

- Enhanced Fraud Transaction Monitoring

10. Enhanced Fraud Transaction Monitoring Service

Description:

THREDD's can provide Enhanced Fraud Transaction Monitoring Service, which is a THREDD managed service. This includes:

- Enhanced Fraud Transaction Monitoring
- Sandbox Replay
- Customer Fraud Alerts

Chargeable Services

- Enhanced Fraud Transaction Monitoring Service

11. Sandbox Replay

Description:

This is the feature which allows users to test the effects of changes made to analytics in the staging environment.

Chargeable Services

- Sandbox Replay

12. Customer Fraud Alert

Description:

Communications sent from THREDD to the most recent phone number or email address held on THREDD database for the relevant Cardholder.

Chargeable Services

- Customer Fraud Alert

13. Card Data API

Description:

Card data allows the user to receive full card details through the mobile application using encrypted REST APIs. This allows Thredd clients the ability to receive encrypted PAN data. Clients can then display the card information via their mobile application.

Chargeable Services

- Card Data API

14. In-App Digital Wallet Push Provisioning API

Description:

THREDD provides an API that a client may use to request a digital wallet- specific card cryptogram. Once received, clients can forward the encrypted card data to the appropriate digital wallet provider for secure storage into the wallet. THREDD currently supports In-App Push Provisioning for Apple and Google digital wallets.

Chargeable Services

- In-App Digital Wallet Push Provisioning API

15. Scam Transaction Monitoring

Description:

THREDD can provide scam transaction monitoring service that includes risk scoring all inbound and outbound account-to-account (A2A or non-card) payments using an out-of-the-box data science payments model designed to receive inbound and outbound payment flow data, to which model applies machine learning analytics to generate an output. The service also includes creating and managing rules to support payment decision-making.

Chargeable Services

- Scam Transaction Monitoring