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 DominiPay (hereinafter – "the Company") obligations to maintain and support DominiPay Platform 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 DominiPay Platform 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 DominiPay Analytics ("DominiPay 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 DominiPay Platform 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 DominiPay including providing services for collecting, processing and providing settlement participants with information on operations with by bank cards;

2.2.4 Company - DominiPay, the technology provider identified in the applicable agreement with the Client;

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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 DominiPay Platform — 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 DominiPay Analytics – the payment business management system and analytical platform of the DominiPay Platform

2.2.10 **Ticket** — a registered by the Company request for correction of an Error in the DominiPay 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: contato@dominipay.com (hereinafter – "the Support Address").

3.2 All requirements regarding the functioning of the DominiPay Platform 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 DominiPay Platform
- 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 DominiPay Platform
- 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 DominiPay Platform

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 DominiPay Analytics of the "Merchant" type are entitled to define DominiPay Platform 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 DominiPay Analytics 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 DominiPay Analytics

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 DominiPay Analytics 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 DominiPay Analytics r 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 DominiPay 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 DominiPay Analytics 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 DominiPay Platform 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 DominiPay Platform 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 DominiPay

8.1 Access to the information processed and stored in the DominiPay Platform 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 DominiPay Platform 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 DominiPay Platform

8.4 The Client has the right to establish for his employees access to the DominiPay Platform with various levels of authority, the Company may also implement similar services for the Client.

8.5 The Client is responsible for all DominiPay Platform settings. In the light of the existing risks, the Client guarantees that the access to the DominiPay Platform 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 DominiPay Platform 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 DominiPay Platform 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 DominiPay Platform 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 DominiPay Platform data.

10.3 In case the Errors in the operation of the DominiPay Platform 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.

10.4 **Integration Event**. For the purposes of this article, an "Integration Event" means (i) the activation of any new connection between the DominiPay Platform and any payment service provider, acquirer, issuer, bank, wallet provider, processor or other third party involved in the handling of Transactions; and (ii) any material modification, upgrade or replacement of an existing such connection, including without limitation changes to the API version, to message mapping, to status or response code sets, or to data field handling. "Go-Live" means the date on which the Company notifies the Client in writing that the Integration Event has been deployed to the production environment and is available for the processing of live Transactions.

10.5 **Integration testing**. Following Go-Live of any Integration Event, the Client shall, within five (5) business days of Go-Live, perform such functional testing of the Integration Event as is reasonably necessary to verify its proper operation, including without limitation the initiation and conclusion of test Transactions through each affected channel. Any suspected technical issue, anomaly or unexpected behaviour identified by the Client during such testing shall be reported to the Company without delay, and in any event within two (2) business days of such identification.

10.6 **Settlement reconciliation**. For a period of thirty (30) calendar days commencing on Go-Live (the "Reconciliation Period"), the Client shall verify and reconcile, on each business day, the settlement amounts received from or paid to any third party in connection with Transactions processed through the Integration Event against the corresponding reports, logs and data available to the Client within the DominiPay and the DominiPay Analytics The Client shall maintain a record of such daily reconciliations and shall make such record available to the Company upon written request.

10.7 **Discrepancy reporting**. Any discrepancy, mismatch or anomaly identified by the Client during the Reconciliation Period, whether between settlement amounts and DominiPay Platform records or otherwise, shall be reported by the Client to the Company without delay, and in any event within two (2) business days of such identification. The Client shall provide the Company with all information reasonably necessary for the diagnosis and remediation of the underlying cause, including without limitation transaction identifiers, settlement references, dates, amounts and counterparties.

10.8 **Consequences of non-compliance**. The obligations set out in this article form part of the requirements referred to in clauses 3.1 and 3.5 of the General Terms and Conditions on which the guarantee provided by the Company is expressly conditional. Without prejudice to the limitation of the Company's liability in clause

7.4 of the General Terms and Conditions and to the exclusion of indirect and consequential loss in clause 7.5 of the General Terms and Conditions, where the Client fails to perform any obligation under this article and a loss, claim or liability is asserted by the Client which would or might have been avoided, prevented or materially reduced by timely performance of the relevant obligation, such failure shall be taken into account, to the fullest extent permitted by the governing law of the Agreement, in determining the Company's liability (if any) in respect of such loss, claim or liability.

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 DominiPay Platform 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 DominiPay Platform software is defective, but in general the main components of the DominiPay Platform 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 DominiPay Platform 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. AVAILBILITY OF THE DominiPay Platform SERVICES

12.1 The DominiPay Platform availability assessment is performed using a third-party monitoring service. The service checks the availability of the DominiPay Platform by constantly checking the availability of all components of the DominiPay Platform 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 DominiPay Platform displayed at the address: dominipay.com

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 DominiPay Platform 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 DominiPay Platform

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 DominiPay Platform 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 dominipay.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.

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Appendix # 1

NEW AUTHORIZED REPRESENTATIVE FORM

Date _____

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

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

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

Appendix # 2

UPDATE ACCOUNT FORM

Date _____

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

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

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

Appendix # 3

REQUEST TO DISABLE ACCOUNT

Date _____

We hereby ask you to disable account № _____ in the DominiPay Analytics

SAMPLE

Name, Title and Company Name	Signature