

# CARD-NOT-PRESENT TRANSACTIONS: CIELO E-COMMERCE



This document is an integral part of **Cielo's System Accreditation Agreement**, registered under No. 2096773 at the Registry of Deeds and Documents in the District of Barueri – SP and available at [www.cielo.com.br/contrato-de-credenciamento](http://www.cielo.com.br/contrato-de-credenciamento).

**Clause 1.** A **CARD-NOT-PRESENT TRANSACTION** is the TRANSACTION in which the CARD data is entered at the time of sale (number sequence, expiration date, card username, etc.) without reading the CARD's magnetic stripe or CHIP.



Examples of Card-Not-Present Transactions: sales made through the internet, by phone, or by



## CIELO E-COMMERCE

**Clause 2.** The CIELO E-COMMERCE platform provides CUSTOMERS with electronic capturing and processing services for TRANSACTIONS between the CUSTOMER and the CARDHOLDER, as long as online authorization is provided via the Internet.

**Clause 3.** At its own risk, the CUSTOMER shall:



1 Build their virtual store and integrate it with Cielo e-commerce and with the components and protocols used;



2 Follow all the procedures established by Cielo for the acceptance of their online store.



## CUSTOMER RESPONSIBILITIES

**Clause 4.** The CUSTOMER shall be responsible for:

A

Maintaining their virtual store and offering a safe environment within the requirements established by CIELO for browsing and performing TRANSACTIONS;

B

The misuse of the information provided through the CUSTOMER's virtual store by third parties and for the claims that such misuse may give rise to; and

C

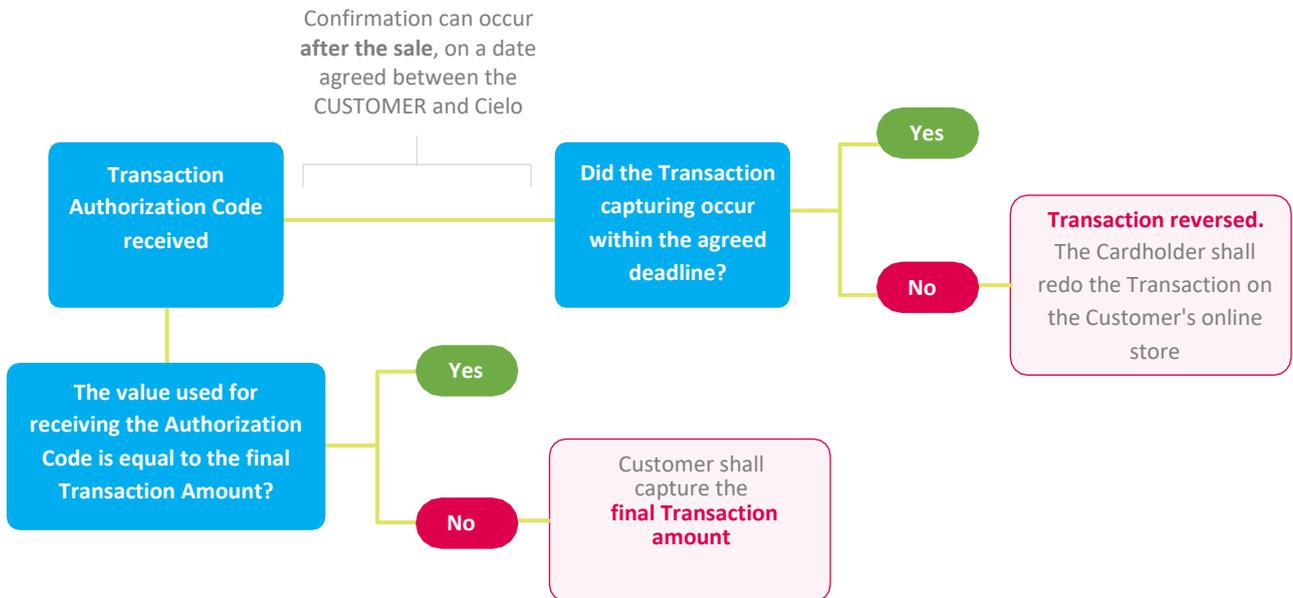
The services and products offered through the CUSTOMER's virtual store. The CUSTOMER shall exempt CIELO from any claims regarding the CUSTOMER's services and products.

**CIELO E-COMMERCE TRANSACTIONS**



**Clause 5.** To increase the security of the TRANSACTIONS executed through CIELO E-COMMERCE, the CUSTOMER may adhere to the PAYMENT ARRANGEMENT NETWORKS' security protocols, meeting all their requirements. However, adherence to the security protocols does not represent a guarantee to the CUSTOMER regarding the payment of TRANSACTIONS on the part of CIELO.

**CLAUSE 6.** Upon receiving the AUTHORIZATION CODE approving the TRANSACTION, the CUSTOMER may confirm the TRANSACTION after the date of the sale within a period to be determined between CIELO and the CUSTOMER. If the TRANSACTION is not captured within the specified period, the TRANSACTION will be canceled, and the CARDHOLDER shall redo the purchase on the CUSTOMER's online store. If the amount informed for the AUTHORIZATION CODE differs from the final TRANSACTION amount, the CUSTOMER shall capture the final amount, not the amount informed for the AUTHORIZATION CODE.



**Clause 7.** The CUSTOMER agrees that CIELO may inspect the following items at any time:

- A**

The CUSTOMER's virtual store;
- B**

The store's hosting provider; and
- C**

The supply infrastructure supporting the CUSTOMER's products/services.

**CLAUSE 8.** If the CUSTOMER makes a TRANSACTION over the Internet and captures it through a TERMINAL or any means other than the CIELO E-COMMERCE platform, the CUSTOMER shall be subject to a non-compensatory penalty of fifty thousand reais (R\$50,000.00), without prejudice to any established losses and damages.