



This document is part of the [Cielo System Accreditation Agreement](#), registered under no. 2096773 with the Barueri - SP District Registry Office and available at www.cielo.com.br/contrato-de-credenciamento.

Clause 1. A CARD-NOT-PRESENT TRANSACTION is a TRANSACTION in which the CARD data is entered at the time of sale (numerical sequence, expiry date, name of the card user, etc.), without reading its magnetic stripe or CHIP.

- Examples of CARD-NOT-PRESENT TRANSACTIONS: sales made over the Internet, by telephone, or by mail.

CIELO E-COMMERCE

Clause 2. The CIELO e-Commerce platform enables the electronic capturing of transactions and processing services between the customer and the carrier, given that online authorization is conducted via the internet.

Clause 3. The CUSTOMER, at its own risk, shall:



CUSTOMER'S DUTIES

Clause 4. The CUSTOMER is responsible for:

- A

Maintaining their virtual shop, offering a secure environment in compliance with browsing and transaction requirements established by Cielo;
- B

Any third-party improper use of the information going through the CUSTOMER's virtual store, as well as for all claims arising due to the inappropriate use of this information; and
- C

The services and products offered through their virtual store. CIELO is exempt from any claim regarding the CUSTOMER's services and products.

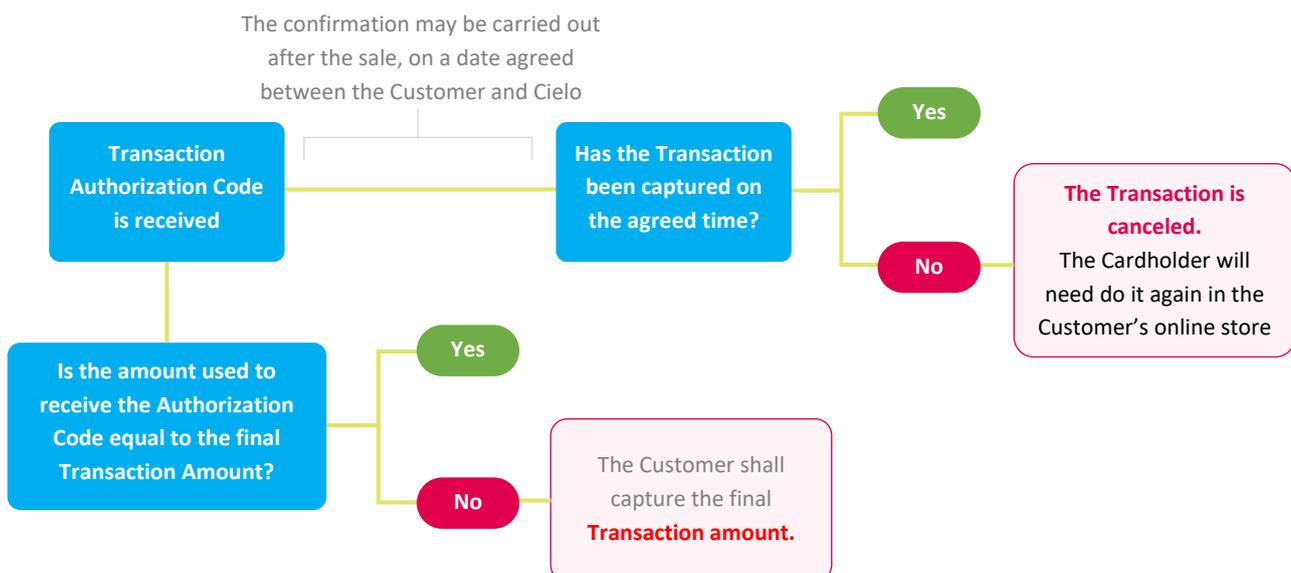


CIELO E-COMMERCE TRANSACTIONS



Clause 5. The CUSTOMER may adhere to security protocols from PAYMENT ARRANGEMENT NETWORKS to enhance transaction security via CIELO e-COMMERCE. Compliance with these protocols is required but does not guarantee CIELO payment of transactions.

Clause 6. Upon receiving the TRANSACTION AUTHORIZATION CODE, the CUSTOMER may confirm the TRANSACTION after the date of sale, within a time frame set by CIELO and the CUSTOMER. If the TRANSACTION is not captured within the specified period, the TRANSACTION will be canceled, and the CARDHOLDER will need to redo the purchase on the CUSTOMER's online store. If the amount used to request the AUTHORIZATION CODE is different from the final amount of the TRANSACTION, the CUSTOMER shall capture the final amount of the TRANSACTION and not the amount used to request the AUTHORIZATION CODE.



Clause 7. The CUSTOMER agrees that CIELO may, at any time, inspect:

- A
 The CUSTOMER's online store;
- B
 The provider where it is hosted; and
- C
 The support infrastructure to supply the products or services.

 **E-COMMERCE SERVICES**

Clause 8. When accredited through CIELOS's e-COMMERCE, the CUSTOMER may contract the services listed below, regardless of using CIELO's SYSTEM for TRANSACTIONS.

Important Information:



To use the services below, the CUSTOMER shall be registered on CIELO's SYSTEM and keep the integrations with CIELO up to date, following the requirements listed in the developer's manual available on the website www.cielo.com.br, under e-commerce> API e-commerce> Developers' Portal.

BIN INQUIRY - Bank Identification Number



Through this service, CIELO informs the CUSTOMER of certain CARD characteristics, such as the PAYMENT ARRANGEMENT NETWORK, ISSUER, type of CARD, among others, based on the first digits of the CARD, known as the BIN ("Bank Identification Number"), which vary between 6 and 9 digits.

VALUE VALIDATION WITH A ZERO-VALUE CARD (Zero Auth)



This service checks if the CARD is valid before carrying out a TRANSACTION to purchase goods and services. The checking is carried out through a non-financial transaction with no monetary value, thus not using the limit on the CARDHOLDER's invoice. It prevents a TRANSACTION with an invalid CARD from being submitted to obtain an AUTHORIZATION CODE.

i The CUSTOMER shall be aware that this service is subject to the Retry Program established by PAYMENT ARRANGEMENT NETWORKS. Any fees charged by the PAYMENT ARRANGEMENT NETWORKS shall be passed on to the CLIENT.

TRANSACTION AUTHENTICATION – 3DS



This is a service offered by some PAYMENT ARRANGEMENT NETWORKS where the ISSUERS authenticate the TRANSACTION data to ensure that the CARDHOLDER carried it out. This verification takes place before the TRANSACTION is authorized and done separately to avoid losses due to authentication failure. Authentication through 3DS improves online shopping experience. However, since it is an authentication carried out by the ISSUER, the CUSTOMER should be aware that each PAYMENT ARRANGEMENT NETWORK charges specific fees and that these costs will be passed on to the CUSTOMER.

RETRYING (Excessive Processing Consumption)



A fee is charged when a TRANSACTION is resubmitted with the same CARD and amount previously denied. Repeating TRANSACTIONS denied for any reason leads to costs and burdens on CIELO's infrastructure. For this reason, a Retry Fee may be applied, based on criteria defined by CIELO.

i The CUSTOMER shall be aware that this service is subject to the Retry Program established by PAYMENT ARRANGEMENT NETWORKS. Any fees charged by the PAYMENT ARRANGEMENT NETWORKS shall be passed on to the CLIENT.

PROTECTED CARD (Safe)



CIELO offers this service to benefit the CUSTOMER by securely storing the CARDHOLDERS' CARD data. This storage facilitates recurring TRANSACTIONS and speeds up the data entry process when the CARDHOLDER purchases goods and services.

Important Information:



- i. To enable this service, the CUSTOMER authorizes CIELO to store their customers' CARDHOLDER data (CARDHOLDERS). The CUSTOMER is responsible for the integrity of the token provided by CIELO at the time of data storage and for the data retrieval.
- ii. The CUSTOMER authorizes data usage for future TRANSACTIONS if requested through CIELO's recurrence plan.
- iii. The CUSTOMER is responsible for securing their customers' consent to register their credit card details. Non-compliance with this clause or engaging in unauthorized TRANSACTIONS shall result in the CUSTOMER's obligation to indemnify and defend CIELO at their expense against any loss or damage incurred.

AUTOMATIC BILLING UPDATER (ABU)



ABU is a Mastercard PAYMENT ARRANGEMENT NETWORK service for updating payment account credentials. It integrates the PAYMENT ARRANGEMENT NETWORK with CIELO to query reasons for denied TRANSACTIONS due to an inactive, expired, or invalid CARD. This service aims to verify if the CARDHOLDER has a new CARD number. If the CARDHOLDER in fact has a new CARD, this information is then sent to the CUSTOMER, who may send an authorization request.

EASY RENEWAL



Through this service, CIELO identifies expired CARDS at the time of the TRANSACTION. Upon detecting an expired CARD, CIELO notifies the CUSTOMER, who may then proceed to issue an authorization request. CIELO provides this service in collaboration with its partner ISSUERS.

GLOBAL WHOLESALE TRAVEL TRANSACTION PROGRAM (GWTP)



Mastercard's PAYMENT ARRANGEMENT NETWORK provides a service designed to reduce costs and risks in B2B wholesale TRANSACTIONS between travel agencies and travel suppliers using virtual card technology. This service is restricted to Merchant Category Codes (MCCs) within the travel industry.