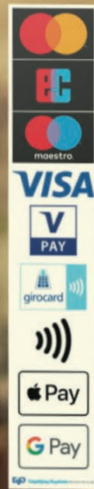




Simplifying Payments AROUND THE GLOBE



ÖFFNUNGSZEITEN:
Montag - Freitag: 10 - 20 Uhr
Samstag: 10 - 18 Uhr

EVO PAY – ACCEPT PAYMENT ON THE SPOT

Everything you need to know
for a successful launch

Table of contents

1	Welcome to EVO	3
2	Cashless payment options for your business	4
3	Payment methods	5
4	Accepting tips without cash	7
5	Contactless Payment	8
6	Commissioning your terminal	10
7	Payment, closeout and credit at the terminal	12
8	Card payment security	14
9	Settlements at EVO	16
9.1	Settlement of your girocard transactions	17
9.1.1	Documents for your girocard processing	17
9.1.2	How do you get your money?	17
9.2	Settlement of your debit and credit card transactions	18
9.2.1	Documents concerning your debit and credit card acceptance	18
9.2.2	How do you get your money?	20
9.2.3	How do you process chargebacks?	20
10	Accessories order	21
11	Recommend us	22
12	Explanation of important technical terms	23
13	About EVO Payments	25
14	Your contact persons	26

The information provided in this document refers to the time of creation of the document. We reserve the right to make subsequent changes and corrections. Reproductions and distributions require our prior written consent.

Copyright © 2022 EVO Payments International GmbH. All rights reserved by the author.

1 Welcome to EVO

Dear customer,

Thank you for choosing EVO! In the future, we will be your partner for all services that make cashless payment transactions in your business secure, efficient and simple.

In this brochure, you will also find many helpful tips and explanations on accepting card payments. If you still have any questions, please do not hesitate to contact our client advisors.

Your terminal has already been preconfigured for you and can be put into operation in just a few steps so that you can get started as quickly as possible.

We now wish you and your customers great pleasure with your individual payment solution from EVO!

Your EVO Customer Service

2 Cashless payment options for your business

In Germany, too, more and more customers prefer convenient card payment. Whether in the supermarket, in the bakery next door or at the gas station – card payments have become simply part of good service.

With your card acceptance you benefit from

- > higher shopping cart values,
- > impulse purchases,
- > savings in cash handling,
- > faster payment processes at the checkout and
- > higher security and theft protection.

OUR TIP: Set a sign

Place the acceptance signs (logo stickers) clearly visible on your door or shop window and in the checkout area. Acceptance signs serve as an orientation for customers regarding possible means of payment in your store. So good visibility of the signs will help you reach all potential customers and exploit the full sales potential.



3 Payment methods

With card acceptance from EVO, you can accept both the German girocard and the leading international credit and debit cards from the Mastercard and Visa card organizations in stationary retail.



girocard

“The card in every German wallet” is the card to the account and, with its numerous functions, the most frequently used debit card in Germany.



Mastercard

One of the world’s leading credit cards. In Germany, around 18.4 million people pay with their Mastercard at around 515,000 points of acceptance.*



Debit Mastercard

Wherever you see the Mastercard logo, you can also pay with the Debit Mastercard. The amount is immediately debited from the cardholder’s account.



Maestro

Is one of the leading debit card systems in the world. Many banks in other EU countries use Maestro.



Visa

The international credit card is accepted in over 200 countries and regions at 44 million points of acceptance. In Germany alone, over 20 million cardholders use their Visa cards at more than 515,000 points of acceptance.*



V PAY

The chip- and PIN-based debit card can be used throughout Europe in retail outlets and at ATMs. V PAY is often combined as co-branding on the German girocard.



American Express**

Offers numerous credit cards for private and business customers as well as bonus programs that can be used worldwide.

TIP: Pay attention to the logos on the cards. Only if there is a logo of your chosen acceptances on the card, the card can be used to make payments.

You would like to accept other card types? Contact us, we will be happy to advise you!



Diners Club**

The world's first credit card still offers exclusivity and versatile benefits for cardholders in both the private and business spheres.



JCB**

Japan's largest credit card organization is steadily growing its acceptance network in Asia, the U.S. and Europe and is popular in tourist regions.



Union Pay**

Is the only Chinese credit card organization and the world's fastest growing credit card brand. Chinese cardholders like to pay with it when traveling.

* Sources: EHI estimates for Mastercard; „Source“ for Visa
** Appropriate contracts with third-party providers provided

Debit cards

The debit card is a payment card where every transaction made is immediately debited from the cardholder's account. It therefore does not grant any credit, but only offers the possibility of cashless payment. There are national debit cards such as girocard in Germany and international debit cards such as Maestro and V PAY.

Credit cards

All credit cards (and often debit cards) issued under the regulations of the card organizations, as well as other payment instruments expressly included in the acceptance agreement, where the user gives instructions to debit his account instead of making a cash payment. The term credit card is usually used for the so-called charge card, where the transactions of a month are collected and only then debited (in contrast to the real credit cards, where only an agreed partial amount is debited at the end of the month).



In addition to the cards mentioned above, you can also accept payments from many other cards with EVO. Here you will find an overview of all payment methods:

www.EVOpayments.eu/en/paymentmethods/

4 Accepting tips without cash

If you use EVO PAY or EVO PAY EASY, you can conveniently accept tips with the additional EVO TIPS function. This way, your guests and customers can show their appreciation when paying by card.

The tip can be entered manually, but 5 % or 10 % can also be added automatically if desired. It is also possible to simply round up the invoice amount. The desired amount is confirmed and then the card payment is made.

This is important to know:

- > Transaction amount = input amount + tip
- > The tip amount may include a maximum of 25 % of the input amount
- > Girocard fee & service fee are due on the full transaction amount
- > Disagio is due on the full transaction amount
- > Turnover and tax consideration as well as distribution to employees in the merchant's area of responsibility

This is important to note:

- > The function can only be used via manual input (no control via cash register interface)
- > You need an Ingenico Desk or Move device with current software
- > Tip and DCC cannot be activated at the same time



You would like to activate EVO TIPS? Get in touch with us.
+49 221 99 577-660 | Sales.EMEA@EVOpayments.com

5 Contactless Payment

Faster payment processes at the checkout

With your EVO card payment terminal, you can also make payments with contactless cards. This means you are ideally prepared for the future and save time with every payment transaction. More and more customers are already using contactless payment, and more are doing so every day.

✓ Fast

Payments are possible with just a simple hand movement – it's easy and convenient and usually takes less than a second.

✓ Convenient

Amounts of up to EUR 25 (up to EUR 50 depending on the card issuer) can be conveniently paid by your customers without a PIN or signature.

✓ Safe

Payments are transmitted securely encrypted via NFC (Near Field Communication) – of course, contactless-enabled cards can still be used with chip and PIN or chip and signature.

How do I recognize a contactless-enabled card?

Look for this symbol on the card. More and more cards in Germany, Europe and around the world are being equipped with the contactless payment function, making it easier for you to pay at the point of sale (POS).



How to use a contactless-enabled card?

To pay, your customer simply holds the contactless-enabled card up to the reader of your EVO card payment terminal, which displays this symbol. The successful payment is then confirmed on the display and you receive your customer and merchant receipt as usual. A signature or PIN entry by the customer is only required if the EVO card payment terminal prompts you to do so. As a rule, contactless transactions of up to EUR 25 (up to EUR 50 depending on the card issuer) do not require the entry of a PIN or additional signature.

To perform Visa contactless transactions, be sure to read the **additional instructions on page 12**.



Helpful explanatory videos and handouts on the subject of "Accepting contactless payments" can be found on the website of the "Handelsverband Deutschland" (German Retail Association): www.einzelhandel.de/kontaktlos



6 Commissioning your terminal

Connect and go – Your EVO terminal is already pre-configured, which means you do not need to make any customer-specific entries, such as entering your terminal ID.

Stationary devices:



Communication via LAN:

- 01 **Connect to the network** (Cat5 network cable / Ethernet cable)
- 02 **Connect to power source**
- 03 **Terminal starts automatically**
- 04 **Calling the diagnostic or the extended diagnostic function** (the cashier password can be found in the operating instructions enclosed with the device)
- 05 **If successful: payment possible**
- 06 **If not successful:** Leave device connected to mains, wait a few minutes, restart device and try again. **If still not successful:** call support for existing customers (see page 27 for contact)

Mobile devices:



Communication via WLAN or Bluetooth:

- 01 Insert battery
- 02 Charge battery completely
- 03 **Switch on** (press and hold green or On/Off key)
- 04 **Set up WLAN network on the terminal** (see enclosed operating instructions), settings on your firewall may be necessary
- 05 **Wait until the device indicates a connection to the server** (green or network sign in the display)
- 06 **Calling the diagnostics or the extended diagnostics function** (the cashier password can be found in the operating instructions enclosed with the device)
- 07 **If successful: payment possible**
- 08 **If not successful:** Leave device connected to mains, wait a few minutes, restart device and try again. **If still not successful:** call support for existing customers (see page 27 for contact)

Communication via mobile communications:

- 01 Insert battery
- 02 Charge battery completely
- 03 **Switch on** (press and hold green or On/Off key)
- 04 **Calling the diagnostics or the extended diagnostics function** (the cashier password can be found in the operating instructions enclosed with the device)
- 05 **If successful: payment possible**
- 06 **If not successful:** Leave device connected to mains, wait a few minutes, restart device and try again. **If still not successful:** call support for existing customers (see page 27 for contact)



You can also find practical quick reference guides for all EVO terminals here:
www.EVOpayments.eu/en/service/downloads/

7 Payment, closeout and credit at the terminal

Accepting and processing card payments at your terminal makes billing quick and easy. All transactions are posted directly this way, or in the case of girocard payments, after closeout. This guarantees you fast authorizations, low error rates and quick settlement of amounts.

Making a payment

- > Enter the amount to be paid and confirm it.
- > Insert the card into the device and follow the instructions on the display.
- > Depending on the card type, a signature or PIN entry by the customer is required.
- > Check whether the merchant receipt shows "Authorization done". Only then was the transaction successful.
- > For signature: Compare the signature on the receipt with the one on the back of the card.
- > Return the card to the cardholder together with the copy of the receipt intended for him. In addition to this receipt, the cardholder will receive a cash voucher, as is also customary for cash payments.
- > The original merchant receipt is for your records. You must keep a copy of each merchant receipt for at least 18 months. This will make it much easier for you to review your statement and resolve any chargebacks.



Carrying out a closeout

In order to instruct the girocard transactions made to be posted, a closeout is required at the terminal. The card-issuing banks limit the guarantee service for the debits you have submitted to a period of eight days. Therefore, please note that it is also for your security to perform a cash cut at your terminal at regular intervals. **We recommend that you perform the closeout daily** so that we can transfer the equivalent value to you as quickly as possible. The steps to be carried out can be found in the operating instructions for your terminal.

Execution of Visa contactless transactions

For contactless transactions over EUR 25 and a non-PIN-enabled card, the cardholder's signature is required.

- > Enter the amount to be paid and confirm it.
- > If the contactless transaction is authorized online: The display will prompt the cardholder to wait until the transaction is authorized.
- > The terminal issues the receipt, with signature field. The cardholder must sign the receipt.
- > At the same time, the display prompts you to check the signature (answer options "Yes" or "No"). To do this, compare the signature on the receipt with the one on the back of the card.
- > If "No" is selected or if no entry is made for 2 minutes, the terminal cancels the transaction. In this case, a cancellation receipt is printed.

Carrying out cancellation and credit note

- > If you have made a girocard transaction by mistake or wish to change the transaction amount, you must cancel the transaction immediately. The exact steps for a cancellation can be found in the operating instructions for your terminal. If you have already made a closeout since the girocard transaction you want to cancel, you can no longer cancel the transaction.
- > If, in order to correct a credit card transaction, you did not carry out the cancellation immediately after the transaction was completed, you must make a credit entry (only possible for credit card payments). To do this, follow the instructions in the operating instructions for your terminal.

Important notes on credits (only possible for credit card payments)

- > If you wish to issue a credit (including partial credits), you must do so using the same card that was used in the original transaction.
- > Never issue a card credit if the original purchase was paid for in another way (e. g. cash). Never give your customer the refund amount in cash if he originally paid by card.
- > The customer may present the card receipt for the original transaction. In this case, please check if the signature on the receipt matches the signature on the back of the card.
- > Sign the receipt, noting the exchange or return of the merchandise.



8 Card payment security

Card payment is a proven, practical and secure means of payment – for merchants and consumers alike. However, basic precautions must also be observed when paying by card. In the following, we have compiled key points on relevant security aspects for you.

Checking the card for authenticity

To check a card for authenticity, you should first look at the appearance of the card. Possible obvious signs of a counterfeit card are:

- > A blurred print
- > An uneven embossing
- > A smudged signature strip

Furthermore, you can check the authenticity of a credit card by means of some security features (see next page).

Verification of the lawful use of the card

Depending on the card type, the customer can be authenticated by PIN or signature. If the customer identifies himself with his signature, please observe the following instructions:

- > Comparison of card and transaction receipt signatures
- > In case of concerns: Identification of the cardholder by means of an identification document














Security features on credit cards

- 1 Placement of the **logo** on the front
- 2 Presence of the **hologram** on the front or back
- 3 Intact **signature field** on the back
- 4 Match between the **card number** on the front and the four-digit number printed in small letters below it (Visa cards only).



9 Settlements at EVO

EVO provides you with the following detailed sales overviews and billing documents as PDFs – depending on your selected payment solution:

 	<p>Documents for your girocard processing</p> <ul style="list-style-type: none"> > Monthly invoice for terminal rental and girocard transactions 	
 	<p>Documents on your debit and credit card acceptance (Mastercard, Maestro, Visa and V PAY)</p> <ul style="list-style-type: none"> > Daily Clearing Invoice* > Daily account statement (proof of account movements)*. 	   

* Creation only if card transactions have been performed successfully.

The billing documents provided summarize the payments processed by EVO, provide information about the flow of funds and are legally binding billing documents.

9.1 Settlement of your girocard transactions



9.1.1 Documents for your girocard processing



Monthly invoice for terminal rental and girocard transactions

In the case of girocard transactions, the **flow of funds** takes place in direct contact between your house bank and the customer's financial institution. You will receive a **monthly invoice** from EVO by mail for the costs incurred for the transactions and the rental of the terminal during a billing month. Below, we present a sample of this invoice.

EVO
EVO Payments International GmbH • 60290 Frankfurt

Cafe Zur Mühle
Herr Max Mustermann
Mustergasse 1
12345 Musterort

Ihr Zeichen: Mustermann Gastro
Unser Zeichen: Rg. Nr. 014/0718/000001
Telefon: +49 221 99577-777
Datum: 1. Februar 2022
Betrifft: Entgeltabrechnung Terminal 68XXXXXX Januar 2022

TE01	Terminalmiete 02/2022:	EUR	14,45					
ED10	Servicepauschale 02/2022:		8,95					
Gesamtanzahl der Transaktionen: 000844								
Kreditkarten:	00155	Kassenschnitte:	00061	ec-Karten:	00628			
Prepaid:	00000	LoGo:	00000	Flottenk.:	00000			
844	Transaktionen je € 0,10000					84,40		
628	Serviceentgelt ec-Umsätze je € 0,00600					3,77		
Netto:						111,57		
+ 19 % USt.:						21,20		
Gesamt:						132,77		
Summe der ec-cash Entgelte (USt. frei)*:							26,14	
aus einem ec-cash-Umsatz von 13.071,16								
Rechnungsbetrag							158,19	

Wir werden den Rechnungsbetrag zum Mandat MA 68XXXXXX12345678 zu der Gläubiger-Identifikationsnummer DE12ZZ12345678901 von Ihrem Konto, IBAN DE12345678901234567890, BIC ABCDEAB001 zum Fälligkeitstag 09.02.2022, spätestens aber am nächsten Bankarbeitstag, einziehen.

Wir bitten Sie, für entsprechende Kontodeckung zu sorgen.

* Autorisierungsentgelte für ec-cash Transaktionen fallen unter die USt.-Befreiung für Zahlungsverkehrsdienstleistungen nach § 4 Nr. 8d UStG.

EVO Payments International GmbH
Ella-Bilanderstr. 10 - 12
50668 Köln
www.EVOpayments.eu
Telefon: +49 221 99577-777
Telefax: +49 221 99577-8578
Terminalsupport:DE@EVOpayments.com

Sitz in Köln
Zweigstelle Köln
HRB-Nr.: 78863
VAT ID-Nr.: DE243740140
Geschäftsführung:
Nicole Marlowe,
Thorsten Fiederiks,
Michael Reidenbach,
Darren Wilson

Bankverbindung:
Postbank Frankfurt
IBAN: DE43 5201 0060 0142 6346 09
BIC/SWIFT: PBNKDE33XXX

Payment Solution Partner of Leading Financial Institutions

Here you will find important invoice data (invoice number, date and terminal ID)

Listing of costs for terminal rental and service fee. Calculation in advance for the new month.

Total number of successful transactions and breakdown by transaction type. Calculation backward for the past month.

Total amount of the authorization fee of the German Banking Industry for girocard transactions (**ec-cash fees**)

Details of the **due date** for the collection of the total amount as well as the bank data deposited with EVO

9.1.2 How do you get your money?

girocard transactions are paid out on the banking day following the respective closeout (see page 12). Your account will usually be credited on the following banking day. Please carry out the daily closeout at the terminal in order to receive your payment as quickly as possible.

9.2 Settlement of your debit and credit card transactions



9.2.1 Documents concerning your debit and credit card acceptance

In order to provide you with the greatest possible degree of transparency, EVO provides you with two types of billing documents for this purpose:



Daily clearing invoice

The clearing invoice is generated every working day, provided that you have successfully performed card transactions. In this document, the transaction totals are listed separately by card type.

In the **cover letter**, the sales you have made are shown in total, broken down by transaction type (receivable, chargeback, refunds), in terms of value and quantity. In addition, the calculated disagio and the payment amount of the clearing invoice (transaction amounts minus disagio) are shown.



EVO Payments International GmbH
Bau-Brickendonnen-Straße 10-12 · 50668 Köln

Max Muster B.V.
Musterstraße 1
12345 Musterstadt

EVO Payments International GmbH
Client Service
Bau-Brickendonnen-Straße 10-12
50668 Cologne, Germany
Visiting address:
Oppenheimerstraße 11
50668 Cologne, Germany
T: 0221 99577 777
F: 0221 99577 8777
support.EMEA@EVOpayments.com
www.EVOpayments.eu

Domiciled in Cologne, Germany
HRB no.: 78863, Local Court Cologne
VAT ID no.: DE343940140

Deutsche Bank AG
IBAN: DE44 3707 0060 0336 6044 00
BIC/SWIFT: DEUTDE33HAN

Management Board:
Anna Bissens
Mark Frieze
Michael Redenbach
Darren Wilson

January 24, 2022

Clearing Invoice no. EVO-2022CL00123456
Customer no. 12345
Customer VAT ID DE123456789

Dear Sir or Madam,

In the context of processing of card payments the following payment amount has been booked by the Jun. 13, 2022 to your payment account:

Clearing Invoice No. EVO-2022CL00123456	
Volume of 6 Receivables	4,483.92 EUR
Commission fee	-131.31 EUR
Payment amount	4,352.61 EUR

This statement shall be reviewed immediately. EVO shall be notified of any possible objections without undue delay, however not later than within six (6) weeks upon issuing of the statement. Timely dispatch of the objections is sufficient to comply with this time limit. Upon expiration of the time limit the statement shall be deemed approved.

In case of queries, please contact our client service or your sales manager.

Kind regards,

... GmbH

The **client overview** shows the sales made via the various card brands and the total fees / disagos incurred in each case.



Client summary:
Clearing Invoice: Max Muster GmbH (12345)
EVO-2015CL00123456 per Jan. 24, 2022

Client / Contract no. / Brand	Transaction volume	Interchange	Commission sum	VAT	VAT
Max Muster GmbH (67891)					
100100100 Visa	662.48 EUR	1.99 EUR	10.93 EUR	0%	
Max Muster GmbH (67891)					
100100200 MasterCard	3,821.44 EUR	54.59 EUR	120.38 EUR	0%	
Total	4,483.92 EUR	56.58 EUR	131.31 EUR		

*Article 44 of the VAT Directive 2006/112/EC. Recipient liable to deal with VAT (if applicable).

Card details:
Clearing Invoice: Max Muster GmbH (12345)
EVO-2012CL00123456 per Jan. 24, 2022

Activity type	Brand	Region	Card product	Group card type / Card type	Card system qualifier	Total Interchange	Number
Receivables	MasterCard	Inter-country (Intra-EEA)	Credit-Commercial	MCC-MCB	Intra EEA CTLChip	15.32 EUR	2
Receivables	MasterCard	Inter-country (Intra-EEA)	Credit-Commercial	MCC-MCB	Intra EEA Base	3.72 EUR	1
Receivables	MasterCard	Inter-country (Intra-EEA)	Credit-Commercial	MCC-MCB	Intra EEA CTLChip	35.55 EUR	2
Receivables	Visa	Intra-regional (EEA)	Credit-Consumer	C-N	Visa Europe EEA Consumer Credit & Deferred Debit	1.99 EUR	1
Total						56.58 EUR	6

The client details show the transactions made and the respective fees / charge for card acceptance (disagio) grouped by transaction type on a daily basis. The display is separated according to card brands (e. g. Mastercard, Visa).

Client details:
VU-no. / Brand / CI-no.: Max Muster GmbH (12345)
123456789 / Visa / EVO-2012CL00123456 per Jan. 24, 2022

Receivables	Number	Card Region	Card product	Transaction amount	Exch. rate ¹⁾	Scheme settlement amount	Exch. rate ¹⁾	Merchant settlement amount	Interchange	Service fee ratio	Commission sum
Receivables	1	EU	Credit-Consumer	662.48 EUR	1,0000	662.48 EUR	1,0000	662.48 EUR	1.9900 EUR	1.65%	10.93 EUR
Total	1							662.48 EUR	1.99 EUR		10.93 EUR

Brand total	Number	Transaction volume	Interchange	Commission amount	VAT	VAT amount	Payment amount
Total	1	662.48 EUR	1.99 EUR	10.93 EUR	0%	0.00 EUR	651.55 EUR

*Article 44 of the VAT Directive 2006/112/EC. Recipient liable to deal with VAT (if applicable).

Card details provide information about which card types were used by your customer during the billing period.



Daily account statement (proof of account movements)

The account statement delivered each workday provides information about new account movements and contains the closing balance of the transaction statement.



Client no.: Max Muster B.V. (12345)
Account Statement no.: 8 per Jan. 24, 2022

Settlement Account	EUR
Opening balance	0.00
Clearing EVO-2022CL00123456 vom Jan. 24, 2022	4,352.61
Account balance before payment	4,352.61
Payment(-) / Debt collection(+)	-4,352.61
Closing balance	0.00

The **clearing account** represents your current account balance. At the same time, changes in your account balance for that day are shown.

9.2.2 How do you get your money?

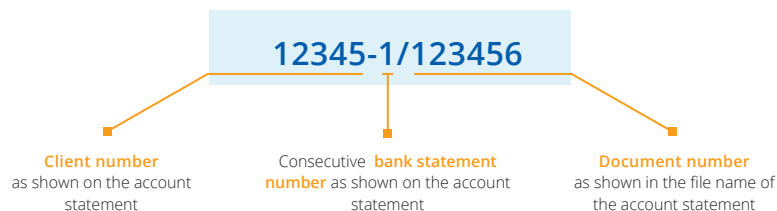
Payment model and transfer date

Payment model	Settlement of	Is transferred
BANK WORKING DAYS	Monday Tuesday Wednesday Thursday Friday	Dienstag Mittwoch Donnerstag Freitag Montag
WEEKLY	Tuesday to Monday following week	Tuesday following week
MONTHLY	First to last day of the month	First banking day after the end of the month

Settlement date

The transactions settled by the card organizations with EVO form the basis of the settlements with you. As a rule, settlement takes place on the next banking day. Depending on the currency, type and country of origin of the card, settlement by the card organizations may take longer.

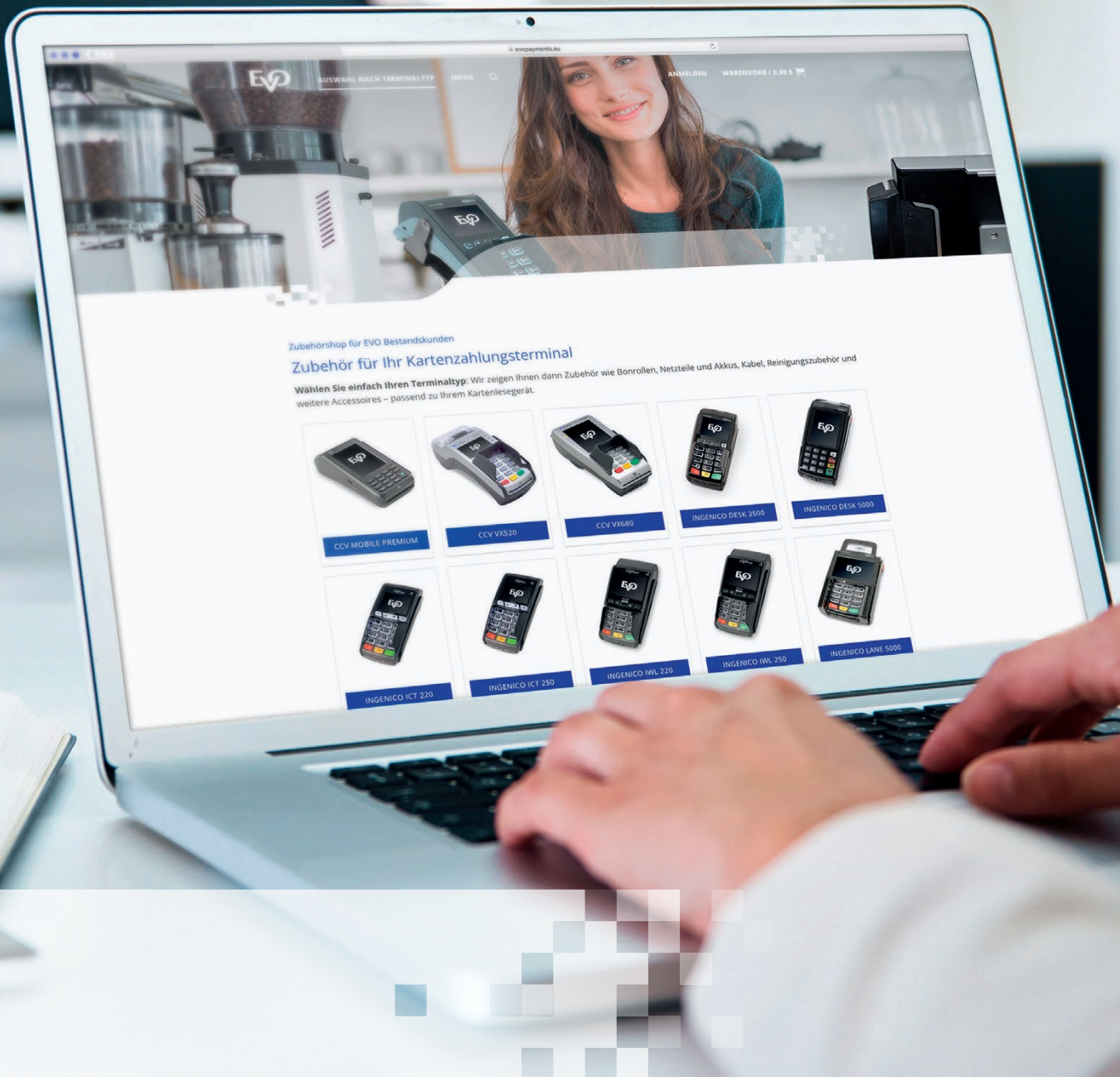
When you receive a bank transfer from EVO, the reason for payment helps you to allocate the payment.



9.2.3 How do you process chargebacks?

A **chargeback** is a reversal of a payment amount. After a transaction, a cardholder has the right to request a chargeback and reverse the payment for up to 120 days. If such a chargeback occurs, EVO as acquirer and as interface between the card organizations and the merchant is first informed about this incident and charged with the chargeback amount. You will then receive an automatic e-mail from EVO with all the relevant information. Simply follow the instructions in this e-mail and contact our support immediately at [+49 221 99577-777](tel:+492219957777).

The preliminary stage of a chargeback is a **retrieval request** (see page 24).



10 Accessories order

Whether receipt rolls, power supplies and batteries, cables or cleaning accessories – in our accessory shop you will find everything for your card terminal: www.EVOpayments.eu/en/service/accessory-shop

Your accessories order is conveniently billed via your monthly invoice.

11 Recommend us

We thank every new customer with a **50 EUR Amazon.de voucher***.

Tell your business partners about your good experience with EVO and the advantages of cashless payments. Your recommendation will pay off for everyone involved:

- > You will receive a **50 EUR Amazon.de voucher***.
- > The recruited company receives attractive special conditions.

All further details and the conditions of participation in our Recommend-us program can be found at www.evopayments.eu/en/service/recommend-us.



* Amazon.de is not a sponsor of this promotion. Amazon.de vouchers ("Vouchers") are redeemable for the purchase of selected products on Amazon.de and certain partner websites. They may not be resold or otherwise transferred to third parties for a fee, and cash payment is excluded. The issuer of the vouchers is Amazon EU S.à r.l. in Luxembourg. Neither this company nor its affiliated companies are liable in the event of loss, theft, damage or misuse of a voucher. Vouchers can be redeemed at www.amazon.de/einloesen. Full terms and conditions can also be found there. All Amazon ®™ & © products are the property of Amazon.com, Inc. or affiliated companies. Vouchers are redeemable until the stated expiration date. No service fees apply.

12 Explanation of important technical terms

Acquirer / EVO

A payment institution licensed by card organizations that is the first point of contact for other companies (merchants) when they wish to accept card payments. Provides services in connection with payment processing and acts as a link between the parties, in particular the merchant or service provider and other entities such as card organizations and other institutions involved in the processing of payments.

Business Information System (BIS)

BIS is the central online portal with comprehensive reporting on all aspects of EVO's payment processing. This is where all the information relating to payment transactions comes together. Numerous reports, flexible filter options and all billing documents are available to you in BIS. It can be accessed platformindependently via an Internet browser at the address bis.EVOpayments.eu.

Chargeback

Chargeback of a payment amount. If a chargeback is initiated by a cardholder, first EVO as acquirer and as interface between the card organizations and the merchant is informed about this incident and charged with the chargeback amount. The preliminary stage is a retrieval request.

Chargeback Information System (CIS)

CIS offers decisive advantages in the defense against payment defaults in card-based payment transactions. Chargebacks are processed automatically. Any necessary interventions by the merchant can be made directly online. This saves money, because conventional chargeback objections usually fail due to non-compliance with the response times specified by the card organizations.



Our complete glossary can be found here:
www.EVOpayments.eu/service/glossar



Discount (fee for card acceptance)

The disagio is a percentage fee from card sales that a merchant must pay for a successful transaction. It consists of a share for the card-issuing bank of the end customer (interchange fee), a share for the card organization (e. g. Mastercard or Visa) and the acquirer fee (service fee for EVO).

Card issuing institute / Issuer

The bank or company issuing a payment card.

Cardholder / Customer

Person in whose name a card is issued. Purchases goods or services from the merchant or service provider, is a contractual partner of the merchant or service provider and not a client of EVO.

Card organizations

Organizations such as Mastercard or Visa that operate payment systems and issue licenses to card-issuing companies and acquirers.

Card verification number

Three- or four-digit number printed on the card in addition to the card number.

Payment Card Industry Data Security Standard (PCI DSS)

Standard to improve security in the storage, processing and/or forwarding of card data. All companies that work with confidential data must comply with these requirements and demonstrate compliance through appropriate certifications.

Retrieval Request

The retrieval request is a request from a cardholder or the card-issuing bank for more detailed information regarding the debit made. The retrieval request does not mean that the debit has been cancelled. However, if a retrieval request is not answered correctly, the transaction results in a chargeback.



A collection of frequently asked questions (FAQ) can be found here:
www.EVOpayments.eu/en/service/faq/

13 About EVO Payments

Full-service payment specialist for Germany and Europe

Founded in 1989, EVO Payments is headquartered in New York and is a Principal Member of Visa and Mastercard. Its international presence spans the USA, Canada, Mexico, Chile, China and Europe. EVO Payments International GmbH is the European subsidiary of the publicly listed EVO Payments Inc.

Our offering covers all cashless payment services in stationary retailing and e-commerce:

- > Acquiring (card acceptance)
- > Network operation and POS terminals
- > Payment service providing
- > Card acceptance ATM

As part of an international group of companies, we utilize the resources and experience from numerous country markets. At the same time, as a regional provider, we are strictly oriented to the special technical and legal requirements of the German market. Due to our cooperation with a large number of experienced partners, our customers benefit from synergies, excellent quality and state-of-the-art technology.

An experienced team of experts and an outstanding technical platform ensure custom-fit solutions and the simple, fast and secure processing of all payment transactions. It is not for nothing that we are the exclusive provider of card acceptance solutions for leading financial institutions, and have repeatedly been recognized as the best provider for internationally operating merchants.

Through our membership in various working groups and associations, such as the European Payment Service Providers for Merchants (EPSM), the German TA-EMV Working Group, and as a sponsor of science and research, we create impulses that enable us to further develop our payment solutions and adapt them to market changes at an early stage.



**TA-EMV
Working Group**



14 Your contact persons

Support for existing customers

(for questions about your products etc.)

T +49 221 99577-777*

F +49 221 99577-8777

support.emea@evopayments.com

Your terminal no longer works?

OUR TIP: Disconnect the terminal from power and wait 2 minutes before reconnecting, powering up and running diagnostics. If the terminal still does not work, please call our technical support.

You can reach us from Monday to Friday from 9:00 a.m. to 6:00 p.m.

For technical emergencies, we are available around the clock.

We are here for you and look forward to answering your questions!



Alternatively, you have the option of using the online chat on our website www.EVOpayments.eu. You will find the chat function on the center right of every page of our online offering.

Or you can use our online form at www.EVOpayments.eu/en/service/support

* If you have questions about specific transactions, please have the following information ready: Which client / contracting company / terminal ID was used for the transaction? On which day and at which time did the transaction take place? What result was displayed for this transaction?



www.EVOpayments.eu

This document is intended to familiarize you with the processes involved in card payments in stationary retailing. It is intended as a practical guide to help you process cashless payments smoothly and securely. We therefore ask you to read this document carefully before processing card payments in your store. Your employees who accept such payments should also be trained accordingly.

Copyright © August 2022 EVO Payments International GmbH. All rights reserved by the author