



SA Transit Connect

Addendum Transaction Type Schedule: Card Present Transactions (E-commerce)

These terms and conditions apply to Card Present Transactions (E-commerce). You must read these Transaction Type Terms together with the Service Terms.

Please read these Transaction Type Terms carefully as they contain exclusions and limitations of our liability that affect you and impose legally binding obligations on you. It is your responsibility to decide whether the Merchant Services are suitable and adequate for your needs. Other than provided for in terms of applicable law or the Rules, you assume all risks associated with your use of the Merchant Services.

Please note the following risks of accepting this Transaction Type:

- **By choosing to process Card Present Transactions (that are Authenticated Transactions), you accept the increased risk of processing Transactions where physical Card is presented and the Cardholder holder may not have authorised the use of the card;**
- **Payments we make to your Bank Account may be reversed at a later time, for example, if a payment is subject to a Chargeback, Claim or is otherwise invalidated. This means that a payment may be reversed from your Bank Account after you have provided the Cardholder with the goods or services.**
- **We may suspend or limit your access to your Bank Account or the Transaction Type (including the acceptance of any Card) and/or limit access to your funds if you breach the Agreement or any part of it.**
- **You are responsible for understanding and complying with any and all applicable laws and the Rules that may apply to your acceptance of this Transaction Type.**

General

The Service Terms are incorporated by reference and unless stated otherwise in this Schedule, these Transaction Type Terms will be subject to those terms and conditions, including the definitions and rules of interpretation contained in them.

The termination of any one Card type under a Transaction Type Schedule will not affect the validity of the acceptance of any other Card type provided under such Transaction Type Schedule or any other part of the Agreement.

Your obligations

In addition to what is set out in the Service Terms, you must:

- perform all obligations to Cardholders for a Card Present Transaction immediately after any Transaction has been successfully completed (including the dispatch or fulfilment of goods or services that you have agreed to supply);
- not submit the Card Present Transaction for payment to us until the goods are shipped or the services are performed, unless the Cardholder has agreed to delayed delivery of goods or performance of services and this was properly explained to the Cardholder at the time of the Transaction;
- make sure that all Card Present Transactions are processed online so that they can be Authorised;
- make sure that a Receipt is given to the Cardholder for every Card Present Transaction.

Additional undertakings for E-commerce Transactions:

- not disclose encryption certificates, Card Information or other security features to any third party;
- make sure that the Receipt given to a Cardholder for an E-commerce Transaction has details of your website address and email address;
- make sure that your website contains the following information:
 - details of the price of the goods and services that you offer, applicable taxes and shipping costs quoted in South African currency;
 - details of your customer services telephone number and physical address;
 - your refund/return policy;
 - your delivery policy; and
 - your security and privacy policy;
- make sure that your website is enabled for any or all of the Authenticated Procedures as approved by us in writing. You acknowledge and agree that to participate in the Authenticated Procedures you must:
 - be enabled to accept E-commerce Transactions;
 - have had your payment processing system and equipment and those of any Payment Service Provider you want to use approved by us;
 - keep any password secure and not disclose it to any third party who has not been authorised by you or us;
- make sure that the order form on your website makes filling in the following fields compulsory and that you keep such information (other than the CVV and expiry date of the Card, which information

must be captured but not kept) for one hundred and eighty days (or three hundred and sixty five days in the case of a UPI Card) from the date of the E-commerce Transaction:

- card type tick box;
- the Cardholder's name as it appears on the Card;
- the Cardholder's Card number;
- the CVV;
- the expiry date of the Card;
- the Cardholder's billing and delivery address;
- the Cardholder's contact telephone number, fax number and email address (where applicable);
- the amount of the E-commerce Transaction in South African currency;
- the date of the E-commerce Transaction;
- your name;
- your web address;
- a description of the goods or services bought.

Definitions

- **3D Secure** means Verified by Visa and/or MasterCard Secure;
- **Authenticated Procedures** means authentication procedures approved by the Payment Schemes that are used to authenticate, accept and process a Card Present Transaction and includes 3D Secure;
- **Authenticated Transactions** means, for purposes of the Agreement, as set out in the Service Terms and includes any Card Present Transaction that is authenticated by an Authenticated Procedure;
- **Card Present Receipt** means a Receipt that is used to prove a completed Card Present Transaction and is sent electronically as an SMS or email to the Cardholder (and you, where applicable);
- **Card Present Transaction** means a Transaction where the Cardholder presents their Card to you to process that Transaction at the point of sale; A Card Present Transaction includes an E-commerce Transaction;
- **E-commerce Transaction** means a Card Present Transaction entered into by a Cardholder with you through your point of sale or website by the card holder;
- **MasterCard SecureCode** means a payment authentication system used to authenticate, accept and process Card Present Transactions and which complies with MasterCard's protocols;
- **Receipt** means, for purposes of the Agreement, as set out in the Service Terms and includes a Card Present Receipt;
- **SMS** means a short message service, which is a communication protocol that allows the interchange of short text messages between mobile phones;
- **Transaction Type** means, for purposes of the Agreement, as set out in the Service Terms and includes a Card Present Transaction (an E-commerce Transaction), including an Authenticated Transaction;
- **Verified by Visa** means a payment authentication system used to authenticate, accept and process Card Present Transactions and which complies with Visa's protocols.