

Appendix - Mangopay Payment Methods

Version: July 16, 2026

These specific terms govern the conditions applicable to the payment methods Mangopay makes available to its clients (hereinafter the **"Mangopay Payment Methods Terms"**). The Mangopay Payment Methods Terms supplement the Agreement (including its appendices) that defines the conditions under which the Partner integrates the Mangopay payment solution (API) on its online platform.

In the event of any conflict between these Mangopay Payment Methods Terms and any other terms agreed between the Parties, these Mangopay Payment Methods Terms shall prevail with respect to the provision and the use of Mangopay Payment Methods. The Partner agrees that this Appendix replaces any appendix or contractual terms related to 3D Secure. In addition, in the event of any inconsistency between any provision of this Agreement and the Card Scheme Rules, the Card Scheme Rules shall govern.

The Mangopay Payment Method(s) activated by the Partner are detailed in the Order Form(s) or, in any other document formalizing the Parties' agreement to activate a payment method.

By activating any Mangopay Payment Methods, the Partner agrees to comply with the relevant provisions set forth herein.

1. Terms applicable to all Mangopay Payment Methods

General principle: The Partner shall comply with, and shall ensure that its Customers, retailers, sellers and sub-merchants comply with, the applicable Card Scheme Rules and Alternative Payment Method Provider requirements.

1.1 Activation, use, suspension and deactivation of a Mangopay Payment Method

The availability of a Mangopay Payment Method may vary depending on the Partner's jurisdiction and business model.

The activation of a Mangopay Payment Method is subject to approval by the relevant Card Scheme and/or Acquirer and/ or the APM Provider.

If the Partner wants to activate a Mangopay Payment Method, it shall send a written notice to Mangopay and provide Mangopay with all documents and information requested.

The Partner hereby authorizes Mangopay to submit the Partner's Onboarding Information, or any other relevant information related to the Partner Activities to the relevant Card Scheme and/or Acquirer and/or the APM Provider. The Partner acknowledges that the Card Scheme and/or Acquirer and/or the APM Provider may withdraw their approval for the provision of the Mangopay Payment Method to the Partner, at their discretion at any time.

In addition to any terms laid down in these Mangopay Payment Methods Terms, the use of any Mangopay Payment Method is subject to the rules defined in the Documentation.

The Partner acknowledges and agrees that Mangopay has the right to deactivate any Mangopay Payment Method in whole or in part (e.g., for a specific currency) or to suspend the provision of any Mangopay Payment Method in whole or in part (e.g., for a specific currency), to the Partner, immediately upon written notice in case (i) a Card Scheme or the Acquirer or the APM Provider ceases to provide the Mangopay Payment Method; (ii) a Card Scheme or the Acquirer or the APM Provider require to suspend or terminate the services to the Partner with respect to the Mangopay Payment Method made available through such Card Scheme or Acquirer or APM Provider ; or (iii) repeated Fines are imposed on, charged to, or incurred by Mangopay, where Mangopay reasonably determines that the continued provision of the relevant Mangopay Payment Method may expose Mangopay to ongoing financial, operational, regulatory or reputational risk.

Mangopay shall use its best effort to provide the Partner with a reasonable notice before the deactivation or suspension of the Mangopay Payment Method, unless specific circumstances (such as immediate deactivation/ suspension from the Card Scheme / Acquirer/ APM Provider or for reasons linked to AML/CFT or fraudulent activities) require immediate suspension or deactivation of the Mangopay Payment Method. Mangopay shall use reasonable effort to propose an alternative for any discontinued Mangopay Payment Method. The

suspension or deactivation of a Mangopay Payment Method by Mangopay shall not give any right for compensation to the Partner.

1.2 Fraud monitoring and risk controls

The Partner shall maintain fraud prevention, fraud screening and transaction monitoring and risk controls appropriate to the Partner Activities, Transaction volumes, Customers, Payers, retailers, sellers, sub-merchants, geographies and Mangopay Payment Methods.

Mangopay may monitor the Partner, the Website, Customers, and the Agreed Payment Flow against dispute, Chargeback, fraud, refund and other risk thresholds determined by Mangopay, an Acquirer, a Card Scheme, an Alternative Payment Method Provider or any applicable payment network from time to time. If any such threshold is approached, exceeded or reasonably expected to be exceeded, the Partner shall, at its own cost and within the timeframe specified by Mangopay, submit and implement a remediation action plan acceptable to Mangopay, including measures to reduce disputes, fraud, refunds, Chargebacks and related risk. The Partner shall reimburse Mangopay on demand for any costs, fees, Fines, assessments or expenses arising from such monitoring, threshold breach or remediation.

The Partner shall not manipulate, split, route or otherwise structure Transactions, Customers, Website or Agreed Payment Flow and the Partner Activities for the purpose of avoiding detection by Mangopay, an Acquirer, a Card Scheme, an Alternative Payment Method Provider or any monitoring programme.

Mangopay may require the Partner to implement or modify fraud controls, fraud screening rules, customer verification measures, SCA settings, 3-D Secure settings or other reasonable fraud prevention measures within the timeframe specified by Mangopay.

Where the actual transaction volumes materially exceed the transaction volume estimates or other commercial assumptions provided by the Partner, Mangopay may require additional risk controls, reserves, security arrangements, revised underwriting information or other measures reasonably required to manage the resulting operational, compliance, financial or Card Scheme risk or the associated increase in Mangopay's risk exposure. Pending implementation of such measures, Mangopay may suspend the onboarding of additional Customers, suspend the activation of additional Mangopay Payment Methods or

otherwise limit the processing of Transactions to the extent reasonably necessary to manage such risk.

1.3 Settlement delays and reserves

The Partner acknowledges and agrees that Mangopay may delay, suspend or withhold any settlement, payout or transfer to a Customer where reasonably necessary to comply with applicable law, Card Scheme Rules, Acquirer requirements, Alternative Payment Method Provider requirements or Mangopay's risk and compliance obligations.

1.4 Restricted and high-risk activities

The Partner shall not submit or facilitate any Transaction for any activity, Merchant Category Code (MCC), product, service, Customer, retailer, seller or sub-merchant that is prohibited, restricted, high-risk, subject to registration, subject to enhanced due diligence, or otherwise conditionally permitted under the Card Scheme Rules, Alternative Payment Method Provider requirements, the Mangopay Accepted Activities Guidelines, Acquirer requirements or applicable law, unless Mangopay has given prior written approval and all required registrations, approvals, controls and conditions have been completed. Mangopay may reclassify any activity, require a different Merchant Category Code (MCC), require additional controls, suspend processing or terminate the Agreement if the Partner Activities, the Website or the Agreed Payment Flow differ from the Onboarding Information or create unacceptable Card Scheme, regulatory, financial or reputational risk.

1.5 Website and payment interface requirements

The Partner shall ensure that the Website, checkout flow, payment pages, customer-service pages, Transaction confirmation pages and any payment acceptance interface comply at all times with the applicable Card Scheme Rules, Alternative Payment Method Provider requirements, the Documentation and Mangopay's instructions.

Without limitation, the Partner shall display and maintain all information required by Mangopay, the Card Scheme Rules or the Alternative Payment Method Provider requirements, including customer-service contact details, Partner location information, Card acceptance information, applicable return, refund, cancellation, delivery and complaint policies, Card Scheme marks, security notices and any retailer or seller information required for any Customer information required under the Card Scheme Rules or the Alternative Payment Method Provider requirements.

Mangopay may require the Partner to modify the Website, checkout flow, payment pages, acceptance marks, scripts, content, disclosures or customer journey within the timeframe specified by Mangopay where required for compliance, security, fraud prevention, dispute reduction, SCA, Card Scheme Rules, Acquirer requirements or risk management purposes.

1.6 Currency conversion services

The Partner shall not offer, enable, market or process dynamic currency conversion, multi-currency pricing or any similar currency conversion service in connection with the Services unless expressly authorised in writing by Mangopay. Where authorised, the Partner shall comply with all applicable Card Scheme Rules and laws, including requirements to disclose exchange rates, margins, fees, Transaction currency, billing currency and any Cardholder choice or consent, and shall retain evidence of such disclosure and consent

1.7 Information and disclosure requirements

The Partner shall provide and maintain complete, accurate and up-to-date information concerning the Partner, the Website, Customers, retailers, sellers, sub-merchants, Merchant Category Codes (MCCs), business activities, goods and services, trading names, descriptors, URLs, locations, countries of establishment, countries of operation, fulfilment locations, customer-service contacts, third-party service providers and any other information required by Mangopay, an Acquirer, a Card Scheme or applicable law.

The Partner authorises Mangopay and any Acquirer used by Mangopay to collect, use, process and disclose such information, including Personal Data where applicable, to Card Schemes, payment networks, regulators, banks, processors and other providers for onboarding, registration, monitoring, reporting, dispute, fraud, AML/CFT, sanctions, compliance and risk-management purposes. The Partner shall ensure that Transaction messages, statements, receipts, checkout pages and customer-facing disclosures accurately identify the relevant seller and location as required by the applicable Card Scheme Rules, Alternative Payment Method Provider requirements or applicable law.

1.8 Marks and branding

The Partner shall use and display the names, marks, logos, acceptance marks, brand assets and other intellectual property of any Card Scheme,

Acquirer, Alternative Payment Method Provider or other provider of a Mangopay Payment Method only as expressly permitted by Mangopay, the applicable Card Scheme Rules, Alternative Payment Method Provider requirements and the Documentation.

The Partner shall promptly modify or remove any such use upon Mangopay's request and shall cease all use immediately upon termination or suspension of the relevant Mangopay Payment Method or this Agreement.

The Partner shall not state or imply that any Card Scheme, Acquirer, Alternative Payment Method Provider or other provider of a Mangopay Payment Method endorses the Partner, the Website, any Customer, retailer, seller, sub-merchant, product or service.

1.9 Customer reporting and monitoring

Where applicable, the Partner shall maintain, monitor and provide to Mangopay, promptly upon request and in the format required by Mangopay, complete and current information regarding each Customer, retailer, seller, sponsored merchant or sub-merchant, including legal name, trading name, DBA, address, country, URLs, principals, beneficial owners, goods and services, Merchant Category Code (MCC), transaction volumes, transaction values, refund volumes, refund values, dispute counts, dispute values, fraud data, status and any other information required by Mangopay, an Acquirer, a Card Scheme or applicable law.

The Partner shall monitor such persons on an ongoing basis for fraud, disputes, prohibited activity, changes in business, changes in ownership, sanctions, AML/CFT risk, Card Scheme compliance and data security compliance, and shall notify Mangopay without undue delay of any material change or non-compliance.

1.10 Additional rules

Each Mangopay Payment Method is subject to its own specific rules, including but not limited to transaction limits, available currencies, and other applicable conditions. These details are outlined in the Documentation, which is updated regularly. Mangopay reserves the right to modify these rules at any time, at its sole discretion.

2. Terms applicable to Cards

The following Section applies only if Cards is activated as a Card Payment Method under the Agreement.

2.1 General Commitments

The Partner shall be solely responsible to ensure that the products, services or activities conducted through its Website (including by the Payers and the Customers) are compliant with the Card Scheme Rules (where relevant), Mangopay Accepted Activities Guidelines and any applicable law.

The Partner agrees that it shall not submit Card transactions which materially differ from those set out in the Onboarding Information and could as such impact compliance with the risk profile of the Partner Activities or compliance with the Card Schemes Rules, or any applicable law.

2.2 Compliance with Card Scheme Rules

The Partner shall comply with the relevant Card Schemes Rules. The Partner acknowledges that in case of violations of certain requirements of the Card Scheme Rules, the Card Scheme or the Acquirer can apply significant Fines. Where Mangopay becomes aware of and/or receives any notice of a potential exposure to a fine related to any Partner's behaviour or activity, the Partner shall cooperate to investigate the relevant circumstances and remedy the relevant violation. Where possible, Mangopay will share with the Partner the relevant information about the potential fine by the Card Scheme or the Acquirer.

The Partner acknowledges and agrees that it is entirely and solely responsible for any fine issued by the Card Scheme or the Acquirer due to any violation by the Partner to the relevant Card Scheme Rules and shall fully indemnify on demand and hold Mangopay harmless from any Fines applied by a Card Scheme or an Acquirer as a result of the Partner's violation of the Card Scheme Rules.

The Partner also acknowledges that some Card Scheme or Acquirer may require the Partner to enter into a direct agreement with the Card Scheme or the Acquirer under some circumstances.

The Partner acknowledges and agrees that Mangopay, any Acquirer and/or any Card Scheme may refuse, suspend, restrict or terminate the onboarding of, or access to the Card Payment Methods by, any Customer where required under applicable law, Card Scheme Rules, Acquirer requirements, compliance requirements or risk

considerations. The Partner shall cooperate with any such decision and shall not be entitled to any compensation in relation thereto.

The Partner shall comply with, and shall ensure that each Customer, retailer, seller, sub-merchant, agent, subcontractor or other person involved in the submission, acceptance, processing, fulfilment or refund of a Card transaction through the Services complies with, all Card Scheme Rules applicable to the relevant activity, including rules relating to Card acceptance, use of Card Scheme marks, transaction processing, refunds, disputes, risk management, fraud monitoring, cardholder data security, PCI DSS, merchant location, merchant descriptors, prohibited transactions, and any Card Scheme programme in which the Partner, Customer, retailer, seller or sub-merchant—is required or permitted to participate. In the event of any inconsistency between any provision applicable between the Partner and any such person and the Card Scheme Rules, the Card Scheme Rules shall prevail to the extent required for Mangopay, the Acquirer, or any Card Scheme to comply with such rules.

The Partner acknowledges and agrees that Mangopay, the Acquirer, any Card Scheme or other payment network may be required or entitled to report the Partner, any Customer, retailer, seller, sub-merchant, principal, officer, director, ultimate beneficial owner or other relevant person to Card Scheme or industry databases, including terminated merchant, merchant alert, MATCH or equivalent databases, where permitted or required by the Card Scheme Rules or applicable law. The Partner shall provide all information and assistance reasonably required for such reporting and shall ensure that its agreements with Customers, retailers, sellers and sub-merchants permit such reporting and disclosure.

2.3 Card acceptance requirements

The Partner shall ensure that Card transactions submitted through the Services are valid, bona fide Transactions between the Cardholder and the relevant Customer for the purchase of lawful goods and services. The Partner shall not, and shall ensure that such persons do not: (i) submit Transactions that are fraudulent, unauthorised, illegal, brand-damaging, fictitious, collusive, split, manipulated, laundered, submitted on behalf of another merchant or unrelated third party, or otherwise prohibited by the Card Scheme Rules; (ii) impose minimum or maximum Transaction

amounts, surcharges, finance charges or other Cardholder charges except to the extent permitted by applicable law and the Card Scheme Rules; (iii) discriminate against, discourage or refuse Cards or Cardholders in breach of the Card Scheme Rules, including honour-all-cards requirements; (iv) submit cash advances or cash-equivalent Transactions unless expressly authorised; or (v) require any Cardholder to waive dispute, refund, cancellation or other rights.

The Partner shall not, and shall ensure that its Customers retailers, sellers, sub-merchants, agents and subcontractors do not, require or attempt to require any Cardholder to waive, limit, delay or otherwise impair any dispute, Chargeback, refund, cancellation, reversal or other right available under applicable law or the applicable Card Scheme Rules.

2.4 Customer disclosure and transaction records

Where applicable to the Partner Activities, the Partner shall ensure that it and its Customers, retailers, sellers and sub-merchants:

- (i) clearly disclose return, refund, cancellation, delivery, fulfilment, recurring-payment, stored-credential, delayed-delivery and customer-service policies before the Cardholder completes the Transaction;
- (ii) obtain and retain all Cardholder consents required for recurring payments, instalments, stored credentials, unscheduled credential-on-file Transactions, delayed charges, advance payments or other Transaction types subject to specific Card Scheme Rules;
- (iii) provide Transaction receipts, confirmations and records containing all information required by the Card Scheme Rules and applicable law;
- (iv) maintain such records for the period required by Mangopay, the Acquirer, the Card Scheme Rules or applicable law; and
- (v) deliver goods or services as described or provide any refund, credit, cancellation or remedy required by applicable law, the applicable commercial terms, the terms

and conditions of the Partner with Customers, or the Card Scheme Rules.

2.5 SCA and 3D Secure

In line with regulatory requirements for SCA, payment service providers must authenticate online Card payments using two factors, with 3D Secure (including 3DS2) serving as the standard for Card payments. This protocol reduces unauthorized payments by verifying the cardholder's identity.

As payment service provider, Mangopay supports 3D Secure for card-based payments. Where supported by the relevant Card Scheme, and as outlined in the Documentation (3DS section)¹, the Partner may populate the SecureMode parameter value when creating a Pay-in via the API. However, Mangopay's application of SCA for Card payments may be dynamically determined based on the perceived risk associated with the payment and the Partner's risk profile, using proprietary SCA rules and machine learning models, as further described in the Documentation. Accordingly, the Partner acknowledges and agrees that these SCA rules run automatically and independently of the Partner's SecureMode parameters. As a result, Mangopay may decide to challenge the Card payment and force SCA (challenge flow) or, alternatively, allow a frictionless flow.

2.6 Management of Card Data and security

The Partner acknowledges that strict rules related to the security of payment instruments are imposed by the Card Schemes and Acquirers, such as PCI-DSS (Payment Card Industry Data Security Standard) in order to protect Cardholders against misuse of their card information.

The Partner acknowledges that the Card Data is exclusively processed, stored, transmitted, tokenized, or encrypted by PCI DSS-compliant service providers selected by Mangopay (which can be an affiliate entity of Mangopay). Mangopay shall be responsible to ensure that such service provider complies with all the Industry Data Security Standard (PCI-DSS). The Parties acknowledge and agree that neither Mangopay nor the Partner has access to any unencrypted Card Data.

The Partner shall comply at all times with PCI DSS, the PCI Software Security Framework, any

¹ <https://docs.mangopay.com/guides/payment-methods/card/3ds#how-does-it-work>

applicable Visa Account Information Security, Mastercard Site Data Protection and Account Data Compromise requirements, and any other Card Scheme, Acquirer or Mangopay security requirement applicable to the Partner, the Website, Customers, retailers, sellers, sub-merchants, agents, subcontractors or service providers. The Partner shall determine and maintain its applicable PCI validation level. The Partner shall, upon request, provide reasonable evidence of its compliance with the requirements set out in this Section and shall cooperate with any audit, investigation or information request carried out in accordance with the Agreement. The Partner shall not store, process, transmit, copy, relocate, disclose or use Card Data unless expressly authorised by Mangopay and permitted under PCI DSS and the Card Scheme Rules. The Partner shall immediately, and in any event within twenty-four (24) hours of becoming aware, notify Mangopay of any actual or suspected loss, theft, compromise, misuse, unauthorised access, payment-page tampering, security incident or Personal Data Breach affecting Card Data, Transaction data or payment systems, and shall cooperate fully with Mangopay, the Acquirer, the Card Schemes and any PCI forensic investigator or incident-response firm.

3. Terms applicable to Alternative Payment Methods

3.1 Terms applicable to Direct Debit

The following section applies only if Direct Debit is activated as a Mangopay Payment Method under the Agreement.

For the purposes of this section, the following terms shall have the meaning set forth below:

“Direct Debit Transaction Limit” means the maximum amount of a Direct Debit payment transaction that the Partner may request acquisition thereof by Mangopay.

“Direct Debit Transaction Limit by Default” refers to the maximum amount, by default, of a Direct Debit payment transaction that the Partner may request acquisition by Mangopay and the amount of which is EUR 2,500 or GBP 1,800, as the case may be.

“New Direct Debit Transaction Limit” means the new maximum amount of a Direct Debit payment transaction that the Partner may request acquisition thereof by Mangopay following a request of increase of the Direct Debit Transaction Limit.

3.1.1 General principles

Direct Debit is a risky payment method, which the Partner acknowledges. For instance, in accordance with the applicable regulations, payments made via SEPA Direct Debit can be cancelled by the Payer within the first 8 weeks following the payment and the Payer is entitled to reimbursement of its payment without having to give any reason. In addition, the Payer can request reimbursement of the transaction within 13 months from the date of the payment if it can prove that the transaction has not been authorised.

Moreover, Direct Debit payments are problematic if the Payer does not have sufficient funds in its bank account, as banks process payment via Direct Debit without first checking whether the Payer has the funds. In that case, funds are paid to the beneficiary before being cancelled and the loss occurs if the beneficiary refuses to reimburse the amount received and cancelled by the bank. These are only illustrations, and other situations may give rise to chargebacks.

It is reminded to the Partner that, if Mangopay advances funds in case of a Chargeback, the Partner endorses the sole financial liability for all Chargebacks according to the provisions set out in the Article “Liability” of the MSA, irrespective of the Mangopay Payment Method, the reason and the origin of the Chargeback. Thus, it is the Partner's responsibility for reimbursing Mangopay the amount of payments that were subject to a Chargeback, which the Partner acknowledges and accepts.

3.1.2 Direct Debit Transaction Limit and increase of the Direct debit transaction limit

By default, the Direct Debit Transaction Limit is the Direct Debit Transaction Limit by Default.

The Partner may request Mangopay to increase the maximum amount of a payment transaction that can be acquired through Direct Debit.

Mangopay reserves the right to accept or refuse the request formulated by the Partner. Any increase of the Direct Debit Transaction Limit or activation of the Direct Debit as Mangopay Payment Method requires Mangopay prior approval in accordance with the procedure required by Mangopay.

3.1.3 Partner's obligations related to Direct Debit

The use of Direct Debit as Mangopay Payment Method is subject to the following Partner's

commitments (hereinafter the "Direct Debit Commitments):

- if the Direct Debit Transaction Limit is not greater than the Direct Debit Transaction Limit by Default, the Partner has the obligation to settle any Chargeback related to Direct Debit transaction(s) in accordance with payment terms provided in the Agreement.
- if the Direct Debit Transaction Limit is greater than the Direct Debit Transaction Limit by Default, the Partner has the obligation to settle any Chargeback related to Direct Debit transaction(s) within 10 (ten) calendar days.
- The Partner has the obligation to settle any other Chargeback (whatever the Mangopay Payment Method used) in accordance with payment terms laid down in the Agreement.

Non-compliance with any of the Direct Debit Commitment (regardless of the Direct Debit Transaction Limit) would lead to the following:

- Mangopay may decrease the Direct Debit Transaction Limit or deactivate the Direct Debit as Mangopay Payment Method, without notice and without incurring liability. Mangopay will notify the Partner via email of the decrease of the Direct Debit Transaction Limit to the amount freely determined by Mangopay or the deactivation of the Direct Debit as Mangopay Payment Method.
- Mangopay shall in no way be liable to the Partner for any consequences, loss and/or damages, whether direct or indirect, arising from the decrease of the Direct Debit Transaction Limit and/or deactivation of Direct Debit as Mangopay Payment Method due to a non-compliance with any of the Direct Debit Commitment.
- If the Partner fails to comply with one or more Direct Debit Commitments, a penalty of EUR 50 (fifty) per day of delay may be automatically applied by Mangopay to the Partner for as long as the non-compliance persists. For the avoidance of doubt, any penalty will be due by the Partner to Mangopay in addition to the amount due for Chargebacks.

All the foregoing provisions are without prejudice to Mangopay's right to terminate the Agreement in accordance with its termination provisions.

In the case of insolvency proceedings and/or winding-up procedure against the Partner,

Mangopay may deactivate the Direct Debit as Mangopay Payment Method immediately by sending a written notice to the Partner, irrespective of whether the Partner complies with the commitments.

Mangopay may also deactivate the Direct Debit as Mangopay Payment Method at its discretion by providing the Partner with 3 (three) months' written notice, irrespective of whether the Partner complies with the commitments.

4. Terms applicable to other Alternative Payment Methods

In addition to any relevant provisions of these Mangopay Payment Methods Terms, the Alternative Payment Methods may also be governed by the Alternative Payment Methods online terms made available to the Partner when relevant.

Definitions

The terms used with a capital letter that are not hereby defined shall have the meaning given in any documentation that is part of the Agreement.

Capitalised terms used in the Mangopay Payment Methods Terms shall have the meanings set forth below.

Acquirer	Means Mangopay and/or any financial institution, payment institution or other entity authorised by a Card Scheme to enable the use of a Card Payment Method by accepting card transactions processed through Mangopay and collecting and transferring the corresponding funds to Mangopay. Mangopay may change Acquirer or use any other Acquirer at any time.
Alternative Payment Method (or APM)	Means any Mangopay Payment Methods other than Cards available through Mangopay.
Alternative Payment Method Provider (or APM Provider)	Means any payment service provider or other duly authorized institution providing an Alternative Payment Method through Mangopay.
Card	Means any form of credit card, debit card or prepaid card issued by any card issuer under a Card Scheme, such as VISA,

	MasterCard and any other brand supported by the Card Scheme.		incurred by Mangopay shall be construed as a reference to a Fine as defined herein.
Cardholder	Means any person to whom a Card is issued and who is the owner of that Card. The Cardholder acts as a Payer under the Agreement.	Mangopay Payment Method	Means any payment method, agreed between the Partner and Mangopay, made available by Mangopay through the API and enabling a Payer to remit funds to a Mangopay Account. Mangopay Payment Method includes both Card Payment Method and Alternative Payment Method, as the case may be.
Card Payment Method	Means a payment method supported by Mangopay, directly or through an Acquirer and relying on Card acceptance, enabling the Partner and/or third party nominated by the Partner (including the Customers) to accept payments from Cardholders.	Direct Debit	Means SEPA Direct Debit Core and/or BACS Direct Debit, as applicable. Direct Debit is part of the APM.
Card Scheme	Means an incorporated body regulating Card acceptance of specific brands of Cards such as Visa, MasterCard, or any other similar organization, as supported by Mangopay.	SCA	Means Strong Customer Authentication.
Card Scheme Rules	Means the by-laws, operating rules or any other rules, regulations and procedures issued by the Card Scheme, as amended and/or supplemented from time to time. The Card Scheme Rules specifically include Visa rules ² , Mastercard rules ³ and CB rules ⁴ .	Documentation	Means the technical documentation available on Mangopay's website.
Card Data	Means any sensitive Cardholder's data.	Onboarding Information	Means all the information about the Partner's identity and business that is provided by the Partners to Mangopay during its onboarding process, as detailed in the Agreement and updated from time to time upon request of Mangopay.
Fines	Means any fines, penalties, sanctions, fees, assessments, damages or similar amounts imposed on, charged to, or incurred by Mangopay by any Card Scheme, payment network, bank, regulator, authority, processor, partner, or any other third-party provider, whether arising from the Partner Activities, Partner's use of the Services, breach of the Agreement, violation of applicable laws, regulations, scheme rules or provider requirements, or otherwise attributable, directly or indirectly, to the Partner. For the avoidance of doubt, any reference in the Agreement to a fine, fines, penalty, penalties, assessment, assessments or similar amounts imposed on, charged to or		

² <https://usa.visa.com/content/dam/VCOM/download/about-visa/visa-rules-public.pdf>

³ <https://www.mastercard.us/en-us/business/overview/support/rules.html>

⁴ As shared by Mangopay from time to time. The CB rules apply only if Mangopay has shared them to the Partner.