

CONTRACT
for Provision of Services

Almaty

20.03.2021

THIS CONTRACT IS A PUBLIC OFFER AND ITS CONCLUSION IN ACCORDANCE WITH ARTICLE 389 OF THE CIVIL CODE OF THE REPUBLIC OF KAZAKHSTAN IS CARRIED OUT BY JOINING THE TERMS HEREOF with SredaPay LLP, registered in the register of payment institutions of the National Bank of the Republic of Kazakhstan under No. 02-19-63 dated 27.11.2019, which provides the Company's Services to Merchants, in accordance with the procedure and on the terms set out in the Contract.

1. Terms and Definitions

Company means SredaPay LLP, website on the Internet: <http://www.sredapay.kz/>, registered in the register of payment institutions of the National Bank of the Republic of Kazakhstan under No. 02-19-63 dated 27.11.2019.

Authorization means the procedure for obtaining permission for the Payer to carry out a Transaction, provided by the Issuer through the System pursuant to an Order. The Authorization is granted by the Issuer provided that the amount of funds on the Payment Instrument is sufficient to complete the Transaction.

Activation means the Company's actions aimed at assigning the Merchant a status in the System that allows accepting Transactions and performing other actions stipulated by the Contract. The Company has the right to refuse to activate the Merchant without giving any reason. The Activation procedure is established by the internal rules for Merchant's activation, which are currently in force in the Company.

Contract means this Contract for Provision of Services.

Indebtedness under Invalid Transaction means the amount of money to be returned by the Merchant to the Company/the Settlement Bank in connection with the declaration of a Transaction made in favor of the Merchant as an Invalid Transaction, which includes the amount of such payment and/or part thereof, the amount of fines deducted from the Company/the Settlement Bank by the Issuer (by a third party on behalf of the Issuer) as a result of an Invalid Transaction in favor of the Merchant (hereinafter referred to as the "Fines"), as well as the amount of the penalty (part thereof) payable by the Merchant in accordance with the Contract.

Prohibited Goods mean types of Goods prohibited for sale and violating the requirements established by the legislation of the Republic of Kazakhstan and Annex No. 3 of the Contract.

Online Store means a Merchant's software product that has a unique web address on the Internet, which provides information to an unlimited number of consumers about the Goods sold by the Merchant and their cost, as well as has been activated to accept Transactions from the Payers for the purchase of Goods.

Invalid Transaction means payment made by the Payer in favor of the Merchant for the sale of the Prohibited Goods; payment made in favor of the Merchant in violation of the rules established by the Contract, the Issuer or other Settlement Participants; payment that has become (may become) the subject of disputes and disagreements in accordance with the rules established by the Contract, the Issuer or other Settlement Participants.

Non-profit Organization means a legal entity that accepts funds from individuals on a gratuitous basis, and is a religious and/or charitable organization registered in accordance with the established procedure, a condominium association, a housing cooperative, housing association or other specialized consumer cooperative.

Non-resident Merchant means a legal entity established (registered) in accordance with the legislation of a foreign state and located outside the territory of the Republic of Kazakhstan, or an individual who has the right to carry out individual business activities in accordance with the legislation of a foreign state, who has the citizenship (nationality) of this foreign state and permanent place of residence outside the territory of the Republic of Kazakhstan.

Refund Operation means the Merchant's actions performed upon the application of the Payer, aimed at returning the Transaction amount/part of the Transaction amount to the Payer in connection with the cancellation (return) of the Goods by the Payer, or in connection with the failure of the Merchant to provide the Goods to the Payer on the grounds provided for by the relevant agreement concluded between the Payer and the Merchant, taking into account the requirements established by the legislation of the Republic of Kazakhstan.

Reporting Period means a calendar month of the year.

Transaction means the Payer's action aimed at paying for the Goods using a Payment Instrument, including the Payer's action to provide funds (electronic funds) to the Issuer, particularly using a Payment Instrument in the framework of various forms of non-cash payments used to pay for the Goods sold by the Merchant in the Online Store. The Transaction is considered accepted and becomes final and irrevocable from the moment the Company sends Confirmation to the Merchant. The Transaction becomes completed (successful) when the Settlement Bank makes the Transfer.

Transfer Parameters means the information according to which the Transfer is made, which includes the name and bank details of the Merchant, the frequency of the Transfer, as well as other information that allows the Company and the Settlement Bank to identify the Merchant in order to make the Transfer in its favor.

List of Documents means a list containing a list of documents to be submitted by the Merchant to the Company before the conclusion of the Contract for Activation purposes.

Transfer means the actions of the Settlement Bank for non-cash transfer to the Merchant's bank account of the funds in the

currency of the Republic of Kazakhstan received as a result of Transactions.

Payment Instrument means an electronic payment instrument - a payment card, a mobile phone application, an electronic wallet or other electronic medium containing the information that allows the Payer who has the authority to make a payment and (or) transfer money, to initiate a payment and (or) transfer of money, as well as to perform other operations stipulated by the agreement between him and the issuer of the electronic payment instrument.

Payer means an individual who performs actions through the System aimed at making Transactions, namely:

- who selects the method of making a Transaction when paying for the Goods on the website or application of an Online Store on the Internet;
- who selects the method of making Transactions on the mobile operator's website or app Payment Instrument;
- who selects the method of making Transactions in payment terminals of networks where payment via the System is available;
- who selects the method of making Transactions in the application or terminal of the e-wallet operator;

Confirmation means an electronic message containing confirmation of the Transaction, generated and sent by the Company to the Merchant through the System upon receipt of positive results of Authorization. From the moment of sending the Merchant the Confirmation of the completed Transaction, the Merchant is considered to have accepted money from the Payer for the Goods towards the Transaction under which it was carried out.

Merchant means a legal entity, an individual registered as an individual entrepreneur, an individual who carries out business activities without registration as an individual entrepreneur (payer of the unified cumulative payment) in accordance with Article 774 of Chapter 89 of the Tax Code of the Republic of Kazakhstan, a Non-profit Organization, or a micro credit organization, a Resident or Non-Resident who sells Goods in the currency of the Republic of Kazakhstan through the Online Store.

Order means an electronic message drawn up and transmitted by the Payer to the Company through the System in accordance with the procedure established in the Contract, aimed at ensuring information and technological interaction through the System, as well as an electronic message drawn up and transmitted by the Company to the Issuer and the Settlement Bank pursuant to the relevant order (instruction) of the Payer and being the basis to make the Transaction.

Settlement Bank means a Second-Tier Bank that makes a transfer of funds, attracted by the Company on the basis of a concluded agreement, for the purpose of making the Transfer.

Resident means a Merchant established in accordance with the legislation of the Republic of Kazakhstan and registered in the territory of the Republic of Kazakhstan.

Website of the System means a website on the Internet: www.sredapay.kz

SredaPay System (hereinafter referred to as the "System") is a set of software and hardware that provides information and technological interaction between Settlement Participants during a Transaction using the Internet.

Parties are the Company and the Merchant when mentioned together.

Tariffs are the amount of commissions set out in Annex No. 1 to the Contract, payable by the Merchant of the Company.

Goods are goods (works, services, results of intellectual activity) sold by the Merchant to the Payer through the Online Store in accordance with the procedure and under the terms established by the agreement concluded between them, including the activities of a Non-profit Organization related to the receipt of funds from individuals on a gratuitous basis, as well as services.

Merchant Account means a service that provides information and technological interaction between the Merchant and the Payer, providing the Merchant with the opportunity to post information about the Products sold on its website on the Internet. The Merchant shall pay the Company a commission in accordance with the Tariff for ensuring information and technological interaction between the Merchant and the Payer when making a Transaction for the payment of the Goods, the information about which was posted by the Merchant using the Merchant Account. The connection and availability of the Merchant Account is determined by the Company independently, if it is technically possible.

Company's Services are services for provision of information and technological interaction between Settlement Participants during Transactions, which include actions for transmitting, receiving and processing electronic messages, as well as execution of payment instructions to the Settlement Bank to execute Orders, and also provision by the Company of other functionality and services to the Merchants through the System in accordance with the procedure and under the terms established by the Contract.

Settlement Participants means the Issuer, the Payer, the Merchant, the Settlement Bank when mentioned together.

Issuer means a legal entity or a credit institution (non-bank credit institution), including an Issuer of Electronic Money, an E-wallet Operator, a Mobile Service Provider a Settlement Bank, which has provided the Payer with a Payment Instrument in accordance with the terms of the agreement concluded between them.

Register means a register of initiated Transactions or a report generated by the Company in electronic form and containing a list of all Transactions made by the Company in relation to the Merchant with an indication of the amounts for each calendar day and/or month (or days, if the Register of Payments is formed for several weekends/non-working public holidays). The form of the Register of Payments is agreed by the Parties in Annex No. 5 to the Contract.

2. Subject Matter of the Contract. Procedure and Conditions for Conclusion of the Contract

2.1. This Contract is an official (public) offer of the Company to the Merchants to join (conclude) the Contract on the terms set out herein; it, particularly, establishes the procedure and conditions for joining the Merchants to the Contract, as well as the rights and obligations of the Parties arising in connection with the conclusion of the Contract.

2.2. In accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, the Contract between the Parties shall be

concluded by joining the Merchant to the Contract as a whole. The Contract shall be considered concluded from the date of acceptance by the Merchant of the current version of the Contract. Acceptance by the Merchant of the offer to conclude the Contract is the Merchant's performance of implicative actions aimed at passing the internal activation procedure in the Company. The procedure for and the date of the Activation is set by the internal rules of the Company.

2.3. The start of the provision of the Company's Services under the Contract is considered to be the Activation date, in accordance with the Company's internal rules for activation.

2.4. The Merchant shall be obliged to execute and send to the Company the documents required for Activation within fourteen (14) calendar days from the date of conclusion of the Contract.

2.5. The Company shall enter into the Contract with a Non-Resident, provided that such Merchant has provided bank details that allow making payments under the Contract in the currency of the Republic of Kazakhstan.

2.6. From the date of the beginning of the provision of the Company's Services under the Contract:

2.6.1. the Company provides the Merchant with services aimed at ensuring information and technological interaction between the Settlement Participants in order for the Payers to make a Transaction for the Goods, as well as provides other functionality and services stipulated in the Contract;

2.6.2. the Merchant pays the Company the commission provided for by the Tariffs for the Company's Services.

2.7. By joining the Contract, the Merchant vests the Company with the authority to accept the Transactions for the Goods on its behalf.

2.8. In accordance with part 1 of Article 401 of the Civil Code of the Republic of Kazakhstan, the Parties have agreed that the Company has the right to amend and supplement the Contract. At the same time, the amendments made by the Company to the Contract become binding on the Parties in fourteen (14) calendar days from the date of posting the new version of the Contract on the Website of the System.

3. General Provisions

3.1. From the date of Activation, the Order drawn up and transmitted by the Payer through the System is the basis for the beginning of the provision of the Company's Services to the Merchant, aimed at ensuring information and technological interaction between the Settlement Participants in order for the Payers to make a Transaction for the Goods. The Company's Services shall be considered to be rendered to the Merchant at the time of sending the Confirmation to the Merchant.

3.2. The exchange of information and electronic communications between the Parties is carried out through information and technological interaction between the Parties through the System on an automatic basis in accordance with the procedure established by the technical documentation.

3.3. The Parties acknowledge that all electronic communications, as well as other documents provided in electronic form, which are exchanged through the System, have legal force equal to the legal force of the paper documents, signed in person by authorized persons of the Parties and affixed by the seals of the Parties.

3.4. The Parties undertake to keep registers of transactions, electronic communications on Transactions for at least five (5) years from the date of termination of the Contract between the Parties and, upon request, to provide each other with copies of these electronic documents.

3.5. All payments under the Contract shall be made in the currency of the Republic of Kazakhstan.

4. Rights and Obligations of the Parties

4.1. The Company shall be obliged:

4.1.1. To provide the Company's Services to the Merchants in accordance with the procedure and under the terms established by the Contract.

4.1.2. To ensure that the Issuer is sent a request to consider the possibility of connecting the Online Store to the System in order for the Payers to subsequently make a Transaction in favor of the Merchant using a Payment Instrument provided by such an Issuer.

4.1.3. To ensure round-the-clock operation of the System (with the exception of emergency and planned maintenance breaks) for the purpose of making Transactions and information exchange with the Merchant of electronic communications and other documents. If the Issuer refuses to connect the Online Store to the System, the Online Store is not connected to the System.

4.1.4. To send the Merchant the Confirmation of Transactions in real time upon receipt from the Issuer a positive response to Authorization.

4.1.5. To refuse to make the Transaction and not to send the Merchant the Confirmation of the Transaction upon receipt from the Issuer a decline response.

4.1.6. To create on a daily basis registers containing the information about the Company's Services rendered, Transactions made, Refund Operations made, as well as settlements made under the Contract, for the previous calendar day.

4.1.7. To consider the Merchant's requests within five (5) business days from the date of their receipt by the Company.

4.1.8. To comply with other requirements and obligations established by the Contract.

4.2. The Company has the right:

4.2.1. To refuse to provide the Merchant with the Company's Services, particularly: not to Activate, not to accept or execute the Orders, to disconnect the Online Store from the System, and/or to send a request to the Settlement Bank to suspend the Transfer:

4.2.1.1. in the event of non-performance or improper performance by the Merchant of its obligations under the Contract

- and/or other contracts (agreements) concluded with the Company (if any), until their full performance;
- 4.2.1.2. if the Company has the information about the sale by the Merchant of the Goods that are recognized (may be recognized) the Prohibited Goods;
- 4.2.1.3. if at least one Transaction in favor of the Merchant is recognized as the Invalid Transaction;
- 4.2.1.4. in other cases, at its own discretion.
- 4.2.2. To deny Activation and/or connection (additional connection.) of the Online Store, and/or the establishment (change) of the Tariff to the Merchant. To establish (change) the Tariff for the Merchant on a unilateral basis in accordance with the conditions of applicability provided for by the Tariffs.
- 4.2.3. To set limits (daily, monthly, etc.) on the amount of Transactions and Transfers, as well as make changes to the previously set limits.
- 4.2.4. To provide third parties with the right to fulfill their obligations under the Contract on the basis of the contracts concluded with them, while remaining responsible to the Merchant for their actions (inaction) and for fulfilling their obligations under the Contract.
- 4.2.5. To set (assign) on a unilateral basis the categories to the Goods sold to the Merchants, to change the rules for the activation, to assign the Invalid Transaction status to Transactions based on the information received from Settlement Participants.
- 4.2.6. To refuse to enter into a Contract with a Non-Resident.
- 4.2.7. To request for any information that is necessary in the process of fulfilling the obligations under the Contract.

4.3. The Merchant shall be obliged:

- 4.3.1. To pay the Company the commissions set by the Tariffs.
- 4.3.2. To place on the web-site of the Online Store and to keep up-to-date the procedure and conditions for the sale of the Goods, including the information about the Goods, the terms and conditions of their delivery, the procedure and conditions for return /exchange, the text of the Merchant's public contract-offer for the purchase and sale of the Goods, and other information required in accordance with the legislation of the Republic of Kazakhstan, which must be brought to the attention of Payers before they make a Transaction.
- 4.3.3. To place the System logo and the corresponding hypertext link to the Website of the System on the web-site of the Online Store, with the description of the conditions for making Transactions through the System, to which the Payer must have access immediately before the Transaction is made, as well as the Issuer's logo at the request of the Issuer.
- 4.3.4. To accept and process the Confirmations of the Transactions in real time, as well as to provide the Payer with the Goods based thereon, in accordance with the procedure and in the amount provided for by the relevant purchase and sale agreement concluded between the Merchant and the Payer.
- 4.3.5. To prevent the sale of the Prohibited Goods, as well as to guarantee the Company that the activities of the Resident Merchant comply with the requirements of the legislation of the Republic of Kazakhstan/ of the Non- Resident Merchant comply with the requirements of the legislation of the foreign state where the Non- Resident Merchant was established (registered), and are not connected with the sale of the Prohibited Goods.
- 4.3.6. Not to accept payments on web sites on the Internet containing the information about the Prohibited Goods.
- 4.3.7. To assume the risks associated with the recognition (possible recognition) of the Transaction being made (completed) as the Invalid Transaction, and to reimburse the Company for the amount of Indebtedness under Invalid Transaction (part thereof) in accordance with the procedure provided for in Section 5 of the Contract. Reimbursement by the Merchant of the amount of Indebtedness under Invalid Transaction (part thereof) does not release the Merchant from its obligations under the Contract.
- 4.3.8. In the event of an erroneous transfer by the Settlement Bank to the Merchant's bank account of funds that do not belong to the Merchant, to return the specified funds to the Settlement Bank within three (3) business days from the date of delivery to the Merchant of the written notification of the Settlement Bank/ the Company about the erroneous transfer.
- 4.3.9. To provide the Company with the documents (information) specified in the List of Documents required for updating the information about the Merchant submitted earlier and contained in the Merchant's history file, in accordance with the legislation of the Republic of Kazakhstan, within five (5) business days from the date of receipt of the relevant request from the Company.
- 4.3.10. To provide the Company with the opportunity to obtain the information about the volume and types of Goods actually sold by the Merchant to Payers for each completed Transaction, as well as the information about the activities of the Merchant – Non-Profit Organization, to the extent necessary for the Company to fulfill its obligations under the Contract and to comply with the requirements of the legislation of the Republic of Kazakhstan.
- 4.3.11. At the request of the Company, to provide the information and the documents necessary for the Settlement Bank to comply with the requirements of the legislation of the Republic of Kazakhstan, the National Bank of the Republic of Kazakhstan, the Financial Monitoring Committee of the Republic of Kazakhstan in the field of countering the legalization (laundering) of proceeds from crime and financing of terrorism, no later than three (3) business days from the date of receipt of such a request from the Company. To pay independently any taxes and fees established by the legislation of the Republic of Kazakhstan and payable by the Merchant in connection with the sale of Goods in the territory of the Republic of Kazakhstan. The Company and the Settlement Bank do not act as the Merchant's tax agent for the payment of these taxes and fees for the Merchant, and are not liable for the completeness and timeliness of their payment by the Merchant.
- 4.3.12. If the Merchant is an individual engaged in business activities without registration as an individual entrepreneur (payer of the unified cumulative payment (hereinafter referred to as the "UCP") in accordance with the requirements of paragraph 1 of Article 774 of the Tax Code of the Republic of Kazakhstan, he/she undertakes to pay independently any taxes and fees (in particular, the unified cumulative payment in the form of individual income tax) on income received as part of implementation

of the services under the Contract for Provision of Services through the System, as well as to provide supporting documents on their payment at the first request of the Company. The Company and the Settlement Bank do not act as the tax agent of the UCP payer for the payment of any taxes. The Merchant in the status of the payer of the unified cumulative payment is independently and fully liable for compliance with the requirements of the legislation of the Republic of Kazakhstan in terms of taxes and fees, regulated by Article 774 of the Tax Code of the Republic of Kazakhstan, as well as of Decree of the Government of the Republic of Kazakhstan No. 4 dated 18.01.2019 "On approval of the Rules for payment, distribution and transfer of the Unified Cumulative Payment in the form of Individual Income Tax and Social Payments, as well as their refund".

4.3.17 The UCP payer shall be obliged to inform the Company immediately in writing of the loss of the UCP taxpayer status on any of the grounds provided for by the tax legislation of the Republic of Kazakhstan (particularly, from the date of deregistration as the UCP payer or from the date of exceeding the maximum income equal to 1175-fold size of the MCI). The UCP payer, no later than the day following the loss of the above-mentioned status (or its cancellation by the authorized state body of the Republic of Kazakhstan), shall be obliged to inform the Company about this.

4.3.13. To comply with other requirements and obligations established by the Contract.

The Merchant has the right:

4.3.14. To request from the Company for the change of the Transfer Parameters, the Tariff, for additional connection of the Online Store or for the change of URL of a previously connected Online Store, for the change of the Merchant's personal data, for the Refund Operation by making and sending a corresponding request to the Company.

4.4. The Parties shall be obliged:

4.4.1. At each other's request, to provide copies of the Acts signed by the authorized representatives of the Parties within ten (10) business days from the date of receipt of the relevant request.

4.4.2. To inform each other of the occurrence, existence, or change of any circumstances relevant to the performance of the Contract, in a timely manner.

4.4.3. To notify each other of any changes in their legal, location, postal address and bank details no later than three (3) business days prior to the entry of such changes into force. These changes shall become binding on the Parties from the moment of receipt of the relevant notification in hard copy signed by the authorized person of the Party, affixed by the seal of the Party. Until the notification is received, the obligations fulfilled under the old bank details shall be considered to have been fulfilled properly.

4.4.4. To provide each other with written or electronic information on Transactions and Transfers made in favor of the Merchant.

4.4.5. To comply with the requirements for the formation, approval and signing of the Act.

4.5. The Parties have the right:

4.5.1. To use the information about each other, previously agreed by the Parties, in advertising and information materials

5. Invalid Transactions

5.1. The ground for invalidating a Transaction is:

- receipt by the Company of the information about the sale by the Merchant of the Prohibited Goods;
- receipt by the Company from the Issuer or a third party acting in the interests of the Issuer/ the Payer of the documents confirming the violation by the Payer and/or the Merchant of the rules established by the Issuer.
- Upon confirmation of the fact that the Invalid Transaction was made in favor of the Merchant, the Merchant shall be obliged to reimburse the Company/the Settlement Bank the amount of the Indebtedness under Invalid Transaction, based on the documents provided by the Company confirming the occurrence of the Invalid Transaction/ the costs actually incurred.
- The amount of the Indebtedness under Invalid Transaction (part thereof) shall be reimbursed by the Merchant from the amount to be transferred (by reducing the amount to be transferred by the amount of the Indebtedness under Invalid Transaction (part thereof)) in accordance with the procedure established in Section 6 of the Contract. At the same time, the amount of the Indebtedness under Invalid Transaction (part thereof) paid using the Payment Instrument provided by the Issuer to the Payer, in foreign currency, shall be reimbursed in the amount equal to the amount of the Indebtedness under Invalid Transaction, debited from the Payment Instrument in foreign currency on the day of such Invalid Transaction, calculated at the exchange rate of the National Bank of the Republic of Kazakhstan, established on the day of its reimbursement by the Merchant.

6. Remuneration to the Company and Settlement Procedure

6.1. For the provision of Services to the Company, the Merchant shall pay the Company the remuneration calculated on the basis of the principle and in accordance with the procedure established in the Tariff of Annex No. 1 to the Contract. The remuneration paid by the Merchant to the Company during the Reporting Period shall be confirmed by the Act signed by the Parties.

6.2. In order to make the Transfer, as well as to carry out other settlements between the Parties provided for in the Contract, if necessary, the Company may involve the Settlement Bank or third parties under the agreements concluded with them. All settlements between the Parties arising in connection with the conclusion of the Contract shall be carried out by the Settlement Bank in compliance with the requirements provided for in the Contract and the legislation of the Republic of Kazakhstan.

6.3. The Merchant has the right to request the Transfer by sending a corresponding request for the Transfer to the Company, specifying the amount to be transferred and the period for which the Transfer must be made. The request for the Transfer can be sent to the Merchant starting from 06:00:00 Nur-Sultan time on the calendar day following the day of sending of the Confirmation of the Transaction to the Merchant, provided that the Merchant is activated. In this case, the Company transmits payment instructions to the Settlement Bank for the purpose of making a subsequent Transfer in accordance with the Transfer

Parameters specified in the request for the Transfer, no later than three (3) business days from the date of its receipt by the Company.

6.4. Hereby the Merchant, in order to fulfill its monetary obligations provided for in the Contract (hereinafter referred to as the "Merchant's monetary obligations"), instructs the Company, on the basis of the Company's data, to deduct the amounts of the Merchant's monetary obligations from the amounts to be transferred to the Merchant, and to transmit this information to the Settlement Bank for mutual settlements between the Parties under such monetary obligations of the Merchant. At the same time, the amount of funds to be transferred shall be reduced by the amount of the Merchant's monetary obligation according to the following order of priority:

- 1) the amount of the commission for the provision of the Company's Services to ensure information and technological interaction between the Settlement Participants when making the Transaction according to the established Tariff;
- 2) the amount of the commission for the provision of the Company's Services to the Merchant to ensure information and technological interaction between the Settlement Participants when making the Transaction for the Goods;
- 3) the amount of the Indebtedness under Invalid Transaction (part thereof) to be reimbursed by the Merchant;
- 4) the amount of the commission for the provision of the Company's Services to ensure information and technological interaction between the Settlement Participants when performing the Refund Operation;
- 5) the amount of the Refund Operation;
- 6) the amount of funds mistakenly transferred by the Settlement Bank to the Merchant and subject to return to the Settlement Bank;
- 7) the amounts of penalties and fines;
- 8) the amount of the commission for the Company's Services to ensure information and technological interaction with the Settlement Bank when making the Transfer;

The Company has the right to change the specified order of priority unilaterally without prior notice to the Merchant.

6.5. The Merchant understands and agrees that the amounts of the Merchant's monetary obligations under the Contract from the amount to be transferred are deducted by the Company unilaterally, as a result of which the obligation to the Merchant for the amount to be transferred is reduced by the amount of the Merchant's monetary obligations under the Contract, which is not a violation by the Company and the Settlement Bank of the obligations for the amount to be transferred.

6.6. If the amount to be transferred is not sufficient for the Merchant to fulfill its monetary obligations under the Contract in full within three (3) business days, the Company sends the Merchant an electronic message containing a demand to reimburse the required amount under the Merchant's monetary obligations, followed by the submission of the request in hard copy signed by an authorized person of the Company. The demand to reimburse the amount of funds under the obligations of the Merchant is subject to review and execution by the Merchant no later than three (3) business days from the date of sending of an electronic message by the Company.

7. Reporting under the Contract

7.1. No later than five (5) business days from the end of the Reporting Period, the Company shall form the Register and the Act of Completed Works (Rendered Services) drawn up on P-1 form approved by the Order of the Minister of Finance of the Republic of Kazakhstan No. 562 dated December 20, 2012 "on approval of forms of primary accounting documents" (hereinafter referred to as the "Acts") separately for each Online Store connected to the System. If during the Reporting Period the Merchant has paid the Company's commission, calculated according to the Tariffs, subject to value added tax in accordance with the legislation of the Republic of Kazakhstan, the Company shall form and issue an invoice in addition to each Act.

7.2. The Merchant shall be obliged to perform a reconciliation of the data specified in the Acts/Registers within one (1) business day from the date of receipt of the Acts from the Company. In case of disagreement with the data provided by the Company in the Acts/Registers, the Merchant shall be obliged to contact the Company for reconciliation within the period specified in this clause of the Contract.

7.3. The Company shall be obliged to reconcile the discrepancies identified by the Merchant within five (5) business days from the date of receipt of the Merchant's request, while:

7.3.1. if the discrepancies identified by the Merchant are confirmed during the reconciliation, the Company shall be obliged to issue new versions of the Acts/Registers within the period established by this clause of the Contract. The repeated reconciliation by the Merchant of the data specified in the Acts is carried out in accordance with the procedure and within the time limits set out in clause 7.2 of the Contract. If the Merchant does not send the Company a confirmation of acceptance or a reasoned refusal to accept any Act/Register within the established period, such a Register shall be considered to be provided by the Company and approved by the Merchant unconditionally;

7.4. The Parties acknowledge that submission by the Company of the Acts, Registers and invoices (if any), as well as confirmation by the Merchant of the data specified in the Acts, in accordance with the procedure provided for in clause 7.2 and clause 7.3 of the Contract, are sufficient actions of the Parties to confirm the proper performance by the Parties of their obligations under the Contract. At the same time, the Parties undertake to exchange the original signed Acts and invoices (if any) in hard copy at least once every three months.

7.5. The Merchant shall be obliged to sign and send to the Company two (2) copies of the Acts and invoice (if any) in hard copy signed by an authorized person of the Merchant and affixed by the seal of the Merchant, no later than one (1) calendar month from the date of issuing the Acts/ invoice by the Company.

7.6. The Company shall be obliged to sign and return to the Merchant one (1) copy of the Acts and/or invoice signed by the

Parties within twenty (20) business days from the date of receipt of the Acts and/or invoice in hard copy from the Merchant, and two (2) other copies of the Acts/invoice signed by the Parties shall be kept by the Company.

8. Liability of the Parties

8.1. For non-performance or improper performance of the obligations under the Contract, the Parties shall be liable in accordance with the Contract and the legislation of the Republic of Kazakhstan.

8.2. The Company is not liable for the delay in making Transactions if such a delay is caused by non-performance or improper performance by the Merchant of the terms and conditions of the Contract.

8.3. The Company is not liable for any disputes and disagreements that have arisen between the Merchant and the Payer in relation to the Transactions for the payment of Goods, transfers of funds on a gratuitous basis in favor of the Merchants - Non-Profit Organization, as well as in all cases where such disputes and disagreements do not relate to the subject matter of the Contract.

8.4. The Merchant shall be liable for the timely provision of the relevant Transfer Parameters to the Company to make the Transfer. If the Merchant fails to fulfill this obligation, the Merchant has no right to lodge a claim against the Company/the Settlement Bank for failure to make the Transfer/ the late Transfer.

8.5. The Merchant shall be liable for compliance with the requirements of the legislation of the Republic of Kazakhstan in terms of taxes and fees payable by the Merchant in connection with the sale of Goods in the territory of the Republic of Kazakhstan. The Merchant hereby understands and agrees that the Company and the Settlement Bank do not act as the Merchant's tax agent for the payment of these taxes and fees for the Merchant, and are not liable for the completeness and timeliness of their payment by the Merchant.

8.6. The Company has the right to demand compensation from the Merchant for losses incurred as a result of the recovery of funds or other property from the Company in favor of the Payer, if, through the Merchant's fault, the Transaction is a reason for the Payer to file a claim against the Company for the defence of violated right.

8.7. The Merchant is fully responsible to the Company for the actions of persons who have access to the Online Store in relation to the Transaction made in violation of the requirements of the Contract, instructions, as well as for the actions directed against Payers.

8.8. For the delay in performance by the Merchant of its monetary obligations, the Merchant shall pay the Company a penalty in the amount of zero point one percent (0.1%) of the amount of the untimely performance of the obligation for each day of delay. The Merchant shall be obliged to pay the penalty provided for in this clause of the Contract within three (3) business days from the date of receipt by the Merchant of the relevant request of the Company in writing. The Company may make a claim for payment of a penalty but is not obliged to.

8.9. In the event of violation by the Merchant of the obligations provided for in clause 4.3.5 of the Contract, consisting in the following:

- receipt by the Company of two (2) or more appeals (documents) from Issuers and/or Payers, and/or third parties acting in the interests of Issuers or Payers, about making the Invalid Transaction in favor of the Merchant in connection with the sale of the Prohibited Goods by the Merchant (hereinafter referred to as the "Appeal"), and/or
- termination by the Merchant of the sale of the Goods, and/or complete discontinuation by the Merchant of its activities if the Company has at least one Appeal,

the Company has the right to demand from the Merchant to pay a fine in the amount of one thousand (1,000) euros for each Appeal received by the Company within one hundred and eighty (180) calendar days from the date of its receipt by the Company, but not more than the amount of the Transfer. The fine shall be paid by the Merchant in tenge at the exchange rate of the National Bank of the Republic of Kazakhstan, established on the day of its payment, in accordance with the procedure provided for in clause 5.4 of the Contract.

8.10. The Company has the right to demand from the Merchant to pay a fine in the amount of one hundred (100) euros for each Invalid Transaction made in favor of the Merchant, in respect of which the Merchant refused to provide the documents confirming the fact of providing the Goods to the Payer. The fine shall be paid by the Merchant in tenge at the exchange rate of the National Bank of the Republic of Kazakhstan, established on the day of its payment.

8.11. The Company guarantees to obtain from each Payer, whose personal data is processed by the Merchant, the consent required in accordance with legal norms, and the Merchant guarantees full compliance with the requirements of Law of the Republic of Kazakhstan dated May 21, 2013 No. 94-V "On Personal Data and their Protection", as well as with regulatory documents issued for its execution when processing and storing Personal Data of the Payers.

8.12. If the Merchant with the UCP taxpayer status (an individual who carries out business activities without registration as an individual entrepreneur) did not inform the Company in accordance with the procedure and within the time limits provided for in clause 4.3.17 of the Contract about the fact that he had lost his UCP taxpayer status, such Merchant undertakes to pay the Company a fine in the amount of thirty percent (30%) of the total amount of payment transferred to the bank account of such a payer in the period from the date of loss of the UCP taxpayer status to the date of notification of this fact to the Company, as well as to reimburse the Company for all incurred losses (actual damages and loss of profits) in full.

9. Confidentiality

9.1. The Parties undertake not to disclose the information received during the performance of the Contract that is confidential to each of the Parties (hereinafter referred to as the "confidential information"). By "confidential information" in the Contract is meant the information that is not publicly available, the disclosure of which may

lead to losses and/or affect the business reputation of any of the Parties, including: the information about the Payers' Personal Data, the Company's Services rendered, the Transactions, volume of business; the information about the tariffs of the Parties and the third parties involved.

9.2. The fact of the conclusion of the Contract as well as the subject matter of the Contract are not the confidential information.

9.3. The Parties undertake not to disclose the confidential information to third parties, except for the responsible persons of the Parties authorized to receive and transmit the information on behalf of each of the Parties in connection with the performance of obligations under the Contract.

9.4. The confidential information may be provided to third parties only in accordance with the procedure established by the legislation of the Republic of Kazakhstan.

9.5. Upon termination of the Contract, the Parties undertake not to disclose or use the confidential information for their own benefit and/or for the benefit of third parties within one (1) year from the date of termination of the Contract.

9.6. The Parties undertake to fully comply with the requirements of Law of the Republic of Kazakhstan dated May 21, 2013 No. 94-V "On Personal Data and their Protection", as well as with the regulatory documents issued for its execution.

The purpose of processing Personal Data of the Payers in all cases is the performance of the Contract. The period for retaining personal data is determined by the legislation of the Republic of Kazakhstan.

9.7. The Company, given the Payer's consent to the processing of his Personal Data, undertakes to transfer to the Merchant, and the Merchant undertakes to process and retain the Payers' Personal Data until the expiration of the Contract and the period for retaining the Payers' Personal Data and/or until the occurrence of one of the following events, whichever is earlier:

9.7.1. receipt by the Merchant of a notification from the Company about the need to stop processing the Personal Data of the Payers;

9.7.2. achievement by the Parties of the goal of processing the Personal Data of the Payers or the loss of the need to achieve such a goal.

9.8. The Merchant undertakes to ensure the blocking, clarification or destruction of the Payers' Personal Data on the basis of the relevant request (instruction) of the Company within the time limits specified in such instruction.

9.9. If one of the Parties receives from the Payer a withdrawal of consent to the processing of the Personal Data, such Party shall immediately notify the other Party of the need to stop processing the Payer's Personal Data.

10. Dispute Settlement Procedure

10.1. In the event of any disputes arising under the Contract, the Parties will take all measures to settle them on a mutually accepted basis through negotiations.

10.2. Unless otherwise provided in the Contract, the Company accepts the Merchant's claims in writing according to the details specified in Section 14 of the Contract, or through the System, no later than thirty (30) calendar days from the date of occurrence of the circumstances concerning which the claim is made.

10.3. The Merchant's claim must contain the following information:

- date and time of occurrence of the circumstances concerning which the claim is made;
- conditions for the occurrence of such circumstances;
- content of the Merchant's requirements;
- the Merchant's details for sending a reasoned response to the claim made;
- mobile phone number/email address.

10.4. The Company considers the Merchant's claim within thirty (30) calendar days from the date of its receipt by the Company, after which it sends a reasoned response in writing to the Merchant's details specified in the claim.

10.5. Claims of the Parties on the amounts of funds due and the terms of their transfer are accepted by the Parties for consideration on the basis of written applications within two hundred and sixty (260) calendar days after the Transaction that caused the disagreement.

10.6. If it is impossible to settle disputes and disagreements through negotiations, they are settled by the Economic Court of Almaty.

11. Term of the Contract

11.1. The Contract shall come into force from the date of its conclusion and shall remain in force without limit of time.

11.2. The Contract may be terminated in the following cases:

11.2.1. unilaterally and at any time at the initiative of the Company, if the Merchant has not passed the Activation, exceeds the permissible level of penalties, or violates the rules established by the Settlement Participants.

11.2.2. by agreement of the Parties, executed in writing;

11.2.3. unilaterally at the initiative of either Party with prior written notice to the other Party at least ten (10) calendar days before the expected date of termination of the Contract. The notice shall be sent by registered mail with notification of delivery to the address specified in the Contract, or by courier.

11.3. The Parties shall reconcile the settlements and repay the monetary obligations identified as a result of the reconciliation within no more than thirty (30) calendar days from the date of receipt of the notice of termination of the Contract.

11.4. After completing all payments under the Contract, the Parties shall draw up the Act in accordance with the procedure

established in Section 7 of the Contract.

11.5. The termination of the Contract does not entail the termination of the monetary obligations of the Parties provided for in the Contract, which will continue to be valid for two hundred and sixty (260) calendar days from the date of termination of the Contract. The monetary obligations of the Parties, as well as the obligations determining the liability of the Parties for the violation of the Contract, which arose before its termination, shall remain in force until their full execution.

11.6. The Company reserves the right to suspend the Contract if the Merchant systematically violates the provisions of the Contract, by notifying the Merchant in writing no later than one (1) business day from the date of suspension of the Contract, until the violations are eliminated.

12. Force Majeure

12.1. The Party is released from liability for partial or complete non-performance of the obligations under the Contract, if this non-performance was the result of force majeure circumstances that arose as a result of the circumstances of emergency nature that the Party could neither foresee nor prevent by reasonable measures. Such circumstances of emergency nature include natural disasters, accidents, floods, earthquakes, epidemics, fires, mass riots, strikes, revolutions, military actions, the entry into force of legislative acts, government resolutions and orders of state bodies that directly or indirectly prohibit the activities specified in the Contract, the circumstances related to malfunction/failure of the payment system of the National Bank of the Republic of Kazakhstan, as well as any other circumstances beyond the reasonable control of the Parties that prevent the performance of the obligations.

12.2. In the event of these circumstances, the term of performance of contractual obligations shall be proportionately postponed for the duration of the relevant circumstance.

12.3. The Party that cannot fulfill its obligations due to the occurrence of force majeure circumstances must take all possible actions to notify the other Party of the occurrence of such circumstances (telephone, fax, e-mail, etc.).

12.4. The performance of the obligations shall be resumed immediately after the termination of the force majeure circumstances.

13. Miscellaneous

13.1. The Merchant authorizes the Company to transfer the information on the Merchant contained in the Contract to the Settlement Bank and Issuers.

13.2. All other matters not covered by this Contract shall be governed by the legislation of the Republic of Kazakhstan.

13.3. The Contract is made originally in Russian and translated into English. In case of discrepancies the original text in Russian shall prevail.

13.4. The Merchant may not transfer its rights of claim to the Company under the Contract to a third party in a transaction with this party (assignment of the right) without obtaining the prior consent of the Company.

13.5. In the event of change in the organizational and legal status or initiation of the liquidation procedure of one of the Parties, such Party undertakes to inform the other Party thereof within ten (10) business days prior to the date of the change in the organizational and legal status or within ten (10) business days from the date of the commencement of the liquidation procedure.

13.6. In the event of change in the organizational and legal status of one of the Parties the rights and obligations under the Contract shall pass to its legal successor, determined in accordance with the procedure established by the legislation of the Republic of Kazakhstan.

13.7. All annexes to the Contract shall form an integral part hereof.

13.8. The following Annexes are attached to the Contract:

Annex No. 1 "Tariffs";

Annex No. 2 "Procedure for technical interaction between the Company and the Merchant";

Annex No. 3 "Types of goods prohibited for sale and violating the requirements established by the legislation of the Republic of Kazakhstan";

Annex No. 4 "Form of the Act";

Annex No. 5 "Register of initiated transactions".

14. Name, address and bank details of the Company

"Payment organization"/Company

Legal address:

Director

V. N. Rybin

SredaPay LLP

050057, Republic of Kazakhstan, Almaty, 36

Zhandosova street, np 104

BIN: 190840013621

BIC: SABRKZKA in Subsidiary Bank of

Sberbank JSC

IIC: KZ44914002203KZ00EVZ

TARIFFS

Commissions for the provision of the Company's Services to ensure information and technological interaction in the implementation of Transactions

Type (name) Payment Instrument/ kind (type) of the Goods being sold	Amount of the Issuer's commission (in % of the Transaction amount)
Bank card (Visa International, MasterCard)	*
Personal account of the subscriber of mobile service providers	*
E-wallet	*
*the amount of the Issuer's commission will be agreed upon by the Parties after the Merchant passes the Activation procedure	
<p>Procedure for calculation and payment of the commission for the provision of the Company's Services to ensure information and technological interaction in the implementation of Transactions.</p> <p>The Company's commission for the provision of the Company's Services is calculated according to the formula for each Transaction:</p> $\Sigma * \mathbf{K}$, where: <p>Σ – the amount of the Transaction in respect of which the Merchant was provided with the Company's Service to ensure information and technological interaction between the Payer and the Merchant;</p> <p>\mathbf{K} – the amount of the Issuer's commission, in accordance with its type of Payment Instrument.</p>	
¹ Commission for the provision of the Company's Services to ensure information and technological interaction between Settlement Participants in the transmission of payment instructions for Transactions. VAT free.	

Protocol of Technical Interaction between the Company and the Merchant shall be determined in Russian as follows:

Описание протокола платёжного шлюза

Оглавление

- Оглавление
- 1. Начало работы с системой
- 2. Параметры запроса
 - 2.1. Базовые параметры
 - 2.2. Дополнительные параметры (необязательные параметры)
 - 2.3. Правило формирования подписи (параметр sign)
- 3. Передача сообщения обратной связи между платёжным шлюзом и веб-сайтом Партнера
 - 3.1. Описание параметров документа обратной связи
- 4. Запрос информации по транзакциям (детальная информация по выбранным заказам или транзакциям)
- 5. Формирование данных держателя карты на стороне торговой точки (необходим сертификат PCI DSS)
- 6. Запрос отчета по транзакциям за период времени
- 7. Запрос возврата средств
- 8. Запрос расхолодирования средств
- 9. Запрос списания заходированных средств
- 10. Рекуррентные платежи

1. Начало работы с системой

Для каждого Пользователя, который желает произвести оплату на веб-сайте (или в мобильном приложении) Партнера, должен быть инициирован **HTTP POST** запрос на URL _____/pay (для тестового подключения _____/pay).

Пользователь будет переадресован на платёжную страницу _____/pay (для тестового подключения _____), где будут доступны для выбора платёжные системы магазина.

Данные тестовых карт (для тестового подключения):

Номер платёжной карты: 4111111111111111 Дата действия: 12/24

CVV для успешной оплаты без редиректа на 3Дс: 123

CVV для успешной оплаты с редиректом на 3Дс (временный пароль не вводится): 333 CVV для оплаты с ошибкой: 222

Чтобы увидеть свой api_key и secret_key, необходимо вначале добавить тестовый магазин (сайт) и подключить тестовый кошелек.

Шаг 1:

В личном кабинете на вкладке «Платёжные инструменты-Мои магазины» нажмите кнопку «Добавить магазин».

Шаг 2:

Установите статус магазина «Работает». Выберите из списка кошельки.

Нажмите кнопку «Сохранить».

Шаг 3:

После сохранения нового магазина на втором шаге, автоматически сгенерируется api_key и secret_key (см. вкладку "Мои магазины").

Шаг 4:

Заходим в форму оплаты (Параметры для формирования оплаты, кнопка "Оплатить"). При нажатии на кнопку система перенаправляет на форму оплаты (которая может быть настроена под вас).

* Протокол технического взаимодействия по выплатам на

2. Параметры запроса

Запрос на URL _____/pay (для тестового подключения _____/pay) (**POST**) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки *data* с помощью функции *hash_hmac* для подтверждения валидности данных.

Пример реализации на PHP:

```
<?php
$secret_key = '13148649399496d8'; // пароль магазина

$order_data = array(
    'api_key' => 'c84f1ac0-e4f0-0131-5298-70921c57c2a2',
    'expiration' => '2014-01-01 00:00',
    'amount' => 327.78,
    'currency' => 'RUR',
    'description' => 'proba',
    'reference' => '123456789',
    'success_url' => 'http://test.ru/success',
    'failure_url' => 'http://test.ru/failure',
    'lang' => 'ru'
);

$data = base64_encode(json_encode($order_data));
$sign = hash_hmac('md5', $data, $secret_key); //формирование подписи
?>
<form action="_____/pay" method="post" >
<input type="hidden" name="data" value="<?php echo $data ?>">
<input type="hidden" name="sign" value="<?php echo $sign ?>">
<input type="submit" value="Оплатить заказ">
</form>
```

2.1. Базовые параметры

Название параметра	Тип	Максимальная длина	Описание	Пример
<i>api_key</i>	Строка	255	Ключ (идентификатор) магазина	c84f1ac0-e4f0-0131-5298-70921c57c2a2
<i>expiration</i>	Строка	-	Максимальное время, по которому возможна оплата заказа	2014-07-21 12:44
<i>amount</i>	Число	10,2	Цена к оплате Формат: положительное число с "." в качестве разделителя, не более двух разрядов после точки	123.45
<i>currency</i>	Строка	3	Валюта, в которой указана цена товара. Возможные значения: UAH, RUR, EUR, USD, KZT	UAH


```
[sign] => e7af00ae7ddb451546ab6a4022333311
```

Соответственно, проверка подписи:

```
hash_hmac('md5', $_POST[' data '], $secret_key) === $_POST[' sign ']
```

где:

\$secret_key - пароль магазина;

Базовый, MIME base64 декодированный, JSON документ:

```
print_r(json_decode(base64_decode($_POST[' data '])));
```

```
stdClass Object (
```

```
[transaction_id] => 197
```

```
[reference] => 1234567891113
```

```
[api_key] => c84f1ac0-e4f0-0131-5298-70921c57c2a2
```

```
[amount] => 327.78
```

```
[currency] => RUR
```

```
[status] => 99
```

```
[system_amount] => 372.48
```

```
[system_currency] => RUR
```

```
[commission] => 44.7
```

```
[payment_system_id] => 9
```

```
[payment_system_name] => Alfabank RU
```

```
[card_number] => 411111*****1111
```

```
[processing_error_msg] => Wrong auth
```

```
)
```

3.1. Описание параметров документа обратной связи

Параметр	Описание
<i>transaction_id</i>	Уникальный идентификатор транзакции в системе платежного шлюза.
<i>reference</i>	Уникальный номер заказа в системе магазина.
<i>api_key</i>	Ключ (идентификатор) магазина.
<i>amount</i>	Базовая цена для оплаты.
<i>currency</i>	Валюта, в которой указана цена товара. Возможные значения: UAH, RUR, EUR, USD, KZT

<i>status</i>	Статус обработки: 0 - транзакция создана (не обработана, перенаправление пользователя для завершения платежа, например 3DS верификация); 1 - успешная авторизация (блокировка средств); 2 - успешная разблокировка средств; 3 - успешная оплата (списание средств); 4 - успешный возврат средств; 98 - expired (транзакция просрочена); 99 - ошибка обработки (неуспешная оплата).
<i>system_amount</i>	Итоговая цена, которую оплатил Пользователь с учетом комиссии платежной системы.
<i>system_currency</i>	Валюта платежной системы.
<i>commission</i>	Значение комиссии платежной системы (в валюте <i>system_currency</i>).
<i>payment_system_id</i>	Идентификатор платежной системы.
<i>payment_system_name</i>	Название платежной системы.
<i>card_number</i>	Неполный номер карты (Наличие зависит от типа подключения и эквайера).
<i>cardholder_name</i>	Имя держателя карты (Наличие зависит от типа подключения и эквайера)
<i>processing_error_msg</i>	Ошибка оплаты (в случае статуса обработки 99).
<i>authorization_code</i>	Код авторизации платежной системы. Параметр необязательный
<i>pay_token</i>	Токен для формирования рекуррентных платежей. Параметр опционный и зависит от настроек платежного шлюза

В ответ на передачу сообщения обратной связи со стороны веб-сайта Партнера необходимо возвращать строку: ОК.

В случае, если веб-сайт Партнера не возвращает строку "ОК", платежный шлюз будет повторно формировать сообщение обратной связи.

Пример реализации на PHP обработки запроса обратной связи со стороны веб-сайта партнера:

```
<?php
```

```
if(isset($_POST['data']) && isset($_POST['sign'])){
```

```
    $secret_key = '3a81bd912a82b4a2ed479b398fbb8445140c730f71080f06'; // пароль магазина
```

```
    //проверка подписи
```

```
    if(hash_hmac('md5', $_POST['data'], $secret_key) === $_POST['sign']){
```

```
        $data = json_decode(base64_decode($_POST['data'])); if($data->status == 0){
```

```
            //Создание транзакции
```

```
        }elseif($data->status == 3){
```

```
            //успешная оплата (списание средств)
```

```
        }elseif($data->status == 99){
```

```
            //ошибка
```

```
}
}
}
?>
```

На один заказ партнера может быть сформировано несколько транзакций со стороны платежного шлюза. Примером может служить несколько неуспешных попыток при оплате платежной картой, когда пользователь ошибся при вводе данных по карте или у держателя карты присутствует ограничение со стороны банка-эмитента. Пользователь может обратиться в свой банк, для снятия ограничений на проведение операции и повторить оплату на стороне платежного шлюза без перенаправления на сайт партнера.

Соответственно по одному заказу могут быть несколько транзакций со статусом ошибки и в результате со статусом успешного проведения платежа.

4. Запрос информации по транзакциям (детальная информация по выбранным заказам или транзакциям)

Запрос на URL _____/pay/get_orders_data (для тестового подключения _____/pay/get_orders_data) (POST) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки data с помощью функции *hash_hmac* для подтверждения валидности данных.

Пример реализации на PHP:

```
<?php

$secret_key = '3a81bd912a82b4a2ed479b398fbb8445140c730f71080f06'; // пароль магазина

$order_data = array(

    'api_key' => '16946ea0-7bfc-0132-b820-1cb65445527e',

    'transaction_id' => '2',

);

$data = base64_encode(json_encode($order_data));

$sign = hash_hmac('md5', $data, $secret_key); //формирование подписи

$curl = curl_init();

curl_setopt($curl, CURLOPT_URL, '_____/pay/get_orders_data '); curl_setopt($curl,CURLOPT_RETURNTRANSFER,true);
curl_setopt($curl,CURLOPT_POST,true); curl_setopt($curl,CURLOPT_POSTFIELDS,array('data' => $data, 'sign' => $sign));

if($result = curl_exec($curl)){

    $result = json_decode($result);

    if($result->success && $result->data && $result->sign && hash_hmac('md5', $result-
>data, $secret_key) === $result->sign){

        $result = json_decode(base64_decode($result->data));

        // Результат обработки print_r($result);

    }

}

curl_close($curl);
```


Пример декодированного ответа с финальным статусом:

```
{ "order": { "transaction_id": "21815", "reference": "5SDhdh243", "external_reference": null, "api_key": "bcc17230-b120-0137-4fd0-
```

```
448a5b8820f8", "amount": "1.0", "currency": "RUR", "status": "3", "status_name": "success", "system_amount": "1.0", "commission": "0.0", "system_currency": "RUR", "payment_system_id": "30", "payment_system_name": "Test RUR + recurrences", "card_number": "411111*****1111", "cardholder": "tasty test", "processing_error_msg": null, "authorization_code": null, "card_type": "VISA", "success_url": "http://localhost:3000/pay", "failure_url": "http://localhost:3000/pay"}, "success": true, "time_processed": "1.02 sec.", "request_id": "5045258906" }
```

6. Запрос отчета по транзакциям за период времени

Запрос на URL _____/pay/get_report (для тестового подключения _____/pay/get_report) (POST) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки data с помощью функции *hash_hmac* для подтверждения валидности данных.

Название параметра	Тип	Максимальная длина	Описание	Пример
<i>api_key</i>	Строка	255	Ключ (идентификатор) магазина	c84f1ac0-e4f0-0131-5298-70921c57c2a2
<i>time_start*</i>	Строка	-	Начальное время диапазона в формате yyyy-mm-dd HH:MM	2014-07-21 12:44
<i>time_end*</i>	Строка	-	Конечное время диапазона в формате yyyy-mm-dd HH:MM	2014-07-21 12:45
<i>status*</i>	Число	1	Статус обработки: 0 - транзакция создана (не обработана, перенаправление пользователя для завершения платежа, например 3DS верификация); 1 - успешная авторизация (блокировка средств); 2 - успешная разблокировка средств; 3 - успешная оплата (списание средств); 4 - успешный возврат средств; 98 - expired (транзакция просрочена); 99 - ошибка обработки (неуспешная оплата).	99
<i>page*</i>	Число	-	Номер страницы. (Максимальное кол-во элементов на странице 1000 !)	1

* - параметр необязательный

Пример декодированного ответа:

```
{ "items": [ { "id": "1158", "created_at": "2015-09-17T12:04:35.466+03:00", "reference": "1442480562", "status": "1", "system_amount": "327.78", "system_currency": "RUR" } ], "total_count": "1", "pages": "1", "success": true, "time_processed": "0.1sec." }
```

7. Запрос возврата средств

Запрос на URL _____/pay/refund (для тестового подключения _____/pay/refund) (POST) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки *data* с помощью функции *hash_hmac* для подтверждения валидности данных.

Пример исходных JSON данных для формирования параметра *data*:

```
{"api_key":"318dacc0-c571-0132-d48f-448a5b8820f8","transaction_id":"2299","amount":100.80}
```

Данная операция возможна для транзакций в статусе 3 (success) или 4 (refund)

Название параметра	Тип	Максимальная длина	Описание	Пример
<i>api_key</i>	Строка	255	Ключ (идентификатор) магазина	c84f1ac0-e4f0-0131- 5298-70921c57c2a2
<i>transaction_id</i>	Число	-	Идентификатор транзакции в системе winpay	12345678
<i>amount*</i>	Число	-	Сумма для возврата средств в валюте платежной системы	100.40

* - параметр необязательный (в случае отсутствия параметра возврат проводится на всю сумму операции)

Пример декодированного ответа:

```
{"order":{"transaction_id":2299,"reference":"1473747103","api_key":"318dacc0-c571-0132-d48f-448a5b8820f8","amount":"327.78","currency":"RUR","status":4,"status_name":"refund","system_amount":"327.78","commission":"0.0","system_currency":"RUR","payment_system_id":1,"payment_system_name":"AlfabankB2b (TEST)","card_number":"411111*****1111","processing_error_msg":null,"success":true,"time_proc":"1.2sec."}
```

8. Запрос расхолдирования средств

Запрос на URL _____/pay/void (для тестового подключения _____/pay/void) (POST) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки *data* с помощью функции *hash_hmac* для подтверждения валидности данных.

Пример исходных JSON данных для формирования параметра *data*:

```
{"api_key":"318dacc0-c571-0132-d48f-448a5b8820f8","transaction_id":"2299"}
```

Данная операция возможна для транзакций в статусе 1 (authorize(lock amount))

Название параметра	Тип	Максимальная длина	Описание	Пример
<i>api_key</i>	Строка	255	Ключ (идентификатор) магазина	c84f1ac0-e4f0-0131- 5298-70921c57c2a2
<i>transaction_id</i>	Число	-	Идентификатор транзакции в системе winpay	12345678

Пример декодированного ответа:

```
{"order":{"transaction_id":2299,"reference":"1473747103","api_key":"318dacc0-c571-0132- d48f-448a5b8820f8","amount":"327.78","currency":"RUR","status":2,"status_name":"void(unlock amount)","system_amount":"327.78","commission":"0.0","system_currency":"RUR","payment_system_id":1,"payment_system_name":"AlfabankB2b (TEST)","card_number":"411111*****1111","processing_error_msg":null,"success":true,"time_proc":"1.2sec."}
```

9. Запрос списания захолдированных средств

Запрос на URL _____/pay/complete (для тестового подключения _____/pay/complete) (POST) передаются два параметра:

- *data* - MIME base64 кодированная строка JSON документа;
- *sign* - подпись, которая формируется на основе строки *data* с помощью функции *hash_hmac* для подтверждения валидности данных.

Пример исходных JSON данных для формирования параметра *data*:

`{"api_key":"318dacc0-c571-0132-d48f-448a5b8820f8","transaction_id":"2299"}` Данная операция возможна для транзакций в статусе 1 (authorize(lock amount))

Название параметра	Тип	Максимальная длина	Описание	Пример
<i>api_key</i>	Строка	255	Ключ (идентификатор) магазина	c84f1ac0-e4f0-0131- 5298-70921c57c2a2
<i>transaction_id</i>	Число	-	Идентификатор транзакции в системе winpay	12345678

Пример декодированного ответа:

```
{
  "order": {
    "transaction_id": 2299,
    "reference": "1473747103",
    "api_key": "318dacc0-c571-0132- d48f-448a5b8820f8",
    "amount": "327.78",
    "currency": "RUR",
    "status": 3,
    "status_name": "success",
    "system_amount": "327.78",
    "commission": "0.0",
    "system_currency": "RUR",
    "payment_system_id": 1,
    "payment_system_name": "AlfabankB2b (TEST)",
    "card_number": "411111*****1111",
    "processing_error_msg": null,
    "success": true,
    "time_proc": "1.2sec."
  }
}
```

10. Рекуррентные платежи

Рекуррентные платежи - платежи, которые не требуют повторного ввода реквизитов карты. Первый платеж выполняется с вводом всех реквизитов карты, последующие платежи выполняются без ввода реквизитов карты и без участия владельца карты. По умолчанию данный функционал для продавца выключен.

При выполнении платежа продавец может передать специальный параметр (*params.pay_token_flag*), который будет означать, что данный платеж – это первый платеж в очереди повторяющихся платежей. Если оплата произведена успешно, то продавец в сообщении обратной связи (п.3) получит токен для формирования последующих рекуррентных платежей.

Все последующие (рекуррентные) запросы передаются на URL _____/pay/recurrent (для тестового подключения _____/pay/recurrent). Параметры запроса аналогичны описанию в п.2 с учетом необходимости передачи токена рекуррентного платежа «pay_token».

Тестирование рекуррентных платежей можно проводить картой:

without 3Ds

555555555555599

Types of goods prohibited for sale and violating the requirements established by the legislation of the Republic of Kazakhstan

1. goods (works, services, results of intellectual activity) related to the sale (including the sale itself) of weapons, firearms and explosive substances and objects; narcotic, psychotropic, toxic, caustic and radioactive substances; human organs and tissues; alcohol and tobacco products; services for the illegal organization and conduct of gambling; services of a sexual nature, as well as those contrary to generally accepted norms of ethics and morality; other Goods prohibited or restricted in circulation under the legislation of the Republic of Kazakhstan;
2. goods (works, services, results of intellectual activity) that, according to the information available to the Company, will not be or were not provided by the Merchant to the Payer after the Transaction, including the Goods in respect of which the Merchant refused to provide the Company with relevant documents confirming the fact of their provision to the Payer after the Transaction, and/or the Goods in respect of which the Merchant did not report the fact of their sale and/or provided false information about the goods being sold.

FORM OF THE ACT

Annex
to Order of the Minister of Finance of
the Republic of Kazakhstan
dated October 27, 2014 No. 458

Annex 50
to Order of the Minister of Finance of
the Republic of Kazakhstan
December 20, 2012 No. 562

Form P-1

IIN/BIN

Customer _____
full name, address, information about the means of communication

Contractor _____
full name, address, information about the means of
communication

Agreement (contract) _____ No. _____ "____" _____ 20 ____

ACT OF COMPLETED WORKS (RENDERED SERVICES)*

Document number	Document date

Consecutive number	Name of works (services) (in the context of their subtypes in accordance with the technical specification, task, schedule of works (services), if any)	Date of completion of works (rendering of services)**	Information about the report on research, marketing, consulting and other services (date, number, number of pages) (if any)***	Unit of measurement	Works completed (services rendered)		
					quantity	price per unit	cost
1	2	3	4	5	6	7	8
				Total		x	

Information about the use of inventory received from the customer

Attachment: List of documents, including the report(s) on marketing, research, consulting and other services (required if available) on _____ pages
name, quantity, cost

Delivered (Contractor) _____ / _____ / _____ Accepted (Customer) _____ / _____ / _____
position signature print name position signature print name

L.S. _____ Date of signing (acceptance) of works (services) _____
L.S. _____

*It is used for the acceptance and transfer of completed works (rendered services), with the exception of construction and installation works.
** To be filled in if the dates of the completed works (rendered services) fall on different periods, and also if the dates of the completed works (rendered services) and the dates of signing (acceptance) of works (services) are different.
*** To be filled in if there is a report on research, marketing, consulting and other services.

FORM OF THE REGISTER OF INITIATED TRANSACTIONS

REGISTER OF INITIATED TRANSACTIONS

1. Reporting period

Date and time of the beginning of the reporting period	[DD/MM/YYYY]	[HH:MM:SS]
Date and time of the end of the reporting period	[DD/MM/YYYY]	[HH:MM:SS]

1. Register of accepted Payments for the Reporting period:

No.	Payment date				Payer	Amount	Currency	
1								
...								
TOTAL:								