Joint-Stock Company
«Common Republican
Processing Center»

UZCARD

Annex 1to the Order No. 15
dated 29 January 2026

REGULATIONS OF THE UZCARD PAYMENT SYSTEM

INTERACTION WITH PAYMENT SERVICE PROVIDERS WHICH ARE NOT PARTICIPANTS OF UZCARD PAYMENT SYSTEM

(Version: 2.0.)

Tashkent - 2025

1. TERMS AND DEFINITIONS

1.1. For the purposes of these Regulations, the terms and definitions are used with the meanings set by the Law of the Republic of Uzbekistan "On Payments and Payment Systems" and the UZCARD Payment System Rules.

1.2. In addition to the terms defined elsewhere in these Regulations, capitalized terms used in these Regulations and not otherwise defined therein shall have the meanings specified below.

1.3. In these Regulations, unless the context otherwise requires, words used in the singular shall include the plural and vice versa, and words used in the masculine gender shall also include the feminine and neuter gender, and vice versa.

1.4. Unless otherwise specified in these Regulations, the following terms shall have the meanings specified below:

Operator	JSC “Common Republican Processing Centre”
UZCARD PS	The UZCARD Payment System (UZCARD) is a set of relationships that facilitate payments by interactions with UZCARD PS Participants and payment service providers (PSPs) that are not UZCARD PS Participants by application of the UZCARD PS procedures, infrastructure and the rules established by the Operator.
Payment Service Provider (PSP)	A legal entity, not being a bank, and authorized to provide payment services.
Payment Agent	A Payment Service Provider, a legal entity providing payment services on behalf of and under an agreement with PSP.
Payment Subagent	A Payment Service Provider, a legal entity providing payment services on behalf of and under an agreement with Payment Agent.
SV-Gate	The Operator's software is designed for technological interaction between the PSP and the UZCARD PS and enables the use of the Operator's services through the PSP.
ISP	The information system of the Payment Service Provider, consisting of a set of specialized computer software products, which functioning is ensured through information and technological interaction between the Operator and the Payment Service Provider, designed to create an additional service, provide information support and other services rendered by the Payment Service Provider to BCH.
Participant	UZCARD PS Participants, banks issuing and/or acquiring Bank Cards that have entered into an agreement with the Operator to participate in the payment system.
Bank Card (BC)	A payment instrument, including in electronic form, issued by a Participant, containing the details required for payments and enabling its holder to make payments through payment infrastructures and in accordance with the UZCARD PS Rules, as well as perform other transactions on the Bank Card account (card account) established by the Participant.
BCH (Bank Card Holder)	An individual person or legal entity, a client, or a person authorized by client, using a Bank Card based on the client agreement with the Participant issuing the Bank Card or the bank distributing the bank cards.
Transaction	An action initiated by BCH, a) if results in a cash transaction using a Bank Card is a financial transaction; b) if not related to cash transactions (balance inquiry, payment monitoring, blocking a Bank Card, etc.) is a non-financial transaction.

MSE	Merchant and service enterprise, legal entity, and/or individual engaged in entrepreneurial activity without forming a legal entity (sole entrepreneur), and/or self-employed individual selling Goods and having entered into a banking services agreement with the Participant.
Goods	Goods (work, service) sold by MSE to BCH, the payment order for which is generated using a BC.
RCI	Restricted circulation information, as defined in the Laws of the Republic of Uzbekistan "On Banking Secrecy" and "On Personal Data" – personal data recorded on electronic, paper, and/or other tangible media, information related to a particular BCH or enabling its identification, as well as information constituting a banking secrecy for that BCH.
RCI processing	Actions, as defined in the Laws of the Republic of Uzbekistan "On Banking Secrecy" and "On Personal Data."
Beneficiary	A legal entity and/or individual who is the recipient of funds.
Trademark (TM)	A trademark or several trademarks owned by the Operator and used to identify the UZCARD Payment System.
Payment Application	The software used of PSP allowing BCH to perform the Transactions.
Bank Identification Number (BIN)	A multi-digit sequence of BC number located on BC, used to identify the Participant within the UZCARD PS during authorization, processing, and clearing of Transactions.
BIN List	A set of structured data containing a list of BINs used to identify Participants during the authorization, routing, processing, and clearing of Transactions.
MCC Code	MSE category code classifying the type of trading and service activity as a 4-digit number.
AML/CFT	A set of activities aimed at combating the legalization of proceeds from crime (anti-money laundering) and combating the financing of terrorism.
Anti-fraud	A set of activities aimed at preventing, detecting, and suppressing fraudulent transactions and actions committed using payment services and infrastructure.
KYC (Know Your Customer)	A set of procedures including client identification, document verification, familiarization with their activities, and assessment of AML/CFT, sanctions and fraud risks.
Sanctions	Restrictive measures imposed by states or international organizations against countries, persons or organizations, the violation of which may result in the application of secondary sanctions against the violator.
Identification	The process of establishing the identity of a client (or representative thereof) by collecting, recording, and initially verifying identification data in accordance with law and regulations.
Verification	Measures to confirm the authenticity of previously obtained client identification data, as well as establishing the ownership and control of a bank card by particular person.
Authentication	The process of confirming the identity of a user, program, device, or data.

2. GENERAL

2.1. These Regulations govern the procedures and terms of interaction between the Operator and PSP, including, but not limited to, information exchange, processing of Transactions, data protection, reporting, and dispute resolution.

2.2. The interaction procedure includes stages related to operational management and technical operation.

2.3. The Regulations have been developed in accordance with the requirements of the current legislation of the Republic of Uzbekistan.

2.4. The Operator is entitled to alter the technical, operational and integration requirements without re-approval of PSP.

3. PURPOSE AND OBJECTIVES OF THE REGULATIONS

3.1. The primary purpose of these Regulations is to establish the procedure for exchanging electronic messages for conducting Bank Card Transactions through the ISP, the terms and other conditions of information technology interaction between the Operator and the PSP, and to ensure the secure, efficient, and uninterrupted operation of the UZCARD PS and the provision of payment services.

3.2. The objectives of this interaction include:
- coordination of the PSP's activities regarding the implementation and operation of the SV-Gate software;
- functioning of the UZCARD payment system in accordance with its rules;
- exchange of information on network status, incidents, updates, and changes;
- resolution of disputes and claims;
- optimization of payment processing and risk management processes.

3.3. The Regulations are mandatory for the Operator and the PSP and are aimed at standardizing processes and ensuring security and efficiency in the provision of payment services.

3.4. Accession to the terms of the Regulations is carried out by the PSP based on acceptance of the Offer for Interaction with the UZCARD PS by accessing the UZCARD PS Rules or separately concluded agreements on interaction with the UZCARD PS and after passing an organizational and technical check for compliance with the information security requirements and the KYC procedure of the UZCARD PS by the payment service provider.

3.5. Accession to the Regulations constitutes the full acceptance by the PSP of all terms of the Regulations and the UZCARD PS Rules, without any exceptions or limitations in the part related to the relevant PSP.

4. PROCEDURE OF INTERACTION

4.1. General Conditions of Interaction:

4.1.1. PSP provides payment services subject to the relevant license from the Central Bank of the Republic of Uzbekistan. The requirements of this clause do not apply to the provision of payment services by Payment Agents and Payment Subagents.

4.1.2. PSP must have a developed and approved procedure for interaction with the Operator and Participants regarding the provision of payment services in the UZCARD PS.

4.1.3. Interaction between the Operator and the PSP is carried out on the basis of these Regulations and separately concluded agreements or acceptance of offers.

4.2. Basic Principles of Interaction:

4.2.1. The Operator and the PSP undertake to adhere to the principles of transparency, accountability, confidentiality, and prompt response to requests and incidents.

4.2.2. Interaction between the Operator and the Payment Service Provider is carried out exclusively through approved and secure communication channels, as well as authentication and encryption systems.

4.2.3. PSP is obliged to comply with the Operator's established load limits, inquiry formats, and integration parameters. Exceeding these limits shall be the grounds for automatic access restriction.

4.2.4. Access restrictions may be applied automatically without prior notice to PSP.

4.2.5. The Operator reserves the right to suspend the connection of new PSP services without explanation of reason due to load or regulatory restrictions.

4.3. Basic Requirements Established for the Payment Service Provider:

4.3.1. When processing payment information through the Bank, the PSP must comply with the Operator's established information security standards.

4.3.2. PSP provides payment services only in accordance with the terms and conditions stipulated in BCH order.

4.3.3. PSP is prohibited from changing the terms and conditions of BCH order.

4.3.4. PSP is not entitled to initiate a Transaction, whether financial or non-financial, without an order from BCH.

4.3.5. Prior to providing payment services, the PSP must provide BCH with information on the amount of the commission charged.

4.3.6. Charging a commission for the provision of payment services from the payment amount is prohibited, except in cases stipulated by the legislation of the Republic of Uzbekistan and when the agreement between the beneficiary and the beneficiary's Payment Service Provider stipulates the commission deduction from the payment amount. The beneficiary's Payment Service Provider will notify the beneficiary, upon request, of the amount of the accepted payment and any deductions made.

4.3.7. When providing payment services, the PSP ensures compliance with the following conditions:

4.3.7.1. conducting due diligence and identification of BCH in accordance with the laws of the Republic of Uzbekistan, including the laws on combating the legalization of proceeds from crime, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction;

4.3.7.2. the payment document must contain the details of BCH and beneficiary, as stipulated by the laws on combating the legalization of proceeds from crime, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction;

4.3.7.3. safekeeping of information identifying BCH and/or beneficiary for at least five (5) years after the provision of payment services;

4.3.7.4. taking the necessary legal, organizational, and technical actions to protect the identification means of BCH;

4.3.7.5. eliminating violations affecting the smooth functioning of the UZCARD PS within the period specified in the relevant order of the Central Bank of the Republic of Uzbekistan;

4.3.7.6. elimination of violations affecting information security and cybersecurity within the period specified in the relevant order of the Central Bank of the Republic of Uzbekistan;

4.3.7.7. setting equal conditions for transactions using BC and cards of other payment systems, as well as any types of BCs of UZCARD PS. Equal conditions apply to the procedure and the possibility of conducting transactions, and not to the cost of payment services (PSP tariffs);

4.3.8. After providing the payment services, the Payment Service Provider shall present to BCH a document confirming the provision of payment services, in hard copy or electronic form. The requirements for the content of document confirming the provision of payment services are established by the Central Bank of the Republic of Uzbekistan.

4.3.9. The Payment Service Provider shall provide:

4.3.9.1. continuous protection of payment information at all stages of its generation, processing, transmission, and storage;

4.3.9.2. a security regime sufficient to protect the confidentiality and integrity of information, including personal data of BCH;

4.3.9.3. separation of staff powers when working in information systems, including development, testing, and production environments;

4.3.9.4. protection of information networks, including the Internet, as well as servers and communication channels, against potential attacks;
4.3.9.5. monitoring the access to confidential payment data and critical logical and physical resources (information networks, information systems, databases, information security modules);
4.3.9.6. application of organizational measures and technical means of information security designed to identify incidents related to violations of information security requirements when making payments and money transfers;
4.3.9.7. taking measures to respond to identified incidents related to violations of information security requirements.
4.3.10. analysis of the causes of identified incidents related to violations of information security requirements, and assessment of the results of responses to such incidents.

4.4. Acceptable types of payment services provided by the Payment Service Provider:

4.4.1. Financial transactions:
- accepting and making payments using a Bank Card;
- other payment services not prohibited by current legislation, the Regulations, or other local regulations of the Operator.

4.4.2. Non-financial transactions:
- checking the Bank Card balance;
- monitoring Bank Card payments;
- card management, i.e., designating a UZCARD Bank Card as the primary card in the ISP;
- blocking a UZCARD Bank Card;
- removing a UZCARD Bank Card from the list of cards in the ISP;
- customizing the external design of the UZCARD Bank Card;
- other operations not prohibited by current legislation, the Regulations, or other local regulations of the Operator.

4.5. Requirements for the provision of payment services through Payment Agents and Payment Subagents:

4.5.1. provision of payment services on behalf of and based on an agreement concluded with the PSP and/or bank, as well as with the Payment Agent, when applicable.
4.5.2. submission to BCH of a document confirming provision of the payment service and containing the necessary details;
4.5.3. collection of fees in accordance with the terms of the agreement concluded with the PSP, and by the Payment Subagent in accordance with the agreement concluded with the Payment Agent;
4.5.4. submission to BCH, prior to the commencement of payment services, of information regarding:
- description and address of the location where payment services are provided;
- name, taxpayer identification number, location (mailing address), and telephone number of the bank, Payment Organization, and Payment Agent, and if payment services are provided by a Payment Subagent, the name or surname, first name, patronymic, taxpayer identification number, location (mailing address), and telephone number of the Payment Subagent;
- license number of PSP;
- amount of remuneration withheld for the provision of payment services.

4.6. Requirements to PSP to engage Payment Agents and Payment Subagents when providing payment services:

4.6.1. PSP shall maintain registers of Payment Agents and Payment Subagents. Payment Agents provide the PSP with information on their engaged Payment Subagents for inclusion in the register. Payment Service Providers shall provide the Operator with registers of Payment Agents and Payment Subagents on a monthly basis no later than the 10th day of the month following the reporting month.

4.6.2. PSPs shall monitor the payment agent's compliance with the terms of the agency agreement for the provision of payment services.

4.6.3. Payment Agent shall monitor the Payment Subagent's compliance with the terms of the subagency agreement for the provision of payment services.

4.6.4. PSPs that have entered into agency agreements with a Payment Agent for the provision of payment services shall submit information about these services, as well as information about their Payment Agents and Payment Subagents, to the Central Bank of the Republic of Uzbekistan.

4.6.5. PSP shall bears joint and several liability with the Payment Agent and the Payment Subagent who have entered into agency agreements for the provision of payment services to BCH for the obligations of the Payment Agent and the Payment Subagent.

4.7. Requirements for update of BIN lists:

4.7.1. To ensure correct routing of Transactions, stable operation of the BC acceptance system, and compliance with the Operator's information security requirements, PSPs are required to regularly update its BIN lists.

4.7.2. The BIN list must be updated at least once a week in accordance with the Operator's process instructions.

4.7.3. PSP is obligated to ensure the completeness and timeliness of BIN list update, including the implementation of appropriate automated mechanism or routine update control process.

4.7.4. Violation of the BIN list updating procedure is considered abuse and entails liability for the PSP in accordance with these Regulations.

4.8. Requirements for the complete and correct filling of information blocks about the Operation in the SVGate software:

4.8.1. When using the SVGate software, the PSP is required to completely and accurately fill out all Transaction information blocks, including the merchant/beneficiary information block and the Transaction type ("merchantInfo," including MCC).

4.8.2. Transaction information blocks must be filled out in accordance with the requirements of these Regulations, as well as the formats and reference books established for the SVGate software.

4.8.3. Transaction submissions with incomplete, incorrect, or inaccurate data in the mandatory Transaction information blocks are prohibited.

4.8.4. The PSP is responsible for the completeness, accuracy, and reliability of the information transmitted in the Transaction data blocks when using the SVGate software.

4.9. Requirements for the use of the Operator's Trademarks

4.9.1. The PSP, as well as its payment agents and payment subagents, may use the Operator's TM solely for the purpose of identifying the UZCARD Payment System when providing payment services and only within the framework of these Regulations and concluded agreements.

4.9.2. The use of the Operator's TM is permitted solely in accordance with the requirements of the Operator's "Guidelines for the Use of Corporate Identity Elements," which are posted on the Operator's official website.

4.9.3. The following is not permitted:

- distortion, modification or combination of the Operator's TM with other signs and designations;

- use of the Operator's TM in ways that mislead BCH, beneficiaries, or other persons regarding the status of the Payment Service Provider;

- use of the Operator's TM outside the scope of payment services provided through the UZCARD payment system.

- use of the Operator's name, brand and logo in public statements, the mass media and social media during incidents without written consent from the Operator.

4.9.4. The Payment Service Provider is responsible for ensuring that its agents and subagents comply with the requirements for the use of the Operator's Terms of Service.

4.9.5. If violations of the requirements for the use of the Operator's TM are detected, the Operator has the right to demand their immediate rectification and to apply the penalties provided for in these Regulations, signed agreements, and the legislation of the Republic of Uzbekistan.

4.10. Conditions of providing the intellectual property items of the Operator

4.10.1. The Operator's intellectual property items, including but not limited to software (including SV-Gate), API, interfaces, interaction protocols, technical documentation, trademarks and branding elements, are provided to the Payment Service Provider on the basis of "AS IS" and "AS AVAILABLE".

4.10.2. The Operator makes no warranties, express or implied, regarding:

- commercial suitability;
- fit for the specific purposes of PSP;
- uninterrupted operation;
- absence of errors;
- compatibility with PSP information systems.

4.10.3. Any warranties implied by the law, judicial practice, or customary business practices, including warranties of merchantability and fitness for a particular purpose, are expressly excluded to the fullest extent permitted by the law.

4.10.4. The Operator bears all the risks associated with the use of the Operator's intellectual property, including the integration, operation, and modification of its own systems and business processes.

The Operator shall not be liable for any losses incurred by PSP arising from the use or inability to use the Operator's intellectual property, except as expressly provided by applicable laws of the Republic of Uzbekistan.

4.10.5. The provision of API and programming interfaces does not constitute a guaranteed level of availability (SLA) service, unless otherwise expressly provided in a separate written agreement.

4.11. AML/CFT, Anti-fraud and Sanctions Compliance Requirements

4.11.1. PSP should have:

- approved AML/CFT policy and procedure, and a person responsible for internal control in this area, in accordance with the requirements of the Central Bank of the Republic of Uzbekistan.
- approved AML/CFT risk assessment methods and management procedures.
- procedure for verifying the status of a publicly exposed person (PEP) of BCH during due diligence.
- procedures for reconciling and screening BCH against lists of persons suspected of terrorism or terrorist financing, provided by the specially authorized government agency of the Republic of Uzbekistan.
- procedures for monitoring and identifying suspicious transactions, as well as submitting relevant reports to the specially authorized government agency within the timeframes established by law.

- approved sanctions compliance policies and procedures;
- effective sanctions risk assessment methods and management procedures.
- procedures for reconciling and screening BCH against the sanctions lists of the UN Security Council, the European Union, the US Department of the Treasury (OFAC SDN), and the UK Treasury (OFSI HM Treasury).
- technical capability to restrict transactions with sanctioned individuals or organizations.

4.11.2. PSP is obliged to have an effective anti-fraud system.

4.11.3. For this purpose, PSP must have approved policies and procedures for identifying, responding to, and preventing fraudulent transactions.

4.11.4. Furthermore, PSP must have an automated anti-fraud system (including a session-based one) that ensures monitoring and prompt response to suspicious transactions and complies with the requirements of the Central Bank of the Republic of Uzbekistan.

4.11.5. PSP bears full financial liability for the regulatory consequences caused by deficiencies in its KYC, anti-fraud and sanctions screening, including compensation for fines, regulator orders, legal costs and the costs of the Operator's internal audits.

5. RIGHTS AND OBLIGATIONS

5.1. Operator’s obligations:

5.1.1. ensures the functioning of the UZCARD PS infrastructure. Ensuring the functioning of the infrastructure does not mean providing guarantees for uninterrupted operation of the Operator's software interfaces and intellectual property, which are provided under the conditions established by these Regulations, including the absence of obligations to achieve any indicators of availability, performance or stability of the software interfaces.

5.1.2. ensures compliance with information security and cybersecurity requirements, as well as measures to ensure the continuity of the UZCARD PS.

5.1.3. ensures equal and open access for Payment Service Providers to the services provided.

5.1.4. conducts an analysis of the needs of BCHs to determine their satisfaction with the quality of services provided.

5.1.5. ensures the functioning of a feedback mechanism with BCHs.

5.1.6. once a year, no later than the first quarter following the reporting period, publishes the results of an analysis of the performance of the UZCARD PS for satisfaction of BCHs on its official website, taking into account the results of the review of inquiries and requests received during the reporting year through the feedback mechanism.

5.2. Operator’s rights:

5.2.1. monitor Payment Service Providers' compliance with the Regulations and current legislation regarding the provision of payment services.

5.2.2. refer to interactions with Payment Service Providers and mention them in their advertising and informational materials.

5.2.3. unilaterally amend these Regulations.

5.2.4. in accordance with these Regulations, current legislation, the Operator's local regulations, and signed agreements, unilaterally suspend (terminate) interaction with Payment Service Providers.

5.2.5. temporarily restrict access of the payment service provider to UZCARD PS services without prior notice, in case of a reasonable risk assessment determined by the Operator, regarding the stability of the payment system, information security, compliance with AML/CFT requirements, and the reputation of the UZCARD PS.

5.2.6. establish technical restrictions for PSP (TPS, request limits, transaction volumes) and temporarily reduce them if there is a threat of infrastructure overload.

5.2.7. request information and documents from Payment Service Providers related to their activities in providing payment services within the framework of the Regulations, current legislation, the Operator's local regulations, and signed agreements.

5.2.8. apply the enforcement actions provided for in these Regulations to the PSP.

5.2.9. exercise other rights established by the current legislation of the Republic of Uzbekistan.

5.2.10. the Operator has the right to request information and documents regarding transactions suspected of involvement in money laundering, terrorist financing, the proliferation of weapons of mass destruction, fraud, or sanctions violations.

5.3. Payment Service Provider’s obligations:

5.3.1. guarantees the rules for processing RCI in accordance with the current legislation of the Republic of Uzbekistan.

5.3.2. ensures the protection of information on the means and methods of ensuring information security obtained during interactions with the Operator and the provision of payment services.

5.3.3. provides BCH with the exchange of electronic messages (receiving electronic messages containing instructions, transmitting these messages to the Operator for clearing and settlement transactions).

5.3.4. compensates for any actual damages caused by improper and incorrect interactions with the Operator, Participants, BCH, and others in the provision of payment services.

5.3.5. provides information and documents related to the provision of payment services within the framework of the Regulations, current legislation, the Operator's local regulations, and concluded agreements.

5.3.6. apply multi-factor authentication procedures for payment service users when sending instructions via communication channels. Multi-factor authentication is not used for mobile and contactless payments.

5.3.7. organize a protected communication channel in remote service systems.

5.3.8. have the ability to maintain, store, and analyze relevant event logs.

5.3.9. comply with all requirements set forth in these Regulations;

5.3.10. exchange confidential data over the internet during a communication session in encrypted form using licensed cryptographic information protection tools.

5.3.11. the PSP, its agents, and subagents are required to identify BCH prior to the commencement of payment services or when expanding their functionality, including when linking a bank card to a mobile application or other digital service.

Identification is carried out by collecting and recording the identification data of BCH to the extent stipulated by the legislation of the Republic of Uzbekistan.

Agents and subagents are entitled to identify BCH only if they have the appropriate authority expressly provided for in the agreement and the internal regulatory documents of the PSP.

5.3.12. The PSP, its agents and subagents are obliged to ensure verification of BCH in order to confirm the accuracy of previously obtained identification data, as well as the fact of ownership of BC by a particular person and control of the payment instrument.

Verifications is to be done, inter alia, when:

- linking a bank card to a mobile app on a new device;
- providing access to transactions using a payment card;
- detecting signs of increased risk or suspicious activity.

As part of the verification process, the PSP must apply reliable authentication methods that comply with the requirements of the legislation of the Republic of Uzbekistan.

5.3.13. The PSP, its agents and subagents are obliged to ensure the protection of identification and verification processes from unauthorized access, data substitution and other fraudulent actions.

If it is impossible to carry out identification and (or) verification, or if discrepancies are detected, the PSP must take the following measures:

– refuse to connect the bank card;

– limit or suspend payment services;

– apply other measures in accordance with internal regulations and legal requirements.

5.3.14. The PSP is responsible for compliance with the requirements for identification and verification of clients, including when engaging agents and subagents.

5.4. Payment Service Provider's rights:

5.4.1. Requests from the Operator the information necessary to fulfill the obligations to provide payment services.

5.4.2. Access, process, and store the necessary personal data only for the purpose of providing payment services. However, they are not entitled to request any information from a payment service user other than that necessary for the provision of the service.

5.4.3. Exercise other rights provided by the legislation of the Republic of Uzbekistan.

6. PROCEDURE FOR IDENTIFYING ABUSE AND APPLYING CORRECTIVE MEASURES

6.1. General

6.1.1. Abuse by the PSP includes any actions and/or inactions that result or may result in disruption of the normal operation of the UZCARD PS, distortion of Transaction data, obtaining unjustified advantages and/or causing damage to the Operator, Participants, BCH, MSE, and/or other persons, as well as violations of the requirements of these Regulations, the UZCARD PS Rules, the Operator's internal regulations, and concluded agreements.

6.1.2. Abuse (violations) within the framework of these Regulations shall include, but not be limited to, the following actions and/or inactions by the PSP, its payment agents, and/or payment subagents:

- failure to timely or correctly update BIN lists (in violation of the Regulations);

- violation of requirements for filling the Transaction information in the SV-Gate software, including presentation of incomplete, incorrect, or inaccurate data in information blocks, including merchantInfo (merchant/beneficiary information, including MCC) and the Transaction type specified by the UZCARD PS rates;

- violation of requirements for the use of TM, including misleading use, use outside the permitted purposes, or use in a misleading manner;

- violation of requirements for establishing equal conditions for Transactions using the UZCARD PS and cards of other payment systems, as well as any types of UZCARD PS, including, but not limited to, creating discriminatory conditions, limiting functionality, establishing different rules, processing priorities, or refusing to conduct Transactions without the grounds specified in the Regulations;

- unauthorized use of the "Enhanced" method when providing the service for viewing information (monitoring) on the history of bank card transactions, including without specifying the appropriate basis and/or not in the interests of BCH, in violation of the requirements of the PS Standard "Information, Communication, and Technological Interaction for Providing the Service for Viewing Information (Monitoring) on the History of Bank Card Transactions in the UZCARD PS."

- other violations of the requirements and provisions of these Regulations, the UZCARD PS Rules, the legislation of the Republic of Uzbekistan, the Operator's local regulations, and/or concluded agreements, not classified as specific types of violations in this section.

Abuses also includes actions by PSP that create potential risks of violating legislation, regulator requirements, information security, and the stability of the UZCARD PS, even in the absence of actual damage.

6.1.3. The Operator has the right to monitor, conduct inspections and request information/documents necessary to identify, record and confirm abuses, in the manner and to the extent determined by the Operator, in compliance with the requirements of the law and the Rules of the UZCARD PS.

6.2. Mechanisms for Identifying and Recording Abuses

6.2.1. Monitoring. The Operator carries out monitoring, including (but not limited to):
- monitoring technical parameters of interaction and correctness of Transaction routing;
- monitoring the relevance of BIN lists and the results of their application;
- monitoring the quality of Transaction data (validity/filling of required fields, stability of filling of merchantInfo and Transaction types, compliance with formats/reference books);
- monitoring the correct use of the Operator's TM in the ISP/Payment Application interfaces, on websites/pages, in advertising/informational materials, and with agents/subagents.

6.2.2. Inspections. To confirm any abuse, the Operator has the right to conduct:
- scheduled inspections (in accordance with the Operator's internal procedures);
- unscheduled inspections (upon detection of signs of a violation, upon request from BCH/MSE/Participants/regulator, in case of information security incidents, significant failures, etc.).

6.2.3. Sources of information. The following may serve as grounds for initiating a review:
- Operator monitoring results;
- Participant/MSE/BCH/other PSP requests;
- instructions from the Central Bank of the Republic of Uzbekistan;
- instructions (requests) from the Central Bank of the Republic of Uzbekistan or other authorized bodies;

Information provided by the PSP itself (self-reporting of incidents/errors).

6.3. Procedure for Conducting Inspections (confirming the fact of abuse)

6.3.1. Preparatory stage:
- determination of the purpose and scope of inspection (what violation, what period, what services/channels/agents are affected);
- creating a list of requested data (logs, downloads, regulations, screenshots of interfaces/materials with TM, information on BIN list updates, etc.);
- sending a notice (request) to the PSP through the agreed communication channel.

6.3.2. Stages of inspection:
- analysis of the Operator's provided materials and data;
- recording of identified deviations (with examples of operations/dates/parameters/ materials);
- if necessary, requesting clarifications/additional information.

6.3.3. Final stage:
- preparation of a report (certificate/report) listing the violations, supporting evidence, and proposing appropriate measures;
- setting a deadline for correcting the violation and providing confirmation of its completion.

6.3.4. In case of confirmation of abuse, the Operator’s documented expenses for conducting an unscheduled inspection (if any) may be presented to the PSP for reimbursement.

6.4. Enforcement Actions

6.4.1. Enforcement actions may be applied preventively in the presence of reasonable signs of a threat, without waiting for completion of a full inspection, including temporary suspension of all PSP transaction. In case of confirmation of abuse, the Operator has the right to apply one or more of the following actions to the PSP (taking into account the nature, duration, consequences and repetition of the violation):
- written warning and order to correct violation;
- decision to impose penalties (clauses 6.6–6.7);
- temporary restriction of certain function/services (including certain channels, operations, and agent network) until the violation is corrected and/or the fine is paid;
- in the case of systematic/significant violations, initiation of suspension or termination of interaction.

6.4.2. The application of enforcement actions does not relieve the PSP from the obligation to:
- correct the violation within the specified time;
- prevent a recurrence of the violation;
- compensate for damages (if any) in accordance with the procedure established by law, the Regulations, and contracts.

6.5. The procedure for making decisions on the application of enforcement measures

6.5.1. The basis for the application of enforcement actions is the Operator's decision based on the results of monitoring and/or verification.

6.5.2. The Operator's decision must contain:
- Operator name;
- decision No., date, and location;
- Information about PSP (including, if necessary, information about the agent/ subagent);
- description of the violation (subject, period, affected services/operations/materials); grounds and evidence (log excerpts, lists of examples, links to Regulation requirements, screenshots, etc.);
- established deadline for rectifying the violation;
- the enforcement action applied (warning/fine/functionality restriction);
- appeal procedure and deadline.

6.5.3. The decision is to be sent to the PSP through the agreed communication channel.

6.6. Penalties

6.6.1. Penalties are imposed by the Operator to ensure proper compliance with the requirements of these Regulations and to maintain the stability and reliability of the UZCARD PS.

6.6.2. Penalties are set in UZS based on the reference calculation value (RCV) on the date of the Operator's decision.

6.6.3. Payment of a fine does not relieve the PSP of its obligation to correct the violation and prevent recurrence.

6.7. Types of violations and amounts of penalties

6.7.1. Violation of BIN list updating requirements (late updating, failure to update within the established frequency, use of an out-of-date BIN list) – a fine of 100 (one hundred) RCV.

6.7.2. Violation of requirements for filling Transaction information in the SVGate software, including merchantInfo and the Transaction type (incomplete filling of required fields, incorrect values, non-compliance with formats/directories, inaccurate information about MSE/beneficiary) – a fine of 100 (one hundred) RCV for each confirmed violation resulting in the transfer of incorrect data, or 10 (ten) RCV for each identified instance of a Transaction being transferred without required details, if the violation is single.

6.7.3. Violation of the requirements for the use of the Operator's TM (including: distortion/modification, use for purposes other than identifying PS, use in misleading ways; the violation is committed by an agent/subagent) – a fine of 100 (one hundred) RCV per confirmed violation.

6.7.4. Violation of the requirements for establishing equal conditions for conducting Transactions using the UZCARD PS BC and cards of other payment systems, as well as

any types of UZCARD PS Bank Cards (including limiting or refusing to conduct Transactions without the grounds specified in the Regulations; applying different conditions, rules, or priorities for processing Transactions; establishing discriminatory technical or organizational conditions) – a fine of 100 (one hundred) RCV for each confirmed violation.

6.7.5. Unauthorized use of "Enhanced" method by PSP when bypassing the service for viewing information (monitoring) on BC transaction history (including use of "Enhanced" method without specifying the corresponding basis stipulated by the PS Standard; use of the "Enhanced" method not in the interests of BCH; use of the "Enhanced" method for purposes not stipulated by the PS Standard) – a fine of 100 (one hundred) RCV for each confirmed violation.

6.7.6. Other violations of the requirements and provisions of these Regulations, the UZCARD PS Rules, the legislation of the Republic of Uzbekistan, the Operator's local regulations, and/or concluded agreements not specified in paragraphs 6.7.1–6.7.5 of these Regulations – a fine of up to 50 (fifty) RCV, the amount of which is determined by the Operator taking into account the nature, consequences, duration, and repetition of the violation.

6.8. Temporary restriction of certain functionality of the PSP in the UZCARD PS

6.8.1. In case of a repeated violation of a similar misuse by PSP for which a decision to impose penalties was previously made, and/or if such misuse is not rectified within 1 (one) month from the date of the Operator's decision, as well as in case of failure to provide the Operator with written notice of the rectifying identified misuse and/or failure to pay the imposed penalties, the Operator has the right to temporarily restrict certain function of the PSP in the UZCARD PS.

6.8.2. Implementation of enforcement actions based on grounds related to the violation of equal conditions for conducting Transactions and incomplete/incorrect filling of Transaction information in the SVGate software may be accompanied by an immediate temporary restriction of the relevant function if the violation creates risks of discrimination against BCH, MSE, or disruption of the stability of the UZCARD PS.

6.8.3. Temporary restrictions on certain functionality of the PSP in the UZCARD PS are imposed by the Operator based on the relevant decision of the Operator.

6.8.4. The Operator reserves the right to impose temporary restrictions at its sole discretion, including with respect to services, functions, and/or interaction channels not directly related to identified cases of abuse, if necessary to ensure the stability, security, and reliability of the UZCARD Payment System.

6.8.5. Temporary restrictions remain in effect until PSP fulfills all of the following conditions:
- rectifying identified violations by PSP;
- payment of imposed penalties (if any);
- confirmation of the fact of rectifying of violations based on a written notice sent by PSP to the Operator.

6.9. Time for payment of penalty

6.9.1. The fine is payable by PSP within 10 (ten) business days from the date of receipt of the Operator's decision, unless another deadline is specified in the decision.

6.9.2. PSP is obligated to send the Operator confirmation of payment of the fine through the agreed-upon communication channel.

6.10. Appealing against Operator's decisions

6.10.1. PSP has the right to appeal the Operator's decision within 5 (five) business days of receiving it.

6.10.2. Objection (appeal) must contain:
- a description of the nature of the disagreement;
- arguments and evidence;
- contact information of the responsible person.

6.10.3. The Operator will review the objection within five (5) business days of receipt and may request additional information. If necessary, the review period may be extended by no more than seven (7) business days beyond the initial deadline, with notification to the PSP.

6.10.4. After the review the Operator shall be entitled to:
- leave the decision unchanged;
- change the enforcement action;
- cancel the decision;
- cancel the decision and schedule repeated inspection.

6.10.5. Presenting an objection does not suspend the effect of enforcement actions applied, unless otherwise expressly stated by the Operator.

7. CONFIDENTIALITY

7.1. Confidential information means information access to which is restricted in accordance with the requirements of the legislation of the Republic of Uzbekistan, the UZCARD PS Rules, insider information, as well as any other information belonging to the Operator and Payment Service Provider, regardless of the form in which it is provided, transferred by disclosing party (party disclosing the information) to receiving party (party receiving the information).

7.2. Receiving party may not disclose or otherwise disclose confidential information to third parties without the written consent (permit) of disclosing party, except in cases stipulated by the legislation of the Republic of Uzbekistan and the UZCARD PS Rules, or if the confidential information was legally obtained from a source other than the disclosing party without any obligation to protect confidentiality.

7.3. The Operator and the Payment Service Provider undertake to ensure the confidentiality of information used and received within the framework of the UZCARD PS Rules.

7.4. The parties have the right, without the prior written consent of disclosing party, at their own discretion and taking into account reasonable necessity, to transfer confidential information to their employees who require such information for their work and who are authorized to work with confidential information. The parties remain responsible for the actions (or inactions) of their employees and other persons who have access to confidential information.

7.5. Receiving party is responsible for the disclosure of confidential information, as well as for the unauthorized use of confidential information caused by the fault of receiving party.

7.6. Receiving party is obligated to compensate disclosing party for any losses incurred as a result of the disclosure of confidential information or its unauthorized use caused by the fault of the receiving party. PSP undertakes to reimburse the Operator for all expenses, losses, fines and regulatory sanctions incurred by the Operator as a result of a data leak or breach of confidentiality that occurred due to the fault of PSP, its employees, agents or subagents, regardless of the fault of the Operator.

7.7. Payment Service Provider agrees that the Operator's activities in processing and storing information do not violate its rights with respect to such information or its confidentiality requirements.

7.8. Payment Service Provider undertakes not to disclose to third parties information about the availability and/or content of software, hardware, or other solutions intended for use within the UZCARD PS Rules without the Operator's prior written consent.

7.9. In case of termination of disclosing party's interaction under these Regulations, or at any time upon disclosing party's request, receiving party shall be obligated to return to disclosing party, by making a deed, all previously transferred confidential information in its possession and in the possession of persons to whom the confidential information was

disclosed in accordance with the terms of these Regulations, within 5 (five) business days of receiving disclosing party's notice of the return of confidential information. If the transfer is impossible, receiving party shall destroy the confidential information and provide disclosing party with a destruction certificate within 5 (five) business days of receiving disclosing party's notice of the destruction of confidential information. If return and/or destruction of confidential information within the timeframes established above is impossible, this timeframe may be changed by agreement of the parties.

7.10. In case of termination of cooperation under these Regulations for any reason, the obligation to maintain confidentiality of confidential information shall remain in effect for five (5) years from the date of termination of cooperation under these Regulations.

7.11. Notwithstanding the provisions specified above, the Operator has the right to process the confidential information of Payment Service Providers who have terminated cooperation with the Operator under these Regulations until they have fulfilled all obligations arising during the period of their cooperation under these Regulations, as well as for the purpose of complying with the requirements of the legislation of the Republic of Uzbekistan.

8. RESPONSIBILITY

8.1. The Operator shall not be liable before PSP for any consequences associated with the use by PSP of the payment infrastructure, services, software products, interfaces, APIs, technical documentation, information resources, and other components of the UZCARD PS or the UZCARD PS Processing Center, regardless of the causes of such consequences, the nature of the claims, and the legal classification of such claims. PSP acknowledges and agrees that the use of the services, infrastructure and functionality of the UZCARD PS is at its own risk.

8.2. The Operator shall not be liable for any losses of PSP and/or third parties, including direct, indirect, consequential, and derivative damages, lost profits, lost income, data loss, damage to business reputation, regulatory consequences, fines, sanctions, penalties, fines, legal costs, as well as any other property and non-property losses, even if the Operator has been notified of the possibility of such consequences.

8.3. The Operator's waiver of liability applies regardless of the form and degree of fault, including negligence, gross negligence, technical errors, software failures, actions or omissions of the Operator's employees, automated decisions of information systems, integration errors, and other circumstances, to the maximum extent permitted by applicable law.

8.4. The Operator's waiver of liability extends to contractual and non-contractual (tort) liability, liability for damages, liability for unjust enrichment, information loss, as well as claims based on recourse, subrogation, compensation, retention, and setoff.

8.5. The Operator is not responsible for the execution, refusal, delay, rejection, cancellation, or other results of payment transactions, nor for the financial consequences of such transactions, nor for the accuracy of settlements between PSP, servicing banks, UZCARD PS participants, and third parties. PSP assumes all the risks associated with the results of payment transactions.

8.6. The Operator's intellectual property items, including software products, interfaces, API, technical documentation, and other intellectual activity results, is provided to PSP "as is" and "as available." The Operator does not guarantee their operability, uninterrupted operation, freedom from errors, compatibility with the PSP's information systems, or compliance with the expectations and business objectives of PSP. Any warranties implied by law, judicial practice, or usage, including warranties of merchantability and fitness for a particular purpose, are expressly excluded to the fullest extent permitted by applicable law.

8.7. PSP waives any claims for compensation, damages, recourse, retention, setoff, or other property claims against the Operator related to the performance of these Terms.

8.8. The Operator shall not bear joint, several, subsidiary, or other joint liability with PSP, its agents, servicing banks, UZCARD PS participants, or third parties.

8.9. The provisions of this section shall apply to the maximum extent permitted by applicable law and shall not limit the Operator's liability solely in cases where such limitation is expressly prohibited by mandatory provisions of law.

9. SETTLEMENT OF DISPUTES.

9.1. The Regulations are governed by the UZCARD PS Rules and the current legislation of the Republic of Uzbekistan.

9.2. Mandatory pre-trial compliance review with participation of the Operator's service. If serious violations are identified, the Operator has the right to unilaterally terminate the contract without waiting for a court decision. Refusal of PSP to participate in the compliance review is considered an admission of the violation.

9.3. All disputes and disagreements arising between the Operator and the Payment Service Provider during the implementation of the Regulations shall be resolved through negotiations. If disputes and disagreements cannot be resolved through negotiations, they shall be resolved through judicial proceedings in accordance with the current legislation of the Republic of Uzbekistan in the Tashkent Interdistrict Economic Court.

10. MISCELLANEOUS CONDITIONS.

10.1. If the Payment Service Provider changes its legal form, address, name, bank details, or any other changes, it is obligated to notify the Operator in writing within 10 (ten) business days of the date of such changes. All liability and risks associated with failure to notify or late notification shall be borne by the Payment Service Provider affected by such changes.

10.2. The Operator and the Payment Service Provider are obligated to promptly notify each other in writing of any changes that may materially affect the fulfillment of their obligations under the Regulation.

10.3. The Operator and the Payment Service Provider shall exchange notifications electronically via telecommunications channels that ensure receipt of notice is recorded. In addition to electronic notification, the Operator and/or the Payment Service Provider shall send original paper versions of the notification by mail or hand delivery within 1 (one) week of the occurrence of the relevant circumstances. Along with the notice, documents reflecting the necessary information, including information, explanations, etc., are sent in electronic and paper form.

10.4. PSP shall bear all the risks of PSP’s ISP incompatibility with mandatory updates of the UZCARD PS infrastructure.