UZCARD

Joint-Stock Company
«Common Republican
Processing Center»

Appendix No. 8
to the Rules of the «UZCARD»
Payment System

STANDARD OF UZCARD PAYMENT SYSTEM

Information-communication and technological interaction on rendering operational services and payment clearing services, as well as acquiring bank cards of the international payment system Discover Financial Services in the payment system «UZCARD»

(Version 1.0)

Tashkent – 2025

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1. TERMS AND DEFINITIONS

For the purposes of the Standard, terms and definitions are used with the meanings established by the Law of the Republic of Uzbekistan dated November 01, 2019 No. LRU-578 "On Payments and Payment Systems", the Law of the Republic of Uzbekistan dated November 05, 2019 No. LRU-580 "On Banks and Banking Activities", the Rules of PS "UZCARD", the IPS DFS Rules, as well as international generally accepted standards.

In addition to terms defined elsewhere in the Standard, capitalized terms used in the Standard and not otherwise defined therein will have the meanings set out below.

In the Standard, unless the context otherwise requires, words used in the singular also imply the plural and vice versa, and words used in the masculine gender also imply the feminine and neuter gender and vice versa.

Except as otherwise specified in the Standard, the following terms will have the meanings indicated below:

1.1. Information-Communication and Technological Interaction (ICTI) - interaction of ICTI Subjects to ensure provision of operational services and payment clearing services, as well as acquiring of Bank Cards of IPS DFS in the infrastructure of PS "UZCARD".

1.2. International transaction - a transaction on the Bank Card issued by the Bank-Issuer, which is not a resident of the Republic of Uzbekistan.

1.3. Domestic transaction - transaction on the Bank Card, the issuer and acquirer of which are resident banks of the Republic of Uzbekistan.

1.4. Discover Financial Services (DFS) International Payment System (IPS) - a system of non-cash payments for goods and services and/or cash withdrawal by means of DFS IPS Bank Card. The DFS IPS establishes the rules of operation and performs clearing settlements on card transactions between members of the DFS IPS alliance.

1.5. DFS IPS Bank Card (Bank Card) means a DFS IPS Bank Card that enables repeated transactions on the Card Account, including non-cash settlements and cash withdrawals by means of the Bank Card.

1.6. ATM - a device connected to the CRPC processing center, allowing the Customer to carry out Transactions, as well as generating slips (in paper or electronic form) for the Transactions made.

1.7. Common Republican Processing Center JSC (CRPC) - the operator of PS UZCARD, which is a member of the DFS Alliance, providing operational services and payment clearing services for Bank Cards on the territory of the Republic of Uzbekistan.

1.8. Settlement Bank - a bank of the Republic of Uzbekistan, carrying out banking activities under the license of the Central Bank of the Republic of Uzbekistan, which has concluded an Agreement with CRPC on the procedure of settlements between the ICTI Subjects on transactions with Bank Cards on the basis of information (register) provided by CRPC and is a member of the PS "UZCARD".

1.9. Bank-Acquirer - a bank of the Republic of Uzbekistan carrying out banking activities on the basis of the license of the Central Bank of the Republic of Uzbekistan, which has concluded a Bank Card banking service agreement with the Merchant, is a Participant of the PS "UZCARD" and has accepted the Offer.

1.10. Issuing Bank - a non-resident bank of the Republic of Uzbekistan issuing Bank Cards, holding the title to the Bank Cards issued by it and bearing on its own behalf obligations to the Clients and acquirers for making settlements with the use of Bank Cards by the Clients.

1.11. Retail Business Establishment (RBE) - a legal entity and/or a natural person carrying out entrepreneurial activity without formation of a legal entity (individual entrepreneur), selling Goods and concluding a banking service agreement with the Bank-Acquirer, including those providing for acceptance of payments by Bank Cards.

1.12. Customer - a natural and/or legal person represented by a natural person, being the Bank Card holder (BCH), purchasing Goods in the Points of sales, withdrawing cash and performing other authorized transactions.

1.13. Card Account - a bank account opened with the Bank-Issuer, whose funds can be disposed of by means of the Bank Card.

1.14. Transaction - Local or International transaction for payment for goods/works/services, cash withdrawal using the Bank Card, processed in the UZCARD PS Infrastructure, which results in a change of the balance of the Card Account associated with the Bank Card and settlements between the ICTI Subjects.

1.15. Website - CRPC's information resource in the Internet at the address: https://uzcard.uz.

1.16. ICTI Subject - CRPC, DFS IPS, Acquiring Bank and Settlement Bank.

1.17. Goods - goods (work, service) sold by the RBE to the Customer, the payment for which is made by the Customer with the Bank Card.

1.18. UZCARD Payment System (PS "UZCARD") - a set of relations ensuring payments by means of interaction between CRPC, Participants of PS 'UZCARD' and (or) payment organizations through application of procedures, infrastructure and rules of PS "UZCARD".

1.19. "UZCARD" PS Participant - a bank of the Republic of Uzbekistan, which carries out banking activities on the basis of the license of the Central Bank of the Republic of Uzbekistan and which has concluded an agreement with CRPC on participation in "UZCARD" PS.

1.20. POS-terminal means a device or software connected to the processing center of CRPC, which allows the Bank Card holder to make Transactions, as well as generates slips (in paper or electronic form) on the made Transactions.

1.21. Operating Day - a period of time starting at 4:00 p.m. of the previous Operating Day and ending at 4:00 p.m. of the current Operating Day.

1.22. Reporting Period - a period of time between the beginning of the first Operating Day and the end of the last Operating Day of one calendar month.

1.23. MUNIS - interbank universal netting information system of the Central Bank of the Republic of Uzbekistan, which performs mutual settlements between commercial banks on Transactions on the basis of the received Register of OBI-files from the CRPC.

1.24. Commission Fee - the cost of services of the subject of ICTI, paid in the process of making Transaction with the use of Bank Card, according to the agreements, Tariffs and Rules of DFS IPS and/or Tariffs and Rules of DFS IPS, Alliance Agreement, in favor of the subject of ICTI.

1.25. Interchange Reimbursement fee (IRF) - remuneration paid by a member of the DFS IPS Alliance - Issuing Bank, which is not a resident of the Republic of Uzbekistan and a member of the PS "UZCARD", in favor of the Acquiring Bank.

1.26. Surcharge - a commission charged from the Customer in connection with the payment for the Goods using the Bank Card, payable by DFS IPS in favor of the Bank-Acquirer, on the terms and conditions established by the Standard and tariffs of the Bank-Acquirer.

1.27. Alliance Agreement - an agreement dated November 30, 2021 between CRPC and DFS IPS on acceptance of "UZCARD" PS cards in Discover global network and DGN Partner Networks and acceptance of DFS IPS card (DGN) in "UZCARD" PS network in certain territories in accordance with the terms and conditions of the Alliance Agreement.

1.28. OBI-file - information generated and transmitted by CRPC to MUNIS, Settlement Bank and Acquiring Banks, containing information on successfully processed Transactions for the operational day.

1.29. Clearing File - information generated and transmitted by CRPC to DFS IPS containing information on successfully processed Bank Card Transactions performed in the infrastructure of PS "UZCARD" in the context of Acquiring Banks for the Operating Day.

1.30. Register - generalized information formed and provided by CRPC to the Settlement Bank and the Acquiring Bank on the processed Bank Card Transactions for the Reporting Period.

1.31. Acquiring - activities on settlement of Transactions made with the use of the Bank Card.

1.32. Disputable Transaction - a successfully executed Transaction disputed by the Bank-Issuer, which is being investigated for possible out-of-court protest.

1.33. PCI DSS Payment Card Industry Data Security Standard (PCI DSS) - Payment Card Industry Data Security Standard developed by the Payment Card Industry Security Standards Council.

1.34. Restricted Circulation Data (RCD) - personal data recorded on electronic, paper and (or) other material medium, information related to a certain BCH or enabling its identification, as well as information constituting the banking secrecy of this BCH.

1.35. Processing of RCD - actions of the Subject of ICTV as defined in the Laws of the Republic of Uzbekistan "On Bank Secrecy" and "On Personal Data".

1.36. Offer - a formal offer of CRPC to join the Standard, expressing CRPC's intention to consider itself to enter into a contract with each Bank-Acquirer that accepts this offer in the manner prescribed by the terms of the Offer.

1.37. Coverage - an amount of funds, including Surcharges, IRF, transferred by DFS IPS in favor of the Bank-Acquirer for the purpose of fulfillment of obligations under the Transactions made with the use of Bank Cards.

2. GENERAL PROVISIONS

2.1. This Standard is a document that establishes the terms of interaction between the Subjects of ICTI, including the provision of operational services and payment clearing services, acquiring of Bank Card Transactions and settlements thereon, as well as other terms of information, communication and technological interaction between the Subjects of ICTI (hereinafter - Services).

2.2. This Standard is developed for the purpose of organization of information exchange necessary for processing, payment clearing, acquiring of Bank Card Transactions and settlements on them on the territory of the Republic of Uzbekistan and in the infrastructure of PS "UZCARD".

2.3. The Standard is an integral part of the Rules of PS "UZCARD", addressed and obligatory for fulfillment:

2.3.1. "UZCARD" PS Participants, who have entered into relevant agreements with the Points of sales, providing for payment for Goods by Customers using the Bank Card and performing Transactions.

2.3.2. Settlement Bank, which is a Participant of the PS "UZCARD" and performs mutual settlements between the ICTI Subjects for Transactions based on the information provided by the CRPC.

2.4. Procedure for ICTI Subjects to join this Standard:
- Participant of the PS "UZCARD" - by sending an application for accession to the Offer of adherence to the terms of the Standard, in the form provided in Annex No. 1.
- Settlement Bank - by executing a relevant agreement with CRPC on the procedure of settlements for the provision of operational services, payment clearing services, acquiring and settlement of transactions made by means of Bank Cards.

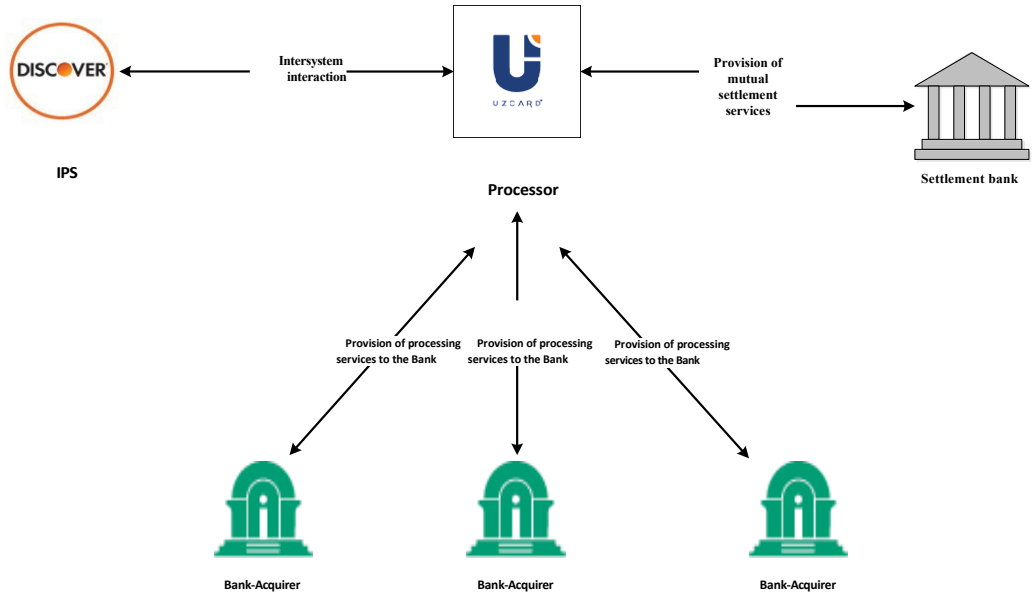
2.5. Joining this Standard means full and unconditional acceptance by the ICTI Subjects of all terms and conditions of this Standard and the Rules of PS "UZCARD" without any reservations, exceptions or limitations. In case of contradictions between the terms of the concluded contracts and the provisions of this Standard, the provisions of the Standard shall prevail.

2.6. ICTI Subjects recognize and agree that communication and/or provision of information constituting bank secrecy to CRPC within the framework of Transactions, rendering Services under this Standard as a person providing information and consulting services to "UZCARD" PS Participants shall not be considered as disclosure of bank secrecy.

3. PROCEDURE OF INTERACTION

3.1. Information-communication and technological interaction shall be carried out by the Subjects of ICTI in order to provide operational services, payment clearing services and Bank Card acquiring according to the Interaction Scheme below (Scheme No. 1).

Scheme of interaction for acquiring DFS cards



3.2. CRPC shall render operational services and payment clearing services for Bank cards within the framework of the Alliance Agreement with DFS IPS, this Standard, the existing agreement with CRPC for servicing in the processing center and the Offer.

3.3. Opening of accounts for the Bank-Acquirers, provision of mutual settlement services by the Settlement Bank shall be carried out on the basis of this Standard, separately concluded agreement with CRPC and Bank-Acquirers, rules and requirements of PS "UZCARD" and DFS IPS.

4. RIGHTS AND OBLIGATIONS OF THE SUBJECTS OF ICTI

4.1. CRPC IS OBLIGED TO:

4.1.1. define standards and regulations for information and technological interaction between ICTI Subjects;

4.1.2. organize, certify and test telecommunication and information-technological interaction with ICTI Subjects;

4.1.3. perform initial setup of program configuration in the systems and databases of his/her hardware and software complex;

4.1.4. follow the rules and requirements of the PCI DSS security standard;

4.1.5. request to provide the Settlement Bank with access to the relevant DFS IPS systems;

4.1.6. ensure that the current amount of Surcharge set by the Acquiring Bank is taken into account when performing Transactions and settlements, within the framework of the Standard.

4.1.7. in case of receipt of a written notice on changes in tariffs from the Bank-Acquirer - to ensure introduction of relevant changes in its information systems and/or the procedure for processing of Transactions within a period not exceeding 10 (ten) calendar days from the date of receipt of the notice, or by the date of entry into force of the changes (whichever comes first).

4.1.8. carry out Clearing in the manner and within the terms stipulated by the DFS Rules, but not later than 5 (five) business days;

4.1.9. ensure information and technological interaction of the Subjects of ICTI on collection, processing, accounting, transfer and distribution of information, including OBI-files and Clearing-files, on the International and Local Transactions made by means of the Bank Card;

4.1.10. ensure operational processing and payment clearing of International and Local transactions by Bank Card Acquiring in accordance with technical requirements provided by DFS IPS, efficient and quality communication between CRPC and Acquiring Banks;

4.1.11. set up uninterrupted servicing of Bank Cards in the infrastructure of the Bank-Acquirer in accordance with the DFS IPS Rules and this Standard;

4.1.12. develop and bring in compliance with the requirements of DFS IPS the software of POS-terminals and ATMs for acceptance of Bank cards;

4.1.13. ensure secure processing, transfer or storage of information on Clients' card accounts and ensure that only authorized CRPC personnel have access to this information;

4.1.14. send OBI-files to MUNIS, Acquiring Banks and the Settlement Bank at the end of the Operating Day for the executed Bank Card Transactions for the purpose of further settlements by the Settlement Bank;

4.1.15. accept the Clearing Files from DFS IPS with information on the Transactions performed for one actual day on the same day and process them in accordance with the requirements of DFS IPS, except for holidays and weekends. Transactions performed on holidays and weekends shall be processed on the nearest business day;

4.1.16. in case of changes to the Standard, timely notify all ICTI Subjects by posting the changes on the Website;

4.1.17. provide ICTI Subjects, upon written request, with information necessary for them to fulfill their obligations under this Standard;

4.1.18. inform the ICTI Subjects in writing about all changes in their details within 3 (three) banking days after the change;

4.1.19. follow the requirements of the anti-corruption and sanctions clause;

4.1.20. ensure fulfillment of other obligations set forth in this Standard.

4.2. THE CRPC SHALL HAVE THE RIGHT TO:

4.2.1. exercise control over ICTI Subjects' compliance with the approved rules and standards of PS "UZCARD" and DFS IPS when performing Bank Card Acquiring;

4.2.2. refer to interaction with ICTI Subjects, mention them in its advertising and informational materials;

4.2.3. unilaterally amend this Standard, rules and standards of PS "UZCARD";

4.2.4. in accordance with the Standard unilaterally suspend (terminate) information-technological interaction with ICTI Subjects by sending them a corresponding notification in writing;

4.2.5. restrict/suspend Bank Card Transactions based on the data obtained as a result of monitoring in the Fraud System on the CRPC side in order to prevent unauthorized Bank Card Transactions ;

4.2.6. send recommendations to the Bank-Acquirer on the necessity to familiarize the Bank-Acquirer's employees with the rules and requirements of "UZCARD" PS and DFS IPS;

4.2.7. request information and documents from ICTI Subjects related to their activities under the Standard;

4.2.8. suspend provision of Services to the Bank-Acquirer with subsequent notification not later than 3 (Three) business days from the date of such suspension, in the following cases:

1) revocation of the license of the Bank-Acquirer for banking activities by the Central Bank of the Republic of Uzbekistan;
2) written instructions of the Central Bank of the Republic of Uzbekistan;
3) extraction by the Bank-Acquirer of an advantage, including financial gain, as a result of unfair behavior of the Bank-Acquirer.
4) if the activity of the Bank-Acquirer affects the smooth operation of acquiring of Bank cards
5) in other cases stipulated by the current legislation of the Republic of Uzbekistan, rules and standards of PS "UZCARD" and DFS IPS;

4.2.9. to carry out necessary routine and preventive works required to maintain the quality and/or improve the procedure of interaction between the Subjects of ICTI, modernization of hardware and software complex, as well as in other urgent situations of technical nature;

4.2.10. change the procedure of interaction, terminate provision of all or certain services, introduce new services, change the terms of this Standard, other terms of interaction between the Parties, notifying thereof in accordance with the procedure and terms established by law;

4.2.11. stop full or temporary fulfillment of obligations, as well as terminate any contract concluded within the framework of this Standard, having previously notified the ICTI Subject in writing 30 (thirty) calendar days prior to the expected date of termination of such contract;

4.2.12. collect penalties and demand compensation for damages, including reputational damages, if violations are the result of non-fulfillment and/or improper fulfillment of its obligations under the Standard and/or contract;

4.2.13. give orders, documents, invoices for payment that are obligatory for ICTI Subjects;

4.2.14. exercise other rights established by this Standard and legislation of the Republic of Uzbekistan, Rules and requirements of "UZCARD" PS and DFS IPS.

4.3. THE BANK-ACQUIRER SHALL:

4.3.1. bear full material responsibility for Disputable Transactions, payment of commissions and other financial obligations both to ICTI Subjects and Clients;

4.3.2. to conclude the Deposit Agreement and the Cash Settlement and Settlement Services Agreement with the Settlement Bank within 10 (ten) calendar days from the date specified in the CRPC's notification on the positive result of consideration of the Application for adherence to the Offer terms and conditions;

4.3.3. not later than 5 (five) calendar days from the date of conclusion of the Deposit Agreement with the Settlement Bank to place a deposit of not less than 50,000,000 (fifty million) UZS (hereinafter referred to as the minimum balance) with the Settlement Bank and maintain the minimum balance throughout the term of the Agreement with the Settlement Bank;

4.3.4. accept Bank Cards in its infrastructure;

4.3.5. ensure setting up, configuration and functioning of POS terminals and ATMs in accordance with technical, operational and other requirements established by the Rules and requirements of the PS "UZCARD" and DFS IPS;

4.3.6. to set the amount of Surcharge in accordance with the approved tariffs.

4.3.7. ensure publication of current tariffs, including the amount of Surcharge, on the official website of the Bank-Acquirer.

4.3.8. to publish information on changes in tariffs on the official web-site not later than ten calendar days prior to the date of their coming into force.

4.3.9. to send to CRPC a written notification on changes in tariffs, including the amount of Surcharge, not later than ten calendar days prior to the date when such changes come into effect.

4.3.10. ensure correct configuration of POS-terminals and ATMs, including setting and application of the commission fee amount stipulated by the Standard and/or CRPC Tariffs, Alliance Agreement, when processing Transactions with the use of Bank Cards;

4.3.11. stipulate in the agreements concluded with Merchants the obligation of Merchants to ensure informing their Customers about the commissions charged in connection with Bank Card Transactions. Such information shall be provided in a clear and accessible form before the Transaction is executed;

4.3.12. ensure display of information on withheld commissions related to Transactions in slips generated by POS-terminals and ATMs;

4.3.13. follow the rules and requirements of PCI DSS security standard;

4.3.14. ensure secure processing, transfer or storage of information on card accounts, RCD of the Clients and access to this information only by authorized personnel of the Bank-Acquirer;

4.3.15. on the basis of the OBI-file received from the CRPC, credit funds to the RBE's account minus the commission fee and write off the amount of cancelled Transactions from the RBE's account or, in case of impossibility to write off, reimburse the interested parties for the amount of cancelled Transactions at their own expense;

4.3.16. ensure placement of DFS IPS logos in its infrastructure in accordance with the standard instructions of DFS IPS;

4.3.17. ensure training of Points of sales, which have concluded an agreement with the Bank-Acquirer, on acceptance of Bank Cards, in accordance with the instructions and guidelines of DFS IPS on work with Points of sales (Providers);

4.3.18. guarantee compliance with the instructions and guidelines of DFS IPS when acquiring Bank Cards, monitor changes in such instructions and guidelines and other rules of DFS IPS;

4.3.19. ensure acceptance of the Bank Cards by RBE and make sure that the Bank Cards are accepted without discrimination;

4.3.20. at the end of the Reporting Period, reconcile the processed Transactions with the Settlement Bank and CRPC within 5 (five) banking days for further crediting of the Fees;

4.3.21. pay for the services of the CRPC and the Settlement Bank in accordance with the procedure and within the terms established by this Standard, the Rules and Tariffs of the "UZCARD" PS and DFS IPS;

4.3.22. to inform the ICTI Subjects in writing about all changes of their details within 3 (three) banking days after their change;

4.3.23. in case of disputable situations regarding the performed Transactions, act in accordance with the Network Alliance Operating Regulations approved by the DFS IPS;

4.3.24. ensure the refund of the amounts of the Disputed Transactions;

4.3.25. timely notify CRPC of changes in technological and other information necessary for CRPC to fulfill the terms and conditions of this Standard;

4.3.26. ensure timely execution and correctness of settlements for Transactions performed by the RBE using Bank cards;

4.3.27. ensure the protection of RCD within the framework of information exchange, fulfillment of information protection requirements in accordance with this Standard, rules and standards of the UZCARD PS, DFS IPS, current legislation;

4.3.28. to take legal, organizational and technical measures to protect personal data, ensuring the integrity and safety of personal data, observance of confidentiality of personal data, prevention of illegal processing of personal data;

4.3.29. observe confidentiality and ensure protection of any information, including information constituting bank secrecy, and not to provide it to third parties, as well as to the Subjects of ICTI, if there are restrictions and/or prohibitions provided for by the legislation of the Republic of Uzbekistan;

4.3.30. compensate and reimburse the ICTI Subjects for any losses, damages or expenses (including legal costs) incurred by the ICTI Subjects in connection with the settlement of all suits, claims or actions, including those of a procedural nature, arising out of or in connection with any provision of Services, performance of Transactions, acts/ omissions contrary to applicable laws, rules and standards of the UZCARD PS, DFS IPS. These terms and conditions shall not apply to cases when losses, damages or expenses are the result of or occurred as a result of guilty and/or illegal acts/ omissions on the part of ICTI Subjects or other deliberate violation by ICTI Subjects of their obligations;

4.3.31. follow the requirements of anti-corruption and sanctions clauses;
4.3.32. ensure fulfillment of other obligations established by this Standard, Rules and requirements of UZCARD PS and DFS IPS.
4.4. THE BANK-ACQUIRER SHALL HAVE THE RIGHT TO:
4.4.1. request in writing from the Settlement Bank information on mutual settlements made in favor of the Acquiring Bank;
4.4.2. request from CRPC information necessary for fulfillment of obligations assumed under this Standard;
4.4.3. exercise other rights provided by the legislation of the Republic of Uzbekistan, Rules and requirements of "UZCARD" PS and DFS IPS.

4.5. THE SETTLEMENT BANK SHALL:
4.5.1. open a separate account for crediting funds received from DFS IPS and subject to distribution among ICTI Subjects;
4.5.2. every Operating Day, on the basis of OBI-files received from CRPC, make settlements with the Bank-Acquirer in MUNIS on the Transactions performed in the infrastructure of the Bank-Acquirer, taking into account relevant deductions for canceled Transactions;
4.5.3. make mutual settlements and pay all amounts, including all commissions and obligations for settlements between ICTI Subjects, due as a result of ICTI Subjects' fulfillment of their obligations within the framework of interaction under this Standard, Rules and requirements of "UZCARD" PS and DFS IPS, CRPC documents;
4.5.4. consult ICTI Subjects on settlement issues;
4.5.5. get access to the relevant DFS IPS systems to monitor Disputable Transactions, canceled Transactions, or resolve disputable situations;
4.5.6. in case of disputable situations regarding the performed Operations, act in accordance with the Network Alliance Operating Regulations approved by DFS IPS;
4.5.7. comply with the reporting conditions established by the DFS IPS;
4.5.8. follow the rules and requirements of PCI DSS security standard;
4.5.9. at the end of the Reporting Period, reconcile (according to the form in Annex No. 2) the processed Transactions with the CRPC within 10 (ten) banking days and pay for the CRPC's Services within 5 (five) banking days from the date of signing by the Parties of the act of rendered services and invoice in electronic form;

4.5.10. at the end of the Reporting Period to reconcile (according to the form in Annex No. 3) the processed Transactions with the Bank-Acquirer within 10 (ten) banking days and to credit interbank interest to the Bank-Acquirer within 5 (five) banking days from the date of signing by the Parties of the Act of rendered services and invoice in electronic form;

4.5.11. ensure safe processing, transfer or storage of information on the Clients' card accounts and access to this information only by the authorized personnel of the Settlement Bank;

4.5.12. monitor the Transactions in the DFS IPS system for Disputable Transactions;

4.5.13. ensure conclusion of separate agreements with Acquiring Banks within the framework of ICTI for opening of accounts, as well as placement of deposits;

4.5.14. independently and at its own expense ensure performance of the set of works required for connection of ABS/RBS to the CRPC software and hardware complex within the framework of fulfillment of the obligation under the Standard;

4.5.15. inform ICTI Subjects about all changes in the details of its settlement system 3 (three) banking days prior to the introduction of these details into effect;

4.5.16. make return payments on Disputable Transactions;

4.5.17. provide upon request of the CRPC any information necessary for fulfillment of obligations under this Standard;

4.5.18. ensure protection of the RCD within the framework of information exchange, fulfillment of information protection requirements in accordance with this Standard, rules and standards of the PS "UZCARD", DFS IPS, applicable laws;

4.5.19. take legal, organizational and technical measures to protect personal data, ensuring integrity and safety of personal data, observance of confidentiality of personal data, prevention of illegal processing of personal data;

4.5.20. maintain confidentiality and ensure protection of any information, including information constituting bank secrecy, and not to provide it to third parties, as well as to ICTI Subjects, subject to restrictions and/or prohibitions provided for by the legislation of the Republic of Uzbekistan;

4.5.21. compensate and reimburse ICTI Subjects for any losses, damages or expenses (including legal costs) incurred by ICTI Subjects in connection with the settlement of all suits, claims or actions, including those of a procedural nature, arising out of or in connection with any provision of Services, performance of Transactions, acts/ omissions contrary to applicable laws, rules and standards of the UZCARD PS, DFS IPS. These terms and conditions shall not apply to cases when losses, damages or expenses are the result of or occurred as a result of guilty and/or illegal acts/ omissions on the part of ICTI Subjects or other deliberate violation by ICTI Subjects of their obligations;

4.5.22. follow the requirements of anti-corruption and sanctions clauses;

4.5.23. ensure that currency transactions with foreign ICTI Subjects are conducted in strict compliance with the requirements of the legislation, international sanctions and policies on combating terrorism financing and money laundering;

4.5.24. ensure withholding of taxes at source in settlements with non-residents, ensure reporting to tax authorities on currency transactions related to foreign economic activity, timely submit reporting to tax authorities, currency control authorities in accordance with the established procedure in cases stipulated by the legislation;

4.5.25. analyze risks associated with international settlements, including checking for sanctions and other restrictions;

4.5.26. ensure fulfillment of other obligations established by the Standard, Rules and requirements of the PS "UZCARD" and DFS IPS.

4.6. THE SETTLEMENT BANK SHALL HAVE THE RIGHT TO:

4.6.1. write off without acceptance from the deposit accounts of the Bank-Acquirers opened with the Settlement Bank all expenses related to maintenance of disputes on the Transactions of the Bank-Acquirer, submitted for reimbursement by DFS IPS;

4.6.2. issue payment requests to the accounts of the Bank-Acquirers in case of insufficiency of deposit funds;

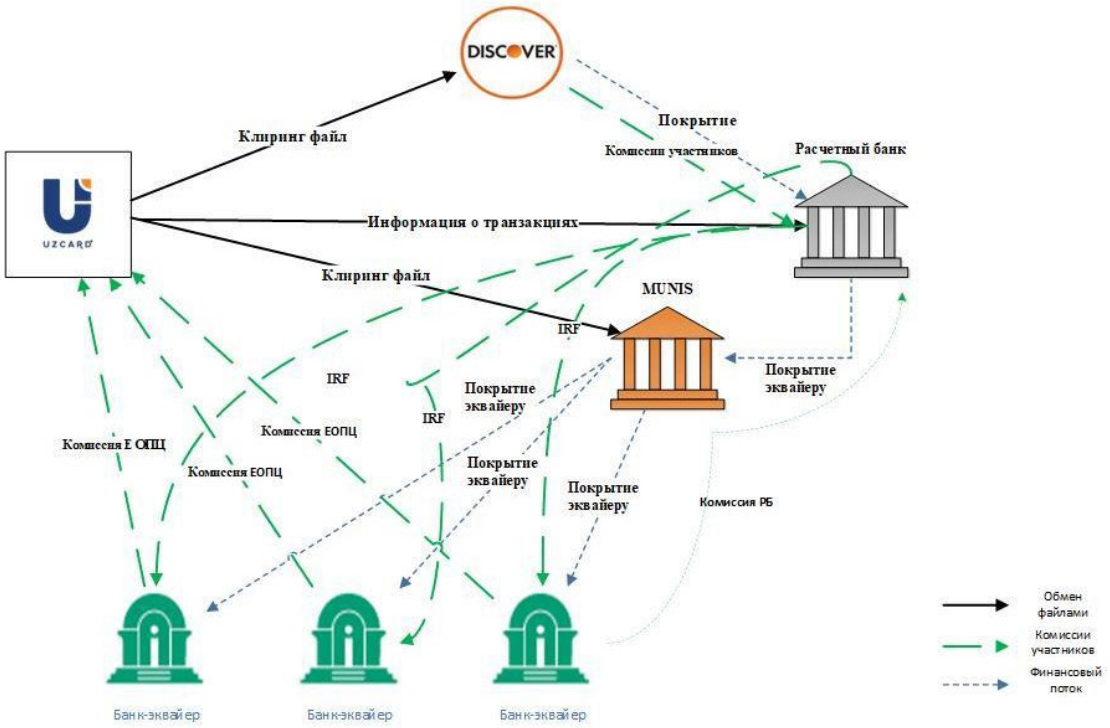
4.6.3. request from CRPC information necessary for fulfillment of obligations assumed under this Standard;

4.6.4. exercise other rights provided by the legislation of the Republic of Uzbekistan, Rules and requirements of the UZCARD PS and DFS IPS.

5. PROCEDURE OF MUTUAL SETTLEMENTS

5.1. Commission fee of ICTI Subjects arises when paying for Goods in the RBE and withdrawing cash from ATMs by means of Bank Card in the infrastructure of PS "UZCARD" of the Bank-Acquirer according to the Scheme of mutual settlements (Scheme No.2) below.

Схема взаиморасчетов по эквайрингу карт DFS



5.2. Mutual settlements between ICTI Subjects (except for DFS IPS, with which settlements are made in US dollars) on Bank Card Transactions made in the Reporting Period shall be made in the national currency of the Republic of Uzbekistan - Uzbek sums.

5.3. The commission fee of DFS IPS shall be withheld by DFS IPS when sending the amount of the Covered Amount to the Settlement Bank in accordance with the procedure, terms and amounts established by the Alliance Agreement.

5.4. The amount of the Surcharge shall be set by the Bank-Acquirer in accordance with the Bank-Acquirer's tariffs published on the official website of the Bank-Acquirer. Changes in tariffs shall be subject to publication by the Bank-Acquirer on the said web-site not later than ten calendar days prior to the date of their entry into force.

5.5. Mutual settlements under the ICTI related to payment for the Goods in the Points of sale and cash withdrawal shall be made in the following order:

5.5.1. DFS IPS shall transfer to the Settlement Bank the amount of Cover on the basis of the CRPC Clearing File:
- in case of payment for goods and services - with the deduction of IRF;
- in case of cash disbursement - with payment of IRF;

5.5.2. The Settlement Bank shall ensure timely conversion of the received funds for further distribution through MUNIS between the Acquiring Banks and the Settlement Bank;

5.5.3. IRF on ATM Cash Withdrawal Transactions shall be paid by the DFS IPS monthly to the correspondent account of the Settlement Bank in the month following the Reporting Period for further payment to the

Bank-Acquirers in the amount set by the CRPC Tariffs for each Transaction.

5.5.4. The amounts remaining with the Settlement Bank after mutual settlements with ICTI Subjects shall be recognized as income of the Settlement Bank.

5.5.5. The CRPC shall provide ICTI by sending:
- to MUNIS, the Settlement Bank and the Acquiring Bank of OBI files and Registers;
- to DFS IPS - Clearing file.

5.6. Settlements between ICTI Subjects on Bank Card Transactions made during the Reporting Period shall be made in accordance with the Rules and Tariffs of "UZCARD" PS, Rules and Tariffs of DFS IPS, separately concluded agreements and applicable laws, including the norms on the settlement and clearing system of the Central Bank of the Republic of Uzbekistan.

5.7. The commission fee of CRPC does not include VAT and is determined in accordance with the Tariffs approved by CRPC and effective on the date of payment. The Tariffs are published on the official website of CRPC at https://www.uzcard.uz. All taxes and fees, which are or may be taxed in the future on CRPC's Service, shall be paid by the "UZCARD" PS Participants in excess of the Tariff, unless otherwise provided for by the legislation of the Republic of Uzbekistan.

5.8. CRPC has the right to unilaterally change the Tariffs. Information about changes in the Tariffs shall be published on the official website of CRPC within 3 (three) business days after their approval by CRPC.

5.9. The changes made in the Tariffs shall come into force and be applied by CRPC not earlier than 15 (fifteen) calendar days from the date of their publication on the official website of CRPC or not earlier than 30 (thirty) calendar days from the date of written notification of the ICTI Subjects about the Tariff change, whichever of the events occurred earlier, unless otherwise provided by the legislation of the Republic.

5.10. Payment of the CRPC's Comission Fee for the Reporting Period shall be made by the Settlement Bank as the Acquiring Bank and the Acquiring Bank within 5 (five) banking days after signing the act of rendered services and invoice in electronic form.

5.11. Payment of the commission fee of the Settlement Bank for the Reporting Period shall be made by the Bank-Acquirer in accordance with the CRPC's Tariffs effective as of the date of payment within 5 (five) banking days after signing of the Act of rendered services and the invoice in electronic form.

5.12. The procedure for acceptance of ICTI Subjects' services is regulated by the Rules of the PS "UZCARD", concluded agreements, and the current legislation.

6. CONFIDENTIALITY

6.1. Confidential information means information, access to which is restricted in accordance with the requirements of the legislation of the Republic of Uzbekistan, ICTI Subjects and (or) rules of the PS "UZCARD", insider information, as well as any other information belonging to an ICTI Subject regardless of the form of its provision, transferred by the disclosing party (the party transferring information) to the receiving party (the party receiving information).

6.2. The receiving party may not disclose or otherwise disclose confidential information to third parties without the written consent (authorization) of the disclosing party, except as provided by the legislation of the Republic of Uzbekistan and the rules of the PS "UZCARD", as well as if the confidential information is lawfully obtained from a source other than the disclosing party without confidentiality protection obligations.

6.3. ICTI Subjects undertake to ensure confidentiality of information used and received within the framework of the "UZCARD" PS rules.

6.4. The Parties shall have the right, without prior written consent of the disclosing party, at their discretion and taking into account reasonable necessity, to transfer confidential information to their employees who need such information for their work and are authorized to work with confidential information, while remaining responsible for the actions (inaction) of their employees and other persons who have access to confidential information.

6.5. The receiving party shall be liable for disclosure of confidential information, as well as for unauthorized use of confidential information, which occurred through the fault of the receiving party.

6.6. The receiving party is obliged to compensate the disclosing party for losses incurred as a result of disclosure of confidential information or its unauthorized use, which occurred through the fault of the receiving party.

6.7. ICTI Subjects agree that CRPC's processing and storage activities do not violate their rights with respect to such information and confidentiality requirements.

6.8. ICTI Subjects undertake not to disclose to third parties, without prior written consent of CRPC, information about availability and (or) content of software, technical and other solutions designed to work within the rules of PS "UZCARD".

6.9. In case the disclosing party ceases to interact with other ICTI Subjects under this Standard, and at any time at the request of the disclosing party, the receiving party shall be obliged to return to the disclosing party under the act 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 this Standard, within 5 (five) business days from the date of receipt of the disclosing party's notification of the return of confidential information to it. And in case of impossibility of transfer to destroy it

and provide the disclosing party with the act of destruction within 5 (five) working days from the date of receipt of the disclosing party's notification on destruction of confidential information. In case of impossibility to return and (or) destroy confidential information within the terms set forth above, this term may be changed by agreement of the parties.

6.10. In case of termination of interaction between ICTI Subjects under this Standard for any reason, the obligation not to disclose confidential information shall remain in place for five (5) years from the date of termination of interaction under this Standard.

6.11. Notwithstanding the provisions mentioned above, CRPC shall have the right to process confidential information of an ICTI Subject who has terminated interaction with ICTI Subjects within the framework of this Standard until it completes fulfillment of all obligations incurred during the period of its interaction with ICTI Subjects within the framework of this Standard, as well as in order to fulfill the requirements of the legislation of the Republic of Uzbekistan.

7. RESPONSIBILITY OF ICTI SUBJECTS

7.1. In case of non-fulfillment or improper fulfillment of obligations under this Standard by any of the ICTI Subjects, the ICTI Subject whose rights have been violated shall have the right to demand from the guilty ICTI Subjects the proper fulfillment of their obligations, as well as reimbursement of losses caused to them.

7.2. ICTI Subjects shall be liable for non-fulfillment or improper fulfillment of obligations in accordance with the current legislation of the Republic of Uzbekistan.

7.3. ICTI Subjects shall be responsible for the content, accuracy and timeliness of all information transmitted to another ICTI Subject.

7.4. Each ICTI Subjects independently bears responsibility before third parties, stipulated by this Standard, "UZCARD" PS rules, concluded agreements, current legislation of the Republic of Uzbekistan.

7.5. ICTI Subjects undertake to take all organizational security measures to prevent unauthorized access of unauthorized persons to the operated software, equipment, communication systems and technical documentation. Each ICTI Subjects is independently responsible for ensuring information security.

7.6. ICTI Subjects shall be exempt from liability for non-performance or improper performance of its obligations under this Standard, if such non-performance or improper performance was caused by force majeure circumstances, i.e. extraordinary and unavoidable under the given conditions circumstances, which are understood as: prohibited actions of the authorities, civil unrest, epidemics, blockade, embargo, earthquakes, floods, fires or other natural disasters that occurred after the date of acceptance of this Standard, which it could not have prevented by any reasonable measures and means.

7.7. The Faulted Party shall be liable for the damage caused to the Affected Party, which occurred due to the fault of the Faulted Party, arising due to non-fulfillment and/or improper fulfillment of the terms of this Standard by the Faulted Party, provided that documents confirming the fact and amount of the damage caused are provided.

7.8. Under no circumstances CRPC shall be liable for any direct or indirect damage caused to the "UZCARD" PS Participant, the Settlement Bank as a result of use or inability to use the Services and incurred as a result of errors, omissions, interruptions, changes in functions, defects, delays in operation, which occurred through no fault of CRPC.

7.9. The Participant of the PS "UZCARD" shall be liable for any losses or other negative consequences arising as a result of non-fulfillment or improper fulfillment of obligations under this Standard.

7.10. The "UZCARD" PS Participant informs the Client/BCH that the latter is fully responsible for the safety of personal data when entering them on a device that uses insecure connections or is under the threat of malicious programs and applications.

7.11. CRPC shall not be liable for improper fulfillment of the terms of the Standard, if such non-fulfillment was a consequence of non-fulfillment of the terms of the Standard by the Participant of the PS "UZCARD", ICTI Subjects.

7.12. The CRPC shall not be liable for any losses incurred by the Participant of the PS "UZCARD", ICTI Subjects due to the fact that the Participant of the PS 'UZCARD' has not familiarized and/or timely familiarized with the terms of this Standard, Rules and requirements of the PS "UZCARD" and the DFS IPS.

7.13. CRPC's liability to ICTI Subjects and/or Customer/BCH in respect of any loss or damage incurred by the latter as a result of the provision of the Services or in connection with the provision of the Services due to CRPC's negligence will be limited to the amount received by CRPC's Service in accordance with this Standard during the most recent three-year period.

The liability of CRPC for actual damages suffered by the ICTI Subjects and/or the Customer/BCH as a result of any willful breach by CRPC of its obligations under this Standard shall be determined in accordance with applicable law. The extent of CRPC's liability to the ICTI Subjects and/or the Customer shall be governed by the following provisions, which shall in all cases be subject to the general limitation on CRPC's liability set out above:

- CRPC's liability will be limited to an amount proportional to the total amount of the actual damage, taking into account the counter-fault of the ICTI Subjects and/or the Client (hereinafter referred to as "CRPC's Proportionate Share of Liability") and the share of liability of any other person that it bears towards the ICTI Subjects and/or the Client for the same loss or damage (hereinafter referred to as "Other Responsible Party");
- for the purposes of determining CRPC's Proportionate Share of Liability, no account will be taken of such facts as the Other Responsible Party ceasing to exist, ceasing to be liable, setting an agreed limit of its liability, lack of funds or other reasons related to insolvency. CRPC shall not be liable to Clients for illegal, dishonest and unintentional actions of ICTI Subjects' employees.

8. DISPUTE RESOLUTION PROCEDURE

8.1. This Standard shall be governed by the legislation of the Republic of Uzbekistan.

8.2. All disputes and disagreements arising between ICTI Subjects during the implementation of this Standard or in connection with them shall be resolved through negotiations between ICTI Subjects. In case of impossibility to resolve disputes and disagreements through negotiations, they shall be resolved in court in accordance with the current legislation of the Republic of Uzbekistan.

9. ANTI-CORRUPTION CLAUSES AND SANCTIONS CLAUSE

9.1. In fulfilling their obligations under this Standard, ICTI Subjects, their affiliates, employees or intermediaries shall not pay, offer to pay, or authorize the payment of any money or value, directly or indirectly, to any person to influence the actions or decisions of that person in order to obtain any undue advantage or other benefit.

9.2. In performing their obligations under this Standard, ICTI Subjects, their affiliates, employees or intermediaries shall not perform actions qualified by applicable law as giving/receiving a bribe, commercial bribery.

9.3. Each of the ICTI Subjects of this Standard shall refuse to stimulate in any way the employees of another ICTI Subject, including by providing monetary amounts, gifts, gratuitous performance of work (services) and other methods that make an employee dependent and aimed at ensuring that the employee performs any actions in favor of the stimulating party.

9.4. If ICTI Subjects suspect that a breach of any anti-corruption condition has occurred or may occur, the ICTI Subject concerned undertakes to notify the other ICTI Subject in writing or orally by means of a helpline or otherwise.

9.5. If one of the ICTI Subjects determines that another ICTI Subject has committed acts contrary to these anti-corruption clauses or receives reliable information that such acts have been committed, this fact may be considered a material breach of the terms of this Standard and serve as a basis for terminating the interaction under this Standard without the need to pay compensation to the guilty party.

9.6. Each ICTI Subjects undertakes to comply with the economic and financial sanctions provided by the sanctions regimes of the United Nations, the United States (OFAC), the European Union and the United Kingdom.

9.7. ICTI Subjects confirm that at the time of joining this Standard, as well as during its validity, neither the ICTI Subject, nor its beneficiaries, controlling persons, members of the board of directors and ultimate beneficial owners (including owners of shares of more than 25%) are included in the sanctions lists of the above-mentioned bodies, as well as members of their governing bodies for sanctions lists, at intervals of at least once a year and in case information on new sanctions is published in the public domain.

9.8. ICTI Subjects undertake to regularly check their clients, beneficiaries and counterparties, as well as members of their governing bodies, against the sanctions lists at least once a year and in case of notification of new sanctions.

9.9. ICTI Subjects undertake not to provide the Services to persons included in the sanctions lists of the UN, the USA (OFAC), the European Union and the UK, as well as to persons who have members of management bodies or beneficial owners (owners of shares of more than 25%) included in the above sanctions lists.

9.10. The ICTI Subjects undertake to provide the CRPC with a free-form declaration letter annually by the end of the first quarter that the PS Participant/Paying Institution is in compliance with the sanctions regimes of the United Nations, the United States (OFAC), the European Union and the United Kingdom.

9.11. ICTI Subjects acknowledge and agree that if any of the ICTI Subjects, its affiliates, counterparties or any other related party is subject to sanctions, restrictions or prohibitions that prevent it from performing its obligations under this Standard, such ICTI Subject shall promptly notify the other ICTI Subject.

9.12. If fulfillment of obligations under this Standard becomes impossible in whole or in part due to such circumstances, ICTI Subjects may suspend fulfillment of obligations under this Standard for the period of validity of the said sanctions or terminate interaction under this Standard by mutual agreement. In case of termination of ICTI due to sanctions, an ICTI Subject that received an advance payment shall return it to another ICTI Subject in full within 15 working days from the date of receipt of a notice of termination of interaction under this Standard.

9.13. If such circumstances occur, none of the ICTI Subjects will be liable for failure to fulfill or improper fulfillment of their obligations under this Standard if it is caused by direct or indirect impact of sanctions, except for the obligation to return the prepayment if it is received.

9.14. In case of violations of the sanctions requirements, all losses and expenses related to these violations and incurred before the termination of interaction under this Standard shall be borne by the violating ICTI Subject. Another ICTI Subject shall be entitled to claim reimbursement of its incurred losses from the violating ICTI Subject. Upon termination of the interaction under this Standard due to sanction non-compliance, the obligations to compensate losses for future obligations shall be terminated.

10. OTHER TERMS AND CONDITIONS

10.1. No ICTI Subject shall be entitled to transfer its rights and obligations under this Standard to a third party without prior written consent of another ICTI Subject.

10.2. In case any ICTI Subject changes its legal form, address, name, bank details, as well as any other changes, it shall notify the other ICTI Subject in writing within 10 (ten) working days from the date of such changes. All responsibility and risks related to failure to notify or untimely notification shall be borne by the ICTI Subject affected by such changes.

10.3. ICTI Subjects shall promptly notify each other in writing of any changes that may materially affect the fulfillment of their obligations under this Standard.

10.4. ICTI Subjects shall exchange notifications electronically through telecommunication channels that ensure that the receipt of the notification by the other ICTI Subject is recorded. In addition to electronic notification, the ICTI Subject shall send the original paper version of the notification by mail or by hand within a period not exceeding one (1) week from the occurrence of the relevant circumstances. Together with the notification in electronic and paper forms, documents reflecting the information required, in the opinion of the ICTI Subject, including information, explanations, etc., shall be sent.

Annex No. 2

to the STANDARD OF THE UZCARD PAYMENT SYSTEM

Information-communication and technological interaction on rendering operational services and payment clearing services, as well as acquiring bank cards of the international payment system Discover Financial Services in the payment system "UZCARD"

REPORT

for January 20___ on Bank Card Transactions

№	Date of Transaction	Amount of Transaction in UZS	CRPC Commission (without VAT)
1			
2			
3			

Annex No. 3

to the STANDARD OF THE UZCARD PAYMENT SYSTEM

Information-communication and technological interaction on rendering operational services and payment clearing services, as well as acquiring bank cards of the international payment system Discover Financial Services in the payment system "UZCARD"

REPORT

for January 20__ on Bank Card Transactions

№	Date of Transaction	Amount of Transaction in UZS	Commission of the Settlement Bank (without VAT)
1			
2			
3			