



Procedure for use of the BankAxept Back-up solution (offline)

1. Purpose of this procedure

This procedure describes the control routines that the Merchant must undertake for the Acquirer will be obliged to pay the agreed purchase amount to the Merchant when using the BankAxept Back-up solution. The Procedure is part of the BankAxept standard agreement between the Merchant owner and Vipps AS.

2. About the Back-up solution

The Back-up solution may only be used if the Receiving system (payment terminal) is not in contact with the Payment system, e.g. by technical failure. The Back-up solution prints a debit note for the Payer to sign. The signed debit note is regarded as a promissory. When the payment terminal resumes contact with the Payment system it will automatically send the Back-up solution transaction.

The Debit not is required if:

- The payment terminal receives a permanent malfunction, so it cannot submit the Back-up transaction and/or
- There is a need to check the signature, ID from the credentials or any authorization code.

3. Self-Service Receiving systems (self-service points)

The Back-up solution may not be used in Self-Service -operated Receiving systems.

4. Procedure

When the Back-up solution is in operation, the Payer will sign the debit note and confirm his/her identity.

The Merchant controls the following:

1. The Payer's identity against a valid ID. Credit card with photo, driver's license or passport.
2. The signature on the debit note matches the signature on the credentials.
3. The Credentials reference is applied to the debits note.
4. The account number on the card matches the account number on the debit note. If the credentials are not on the card, the name of the card must be checked against names in separate credentials.
5. That All information on the debits bill is easily readable.

The Payer receives a receipt part.

5. Amount limits and control

If the purchase amount exceeds NOK 1500, -the Back-up solution can only be used if the Merchant has authorized the transaction at the Issuer. Please follow the instructions on the payment terminal.

The Merchant's circumvention of amount limits and additional control are not permitted.

The authorization code provided is applied to the debits note.

There may be a total accumulated amount limit set for the Back-up solution.

6. Storage and submission

If the Receiving system due to permanent malfunction does not automatically submit the Back-up solution transaction, the Merchant must send the signed debit note to the Acquirer as soon as possible and no later than two working days after the Back-up solution has been in force.

The Merchant shall retain and be able to retrieve the signed debit note for a minimum of 12 months.

The debit note should be kept in a way so that only authorized personnel can access it.

7. Entry into force and publication

This procedure supersedes all previous versions and takes effect from 1.4.19 and applies until it is replaced by a new version.

The Procedure and required forms are published on Bits AS ' website www.bits.no and Vipps AS ' website.
