

## Requirements and recommendations relating to PayU Express service

### Definitions:

- a. **Service** - PayU Express service,
- b. **Requirements** - a set of Partner's duties resulting from the use of the Service, described under I hereof.
- c. **Recommendations** - a set of good practice principles and guidelines addressed to the Partner, affecting the security of the Partner and the Customer in relation to the provision of the Service (described under II hereof).

*\*The capitalised terms not defined herein shall have the meaning defined in the Terms and Conditions of the System, Terms and Conditions of Pay by Payment Card Service, Terms and Conditions of Electronic Payment Service and the Agreement for Service Offering.*

### **I. Requirements:**

1. The Partner undertakes to introduce the following information in its terms of use of the Site:
  - a. operating rules of PayU Express, including without limitation the method used to pay by card stored in the system, and the rules on the secure use of the user's account on the Partner's Site,
  - b. rules on resignation from PayU Express payment (procedure on notifying resignation, providing relevant contact data, etc.),
  - c. rules on lodging complaints about transactions,
  - d. the fact that card details are stored by PayU.

Below you will find a sample part of the text of the terms of use of the Site, which needs to be adapted to Partner's operations (including without limitation completed with the information referred to in points a-d above) and definitions used by the Partner:

*"The Customer can make Payments by Payment Cards to the Partner in a simplified form, i.e. without the need to enter all payment card details each time. A Token (virtual card identifier) shall be generated based on payment card details provided by the Customer to PayU."*

2. Each Partner's Customer should have an account in the Partner's system/on the Partner's Site (activated through the link verifying an email address or by filling in the email address twice so as to exclude the possibility to enter an incorrect one); no password should be sent by mail as plain text.

### **II. Recommendations:**

It is recommended that:

- 1 the Partner's website be secured with a relevant protocol, e.g. TLS, SSL,
- 2 customer's account was secured with a strong password,
- 3 customer's account was blocked after 5 unsuccessful attempts to log in,