ANNEX – BILLABLE OPERATIONS

This Annex defines the billable operations that are counted against the annual subscription quotas under the IXOPAY Master Services Agreement ("MSA"), and forms an integral part of the MSA. This Annex is subject to updates from time to time including for technical accuracy and product improvements. Any modification materially expanding the scope of billable operations will only apply upon renewal of the Subscription Term unless otherwise agreed in writing. Updates will be effective upon publication.

A. Payment Orchestration Operations

- Any “Transaction”:
  - Debit (with or without Register)
  - Preauthorize (with or without Register)
  - Incremental Authorization
  - Payout
  - Register
  - Deregister
  - Refund (incl. Partial Refund)
  - Capture (incl. Partial Capture)
  - Void
  - Chargeback
  - Chargeback Reversal
- Register-NT
- Deregister-NT
- IXOPAY Risk Management Engine check per Transaction
- API Call to External Risk Check Service per Transaction
- 3DS Processing attempt
- Transaction processed via BI Data Analytics (Retention: 365 days)

A.1. Module: Post Processing (Fee Management Engine, Provider Reconciliation Engine, Settlement Engine)

- Transaction processed via any Post Processing Job during invoicing period
- Chargeback
- Chargeback reversal

A.1.2. Add-On Module: Card Account Updater (subject to contract amendment)

- AccountExpirationDateUpdated

- AccountNumberUpdated
- ClosedAccount
- ContactCardholder

B. Standalone Payment Modules Operations

B.1. Product Family: PCI Compliance

B.1.1. Module: Universal Tokenization

- Tokenize and Detokenize, which may include:
    - Tokenize Encrypted
    - Proxy Tokenize
    - Detokenize with CVV
    - Proxy Detokenize
    - PCI
    - CVV Only
    - PCI w/CVV
    - Non-PCI
    - 8DigitBIN
    - KHASH
    - Associate CVV
    - Associate Encrypted CVV
    - Get BIN + Last Four
    - Hash
    - Validate
    - Update
    - Retokenize
    - Payload hashing
    - CVV Function
    - Encrypt Function
    - Decrypt Function
    - Network Token Function
    - Passthrough
    - Card Authorize
    - Card Capture
    - Card Purchase
    - Card Refund
    - Card Void
    - Check Purchase

- Check Refund
- Check Void
- Wallet Authorize
- Wallet Purchase
- Wallet Capture
- Wallet Refund
- Wallet Void

B.1.2. Module: Point to Point Encryption (P2PE)

- P2PE PIN Translation
- P2PE Decrypt

B.1.3. Module: Device Services

- Tokenize (swipe)
- Tokenize EMV

B.2. Product Family: Card Lifecycle Management

B.2.1. Module: Card Account Updater

- Account Expiration Date Updated
- Account Number Updated
- Closed Account
- Contact Cardholder
- Cardholder Opt Out
- No Match
- Non-participating Account

B.2.2. Module: Network Tokenization

- Network Tokenize
- Get Payment Bundle
- Get Card Metadata
- Get Status
- Lifecycle Management
- Get Asset

B.2.3. Module: BIN Lookup

- BIN Look Up (Billable Operation in Foundational/+ & Scaling/+ Packages; fixed fee in (Global) Enterprise/+ packages)

B.2.4. Module: PAR

- Inquiry

B.3. Product Family: Fraud Services

B.3.1. Module: Kount

- GetKountRiskResult
- GetKounthash
- getKounthash and tokenize

B.3.2. Module: 3-D Secure

- 3DS Authentication API Endpoint

B.3.3. Module: Other Integrated Fraud Services

- Billable Operations will be set out on any applicable Order Form

B.4. Product Family: AI Payments Intelligence

- Event: Raw event processed and ingested into database (per row insert representing a transactional event, e.g., authorization, capture, settlement, refund, or 3-D Secure)