





The acceptance of the Payment Card and the collection of the card details may furthermore only be effected for the purpose of payin8



- (7) After completing the transaction the Merchant must provide the Cardholder with a transaction receipt in writing and/or electronically. Said receipt must include a clear transaction ID as well as the

Civil Code (BGB).

- (16) Irrespective of the proviso to make changes under Clause 24 (2) the Acquirer shall be entitled to amend or supplement the aforementioned settlement principles with two weeks' written notice to the Merchant if the Acquirer considers said amendments to be necessary or expedient due to practices of unauthorized use or said amendments have become necessary because of requirements of the Card Organizations. Paragraph 675g German Civil Code (BGB) (Amendments to a Framework Agreement on Payment Services) shall not apply.

#### **Clause 5 Use of 3D Secure**

If the Merchant commissions the use of the security process 3D Secure

maintains the use on Payment Card  
(BGB.)



Clause 7 The Mer



Regulations (cf. Clause 1), to the extent that said penalties or other charges were caused by the Merchant's transaction or any act and/or omission of the Merchant and were charged on the basis of the Card Regulations. Provided the use of 3D Secure has been commissioned in accordance with Clause 4a expenses for the purposes of sentences 1 and 2 are in addition particularly also payment obligations of the Acquirer arising out of claims of third parties based on the fact that the Merchant or its MPI provider has breached the obligations under Clause 5 and/or the Conditions for 3D Secure.

- (6) The Acquirer shall be entitled to withhold the Service Charges (cf. Clause (1) above), special charges (cf. Clause (2) above) and expenses (cf. Clause (5) above) agreed with the Merchant plus the statutory value added tax as applicable from time to time from each card transaction (cf. Clause 10).
- (7) If the account kept by the Acquirer for the Merchant shows a negative balance that is due, the Merchant shall be obliged to settle said











