

## SERVICE ORDER FORM

### COMMERCIAL TERMS FOR - ONLINE PAYMENT COLLECTION SERVICES

#### (Payment Gateway)

This Service Order Form is made pursuant to, and shall be governed by the terms and conditions of the Banking Services Agreement entered into between Mobilink Microfinance Bank Limited (“MMBL”) and \_\_\_\_\_ dated \_\_, \_\_, 2026

- 1.1. All payments to the MERCHANT under this Agreement shall be made available to the MERCHANT in Pakistani Rupees only and shall be net taking into account any applicable taxes which MMBL may be required by law to deduct, and any change in applicable tax rate shall be communicated to the MERCHANT by MMBL.
- 1.2. If the MERCHANT does not raise any objection to the amount of the payment by MMBL within [14] Business Days after the date MMBL credits the MERCHANT’s Designated Account, the MERCHANT shall be deemed to have accepted such amount as correct and shall not be entitled to object to it thereafter, provided that nothing in this Clause shall preclude MMBL from correcting any error or discrepancy in such amount paid by deducting the same from the MERCHANT Designated Account.

**TABLE A**

<b>Type</b>	<b>Mobile Accounts</b>
<b>Process</b>	<ol style="list-style-type: none"><li>1. Customer will visit the MERCHANT website and after selecting the Product or Services will click pay through MMBL (JazzCash).</li><li>2. Customer will be routed to the MMBL (JazzCash) payment gateway website and will select payment through Mobile Accounts i.e. BBA</li><li>3. Customer will then provide his/her mobile account number.</li><li>4. MERCHANT website will send the request with amount and MSISDN to MMBL (JazzCash) server.</li><li>5. MMBL will send a USSD popup to the Customer for online payment confirmation and Customer will reply with secret “MPIN” number.</li><li>6. After verification of MPIN, the amount shall be transferred from Customer’s BBA to MERCHANT Designated Account.</li><li>7. MMBL (JazzCash) server will reply to the MERCHANT website with confirmation of the transaction and the Customer shall be shown a confirmation message on the screen.</li></ol>

<b>Vouchers</b>
<ol style="list-style-type: none"> <li>1. Customer will visit the MERCHANT website and after selecting the required Products or Services will click pay through MMBL (JazzCash).</li> <li>2. Customer will be routed to the JazzCash payment gateway website and will select payment through Voucher</li> <li>3. Customer will then receive SMS which will contain payment voucher number.</li> <li>4. Customer will visit the nearest JazzCash shop and present the payment voucher number to the retailer</li> <li>5. The retailer will input the voucher number in the USSD menu option and the USSD will respond with the payment amount.</li> <li>6. Retailer will then take the payment amount from the Customer</li> <li>7. Upon successful payment Customer will receive SMS informing the customer about successful payment</li> </ol>

**TABLE B**

<b>Type</b>	<b>Cards</b>
<b>Process</b>	<ol style="list-style-type: none"> <li>1. Customer will visit the MERCHANT website and after selecting the required Products or Services will click pay through MMBL (JazzCash).</li> <li>2. Customer will be routed to the MMBL (JazzCash) payment gateway website and will select payment through debit/credit card</li> <li>3. Customer will enter the Card number, expiry date and CVV2 of the card and click pay</li> <li>4. The payment will be deducted from Customer credit or debit card account</li> <li>5. Upon successful payment sms will be received with notification of the deducted amount</li> </ol>
<b>Specific applicable terms and conditions</b>	<ol style="list-style-type: none"> <li>1. MERCHANT shall observe, all security measures, prescribed by MMBL, and/or the MERCHANT's internal security measures as they deem fit under prior intimation to MMBL, in respect of the acceptance of any Card for payment of any Card Transaction, including but not limited to, ensuring that any Card which is accepted is a Valid Card. Once it is ascertained that the card is a Valid Card, the responsibility of authorizing the same shall be on card issuers.</li> <li>2. It is agreed that any and all claims and/or disputes in connection with any Card Transaction effected by any Card member on the website(s) of any MERCHANT shall be resolved by the MERCHANT without any recourse to MMBL. It is hereby understood and clarified that MMBL shall not be liable to any Card member(s) in respect of any such Card Transaction(s) save as provided for under this Agreement.</li> <li>3. MERCHANT further agrees, instructs and authorizes MMBL to make any deductions from any payments or recover any amount from the MERCHANT Designated Account, by way of charge back for any Card Transaction, within two hundred and forty days (240) from the day the transaction was posted on any such Card.</li> <li>4. MERCHANT agrees to use the third party Secure Socket Layer technology system ("SSL") for management of Card details.</li> <li>5. MERCHANT shall furnish to MMBL forthwith, upon prior written request, the original copy or photocopies or printouts (as required by MMBL) of the Payment Instructions, any and all statements, bills or invoices, receipts of the Card member, sales or other records that the MERCHANT may have pertaining to all or any Card Transaction(s) and shall be responsible for retaining such records for a period of at least two (2) years from the relevant Card Transaction Date.</li> </ol>

	<ol style="list-style-type: none"><li>6. The MERCHANT shall at all times comply with applicable laws, rules and regulations insofar as relevant to its use of the Payment Application. In addition, the MERCHANT at all times comply with the guidelines by Visa / MasterCard / UPI/ MMBL respectively. If the utilisation of the Payment Application by the MERCHANT results in or may result in additional liability being placed on MMBL under VISA/MasterCard/UPI guidelines, such utilisation shall be deemed to be a violation of this Agreement.</li><li>7. Any termination of this Agreement shall not affect validity of any Card Transactions sent to MMBL for processing prior to such termination. Upon termination, MMBL shall not entertain or process any Card Transaction requests that are generated after such termination and the record of all Card Transaction occurring prior to termination shall be received forthwith by MMBL from the MERCHANT after the date of such termination.</li><li>8. The MERCHANT shall ensure compliance with all regulations/guidelines of VISA/MasterCard/UPI communicated to them by MMBL from time to time also MERCHANT shall be obligated to remain itself aware of the VISA/MasterCard/UPI and SBP rules/guidelines related to the MERCHANT.</li><li>9. The MERCHANT hereby instructs and authorizes MMBL to transfer into its MERCHANT Designated Account all monies after a minimum of [05] Business Days from the date of settlement and/or the amounts pertaining to any suspicious transactions that are put on hold by MMBL, and/or the amounts pertaining to any transactions that are reported by the payment schemes (VISA/MasterCard/UPI) as disputed/fraudulent, and/or the amounts against which any chargeback has been raised with the issuer bank by the Card holder. All the amounts which are withheld shall be released by MMBL after the completion of investigation and/or receiving the final decision on chargebacks/disputes from the Payment Schemes (VISA/MasterCard/UPI).</li><li>10. In the event that any transaction is for any reasons found to be counterfeit or in any way tainted or affected by any fraud or forgery, MMBL shall be entitled in its discretion to withhold payment to the MERCHANT of the full amount or any part/portion of the Card Transaction less the Discount or any part thereof, or if payment has been made, to seek reimbursement within [14] Business days after confirmation of investigation from MERCHANT of such sum.</li><li>11. In the event where a transaction is reported as suspicious by MMBL within same working day, Merchant shall hold the product delivery till the resolution of same. Moreover, settlement shall remain on hold for the reported suspicious transactions till a valid invoice &amp; photocopy of Card is shared by Merchant with MMBL. In case of non-provision of the required documents mentioned herein, within 05 working days, MMBL has the right to refund the transaction amount to customer from the Merchant Account with prior intimation.</li><li>12. Merchant shall ensure the product delivery to its customers nationwide through registered delivery/courier services/channels.</li><li>13. Product delivery to customer by Merchant for every Card Transaction shall be made on next working day.</li><li>14. In all events of integration (both APIs &amp; redirection), it is the responsibility of the merchant to reconcile all transactions status with JazzCash provided portal and by</li></ol>
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	<p>calling relevant JazzCash APIs, within 3 working days. In case of failure to inform MMBL about any discrepancies/mismatch in the transaction statuses within the specified time period, MMBL shall not take the responsibility of any financial loss.</p> <p>15. In the event that either of the Parties serve a notice of termination of this Agreement on the other Party, MMBL shall be entitled to withhold for a minimum period of 240 days from the date of such notice, 100 % of amounts payable to the MERCHANT in respect of each Dispute of Chargeback Claim arising after the date of such notice</p>
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## 2. MERCHANT OBLIGATIONS & RESPONSIBILITIES

### MERCHANT SHALL:

2.1 Seek authorization from MMBL payment gateway in the form of processing requests generated from the MERCHANT's System for each and every transaction effected on the MERCHANT website through the MERCHANT's system.

2.2. Carry out all verifications for the Customer as may be required on an independent basis. The MERCHANT is aware that MMBL is not guaranteeing any transactions with the MERCHANT Customers in any manner whatsoever.

2.3. Duly fulfill all Customer orders in accordance with the instructions of the Customer. The MERCHANT will not acknowledge an order as "Shipped/Order executed" until after the merchandise has already been shipped or the order is completed/executed. The MERCHANT agrees to deliver all merchandise to Customers and/or complete/ execute all orders as expeditiously and without delay and agrees to maintain record of delivery and shall provide MMBL details of such record upon request.

2.4. Ensure that the best service standards in the industry are adopted and shall ensure delivery of all goods and services purchased for MERCHANT Customers in accordance with the highest standards.

2.5. Ensure or cause to be ensured the confidentiality of any and all information submitted by a Customer on a MERCHANT's website. The MERCHANT shall ensure or cause to be ensured that there are proper encryption and security measures at all MERCHANT websites so as to prevent any hacking into the information of the Customers and/or other data. In the event of any loss/damage being due to any act, which is beyond the control of a MERCHANT, including any hacking into a MERCHANT's website, the loss shall be borne by the MERCHANT and not MMBL;

2.6. Take all precautions as may be feasible or as may be directed by the MMBL to ensure that there is no breach of security and that the integrity of the link between the MERCHANT's website and the same is maintained at all times during the term of this Agreement.

2.7. Prominently display, on its website and in other online marketing materials if applicable, a logo/image/code provided by MMBL from time to time. The MERCHANT shall disclose its privacy policy on the website and ensure that it conducts its business in accordance with the same.

2.8. Be solely responsible for the accuracy of all information and/or validity of the prices and any other charges and/or other information relating to the Products and Services, which are offered through or included in the MERCHANT's website.

2.9. Bear and be responsible for the payment of all relevant taxes (including any applicable withholding taxes) due upon the services related to the Customer orders received through the MERCHANTs website.

2.10. Bear and be fully responsible for all penalties imposed by State Bank of Pakistan to MMBL on account of any breach by the MERCHANT.

2.11. Ensure that the MERCHANT's System does not provide or otherwise discloses any Customer information or other Customer personal information or any Customer's transaction details to any third party, except as required by law.

2.12. In the event of any Customer complaining of any deficiency in Service, take all such measures as may be required to rectify the same. In the event the MERCHANT is unable to rectify the same, the MERCHANT shall forthwith compensate the Customer for any loss caused to the Customer.

2.13. In the event of a disputed transaction, the MERCHANT must provide all necessary transactional evidence and delivery proofs as instructed by MMBL, based on the nature of the transaction and dispute. If the Merchant fails to comply within the specified turnaround time (TAT) of international and local schemes, MMBL reserves the right to deduct the transaction amount along with any fees imposed by these schemes.

2.14. Comply with all instructions, in writing, whatsoever given to the MERCHANT by MMBL in response to a request by the MERCHANT for payment in connection with any transaction carried out pursuant to any Payment Instructions.

2.15. Take all necessary steps and/or precautions to ensure that the Services offered by the MERCHANT on its website or otherwise are not mistaken or misrepresented as being associated with, being offered by the MERCHANT and/or MMBL. The MERCHANT undertakes to ensure that the appropriate notices and disclaimers are made to the Customer on the website informing the Customer that it is placing the order solely with the MERCHANT.

2.16. Be responsible for the setting up, maintenance, up gradation, security, and integrity along with all associated costs of the MERCHANT's computer system(s).

2.17. Keep all systems and media containing any information or data (whatever physical or electronic) relating to Customers and their transaction details in a secure manner, to prevent access by or disclosure to anyone other than the MERCHANT's authorized personnel or any authorized personnel of MMBL and if any data is lost, stolen, damaged or otherwise compromised, the MERCHANT hereby undertakes and agrees to notify MMBL of the same immediately upon the MERCHANT having notice thereof. Thereafter, the MERCHANT shall, in consultation with MMBL, take immediate steps to remedy the situation and prevent its recurrence.

2.18. If MERCHANT wishes to upgrade or change the version or type of its software and/or hardware or any other part of its system, allow such change to be tested with MMBL's system as soon as possible before implementation.

2.19. Permit the authorized representatives of MMBL to carry out, without notice, physical inspections of the place(s) of business of the MERCHANT

2.20. Ensure that MMBL shall not be a party to the agreement between the Customers and the MERCHANT in any manner whatsoever. All contracts are directly between the MERCHANT and the Customers.

2.21. NOT offer or sell and warrants and guarantees that the following products and services will not be sold on any of its MERCHANTs websites:- 1)Firearms 2)Alcoholic beverages 3)Explosives 4) Pornography materials and services of any kind whatsoever 5) Live animals 6) Banned / illegal drugs or other controlled substances 7) Fireworks or pyrotechnic devices or supplies 8)Hazardous materials, combustibles, corrosives 9) Web site access and / or web site memberships of pornography or illegal sites.10) Bulk E-mail software or mailing lists 11) Gambling transactions 12) Multi-Level Marketing collection fees 13) Matrix sites or sites using a matrix scheme approach 14) Work-at-home information 15) Web site promotion or Search engine registration fees 16) Wire Transfer products 17) NGO18) Any product or service which is not in compliance with all applicable laws and regulations whether federal, provincial or local laws of the Islamic republic of Pakistan.

2.22. NOT at any time require the Customer to provide the MERCHANT with any details of the accounts held by them with MMBL including, the passwords, account number, card numbers and PIN which may be assigned to them by the MMBL from time to time.

2.23. NOT describe itself as an agent or representative of MMBL

2.24. NOT make any representations to Customers or any third party or to give any warranties which may require MMBL to undertake to or be liable for, whether directly or indirectly, any obligation and/or responsibility to Customers or any third party.

2.25. The MERCHANT hereby expressly understands and agrees that MMBL shall not be liable whatsoever to pay the MERCHANT for any fraudulent and/or unauthorized Transaction(s). The MERCHANT shall solely bear/be liable for the entire loss without recourse to MMBL in case of any fraudulent or any unauthorized Transaction(s) effected on the website of a MERCHANT on the MMBL (JazzCash) System.

2.26 The MERCHANT shall ensure that all the terms of this Agreement are strictly adhered to in letter and spirit by the MERCHANT. Any failure on the part of a MERCHANT to comply with the same shall be the responsibility of the MERCHANT and MMBL shall not be responsible for and shall remain fully indemnified by the MERCHANT against any direct or indirect consequences arising from such failure.

2.27. Any data transmitted to MMBL by MERCHANT website shall be hashed as per HMAC SHA 256 Algorithm as communicated to the MERCHANT. MMBL shall not bear any liability

for any Losses due to transmission of data shared by the MERCHANT that is not hashed as per HMAC SHA 256.

2.28. The MERCHANT shall preserve all records pertaining to all transactions for the period of at least two (02) years from the date thereof in the format as required by MMBL and intimated to the MERCHANT in writing through any acceptable medium.

2.29. The MERCHANT undertakes and acknowledge that it shall solely be responsible for due-diligence (KYC/CDD) of its sub-merchants/related parties at its own and shall ensure that they have been completely verified before starting the Services. The MERCHANT shall also ensure to provide all the due-diligence related documents of any sub-merchant to MMBL in case it is required by any government authority or SBP specifically.

2.30. The Merchant agrees and acknowledges that it bears full responsibility shall solely be responsible for conducting thorough due-diligence, including but not limited to Know Your Customer and Customer Due Diligence (“KYC/CDD”) procedures of its contracted merchants and/or other associated parties and shall ensure that the merchants and/or associated parties have been subject to a complete and proper background verification before availing themselves of the Services. Additionally, the Merchant shall also ensure to provide all the due-diligence related documents of any merchants and/or sub-merchant to MMBL under the following circumstances:

- i) at the time of onboarding any merchant/Sub-merchant and associated parties;
- ii) at the time of conducting CDD if any out of pattern transaction (Suspicious transactions) /Transaction in breach of established threshold is conducted.
- iii) If any change is occurred in KYC information of sub-agent.

2.31 The Merchant shall be solely responsible for all and any claims, actions, proceedings, demands, losses, damages, penalties or charges etc. arising from a willful misconduct, misrepresentation, negligence or any fraudulent activity conducted by its merchants/sub-merchants or associated parties.

2.32. The Merchant shall not onboard any merchant/sub-merchant:

- i) who is or have been already onboarded by MMBL;
- ii) who has been previously involved in any fraudulent or suspicious activities without taking prior written approval from MMBL.

2.33. The Merchant is required to transmit the name of any merchant/sub-merchant or associated parties for every transaction through an API in additional parameters. Merchant over the JazzCash Payment APIs are integrated to the multiple end points. Merchants/ super merchants that are integrated with JazzCash wallet payment API to share the Sub-merchant details in the reports as additional field to identify the end points where our JazzCash payment API is exposed.

2.34 Grant MMBL the right to perform physical verification of the Merchant’s premises and operations at the time of onboarding and at any other time deemed necessary by MMBL for compliance or monitoring purposes.

2.35 Furnish MMBL with a copy of the executed agreement/s entered into with its merchant(s)/sub-merchant(s), along with a copy of its client/sub-merchant onboarding policy. Said documentation shall encompass, but not be limited to, the following areas:

- Mechanisms for handling complaints;
- Sanction screening procedures for sub-merchants; and
- Policies relating to refunds and reversals.

2.36 Be responsible for submitting to MMBL a comprehensive list of all sub-merchants at the time of onboarding. Additionally, a formal declaration on the Merchant's official letterhead shall be provided for each new merchant or sub-merchant onboarded thereafter. The Merchant shall also ensure the provision of transactional visibility and reporting for all sub-merchants MMBL, upon request and as required.

2.37 No sub-merchant shall be onboarded by the Master Merchant if such sub-merchant is found to be engaged, directly or indirectly, in any activities that are classified as prohibited under Clause 3.21 of this Agreement

### **3. MMBL'S RIGHTS AND OBLIGATIONS**

- 3.1. MMBL shall have the right to verify and investigate all transactions under the limits prescribed by law and to examine the MERCHANT's, records (electronic or otherwise) and other papers relating to the transactions covered by the terms of this Agreement.
- 3.2. MMBL is entitled in its discretion to vary at any time, with a prior notice and written consent of the MERCHANT (which consent shall not be withheld unreasonably or unlawfully) by means of addendum to the Agreement, the amount, discount rate, type and/or basis of calculation of any markup or charge(s) payable by the MERCHANT under this Agreement.
- 3.3. MMBL shall be entitled at all times to charge the MERCHANT, a reasonable service charge or administrative fee or such other charges as MMBL deems fit, under prior intimation to the MERCHANT, in respect of any service provided or any action taken by MMBL under or related to this Agreement.
- 3.4. MMBL shall be entitled to prohibit the display of any material on the website if the act or manner of such display is contrary to any applicable law, regulation, government policy, order or guideline including all applicable foreign laws and regulations or which is detrimental or harmful to the interest of payment schemes and MMBL, in the sole and exclusive opinion of MMBL.
- 3.5. MMBL shall be entitled to publish notices, disclaimers and indemnities at the MERCHANT's website in the manner and extent deemed necessary by the MMBL in accordance with MMBL's internal operational, risk & compliance and/or policy guidelines. The MERCHANT shall render the necessary modifications at the MERCHANTs Site, so requested by MMBL, within seven (07) days of the MMBL requesting the same.
- 3.6. MMBL shall be entitled to require the MERCHANT to add to its website such disclaimers, warranties and indemnities as MMBL may require from time to time. The MERCHANT shall not carry out any activity, which is banned or illegal or immoral.
- 3.7. MMBL shall at all times have the absolute right to suspend its provision of the payment services envisaged under this Agreement:
  - i) With prior written notice of thirty (30) Business days to the MERCHANT without assigning any reason;

ii) Immediately, without prior written notice to the Merchant, in case Merchant is involved in any fraudulent activity or in any criminal case, or if MMBL gets any instructions/directions/ order from any competent authority to do so.

3.8. It is understood and agreed that MMBL holds the right to copy any service/programming codes off any MERCHANT's website/system for scrutiny

3.9. MMBL shall respond to any query made by the MERCHANT Customers through call center (4444 or 111-124-444) with regard to the online payment of MERCHANT Services. MMBL shall also respond to MERCHANT's queries for the transactions handled through MMBL for any MERCHANT Customer on the forgoing number, or any alternative number to be confirmed in writing.

#### **4. COMPLAINT HANDLING**

4.1. In case of a dispute or a complaint, the customer queries/complaints shall be routed to an E-commerce team ("ECOM") on the following email address:

[ecommerce.support@mobilinkbank.com](mailto:ecommerce.support@mobilinkbank.com)

Further, the complaints may be directed to the following departments;

a)Complaints Department - Complaint Management System ("CMS");

b)Branchless Banking Consumer Protection and Dispute Resolution Mechanism ("BBCMU") and/or;

c)Fraud and Risk Management ("FRM")

d)Dispute Resolution Unit ("DRU")

4.2. The ECOM team shall verify the transactions and share the details with the concerned merchant Point of Contact ("POC").

4.3. The Merchant shall ensure resolution with a Turn Around Time ("TAT") of one working day.

4.4. The Merchant shall consider the following designated POC for dispute resolution from MMBL for all future disputes that may arise from here onwards; E-Commerce Support: [ecommerce.support@mobilinkbank.com](mailto:ecommerce.support@mobilinkbank.com)

4.5. MMBL shall consider the following designated POC for dispute resolution from Merchant for all future disputes that may arise from here onwards:

Email Address:

POC for dispute resolution from Merchant:

