

Appendix 3

Product Descriptions for the One Unzer Merchant Agreement (last updated: January 2026)



The purpose of these product descriptions is to provide an overview of the various payment methods and services offered by Unzer.

Details of the payment methods and other services can be accessed by the Merchant at any time at www.unzer.com under the menu point "Products". In addition, all relevant information on the transaction processes, transaction types (e.g. chargebacks) and an overview of the supported countries, currencies and connectivity options for each payment method can be accessed by the Merchant at any time at <https://docs.unzer.com/>.

The specific payment methods and services commissioned by the Merchant are set out in the **Commercial Details** for the Merchant Agreement.

Products E-Commerce

1. Online Transfer

- 1.1 Unzer offers the following payment methods in the "Online Transfer" product category: Bancontact, eps, iDEAL, PayU, PostFinance, Przelewy24 (P24), Twint and Unzer Direct Bank Transfer.
- 1.2 When using this payment method, online transfer orders from End Customers are executed by credit institutions ("End Customer's Credit Institution") affiliated with the above-mentioned online transfer providers (Third-Party Providers) for the purpose of paying for goods or services that the End Customer orders from the Merchant via the Internet. Based on contracts with these Third-Party Providers, Unzer is entitled to register Merchants for the respective payment methods.
- 1.3 Checkout Flow
At the online checkout, the End Customer selects their preferred payment method and credit institution for the payment of the goods/services. The End Customer is then redirected to their online banking page and logs in to verify their identity and confirm the transaction. Following successful confirmation by the End Customer (initiation of the payment) and the successful technical processing of the transaction, the Merchant receives confirmation of the transaction ("Execution Confirmation") via Unzer's interface. This does not involve any confirmation from Unzer concerning the actual transfer of funds.
- 1.4 However, for the subsequent online transfers, the respective Third-Party Provider guarantees the payment and, thus, the transfer of funds: Bancontact, eps, iDEAL, PayU, PostFinance and Przelewy24 (P24).

2. Card Acceptance

- 2.1 In the product category "Card Acceptance", Unzer offers the processing of credit card transactions, including debit card transactions, for the following Schemes: AMEX, China Union Pay, Diners Club, Discover, JCB, Maestro & Mastercard, VISA & V-Pay, and AMEX.
- 2.2 Based on contracts with the associated acquirers in each case, Unzer is entitled to register Merchants for the respective Schemes.
- 2.3 Checkout Flow
At the online checkout, the End Customer selects their preferred card for payment of the goods/services and enters their card data in the input form.

The End Customer is then redirected to the 3DS authentication of the card-issuing institution in order to verify their identity and confirm the transaction.

Following successful confirmation of the payment by the End Customer (initiation of the payment) and the successful technical processing of the transaction, the Merchant

receives confirmation of the transaction ("Execution Confirmation") via the Unzer interface. All payments are processed in real time.

This also confirms the corresponding transfer of funds by the acquirers in the relevant settlement period.

In the case of a credit card, the cardholder is granted credit so that this payment can be made. This limit is set by the card-issuing bank and depends, among other things, on the creditworthiness of the cardholder.

By contrast, in the case of a debit card, the amount is debited directly from a bank account held by the End Customer.

3. Card Wallets

- 3.1 In the "Card Wallets" product category, Unzer offers Apple Pay and Google Pay, each of which holds Scheme-based credit or debit cards on record.
- 3.2 On the basis of contracts with the affiliated Card Wallet providers and acquirers, Unzer is authorised to register Merchants for the respective Card Wallets with the respective acquirers. In addition, the Merchant is required to register with the respective Card Wallet provider and to implement the necessary settings with them. This applies in particular with respect to the selected certificates for transaction processing. Here, the Merchant can use their own certificates, as well as certificates provided by Unzer, if applicable.

3.3 Checkout-Flow

At the online checkout, the End Customer selects their preferred Card Wallet to pay for the goods/services. The End Customer then verifies their identity and confirms the transaction via the applicable end device and identification method (e.g. mobile phone and Face ID). After successful confirmation of the payment by the End Customer (initiation of the payment) and successful processing of the transaction, the Merchant receives confirmation of the transaction ("Execution Confirmation") via the Unzer interface. All payments are processed in real time. This also confirms the corresponding money transfer by the acquirer in the relevant settlement period.

In the case of a credit card, the cardholder is granted credit so that this payment can be made. This limit is set by the card-issuing bank and depends, among other things, on the creditworthiness of the cardholder.

By contrast, in the case of a debit card, the amount is debited directly from a bank account held by the End Customer.

4. E-Wallets

- 4.1 Unzer offers the following electronic wallets in the "E-Wallets" product category: Alipay, PayPal and WeChat Pay. Based on contracts with the affiliated E-Wallet providers, Unzer is authorised to register Merchants for the respective E-Wallets. In the case of PayPal, the Merchant must also conclude a separate contract with PayPal.

4.2 Checkout-Flow

At the online checkout, the End Customer selects the preferred E-Wallet for payment of the goods/services.

Next, the End Customer must verify their identity in different ways, depending on the selected E-Wallet, and confirm the transaction. This can involve, among other things, scanning a QR code (mostly for mobile devices) or using the customer login offered by the E-Wallet. After the End Customer has verified their identity in the selected way, the transaction still has to be confirmed, e.g. after scanning the QR code in the provider app. Following successful confirmation of the payment by the End Customer (initiation of the payment) and successful processing of the transaction, the Merchant receives confirmation of the process ("Execution Confirmation") via the Unzer interface.

Confirmation") via the Unzer interface. All payments are processed in real time. This also confirms the corresponding money transfer by the Providers in the relevant settlement period.

4.3 In the case of PayPal, Unzer merely deals with the technical processing of the transaction. All disputes and complaint management or disbursement of payments is carried out by PayPal. In the case of Alipay and WeChat Pay, in addition to the technical processing of the transaction, Unzer carries out the disbursement to the Merchant.

5. Banking (Issuing Unzer Card)

5.1 With the Unzer Card corporate credit card, Unzer offers Merchants a modern payment solution with a licensed Third-Party Provider acting as the issuer and operator of the card platform. Merchants have access to a business account as well as physical and virtual cards with individual limits, merchant restrictions and real-time approvals. A central dashboard provides transparency regarding expenses, role and rights management, approval workflows, automatic receipt capture and exports to common accounting systems. Based on contracts with the issuer and the operator of the card platform, Unzer is authorised, upon instruction by the Merchant, to receive and forward on behalf of and for the account of the Merchant all declarations and necessary data of the Merchant that are required to open a card processing account for the Merchant, as well as to apply for a personalised, credit-based Unzer Card linked to the card processing account.

5.2 Unzer acts solely as a technical provider between the Merchant and the licensed issuer/card platform operator and provides first-level support. Card issuance, account management and regulatory responsibility lie exclusively with the Third-Party Provider.

5.3 Unzer pays funds into the card processing account exclusively on the instruction of the Merchant.

6. Direct Debit

6.1 In the "Direct Debit" product category, Unzer provides the unsecured SEPA direct debit procedure, also referred to as "SEPA Direct Debit (unsecured)".

6.2 Based on licenses, Unzer is authorised in respect of the regulating units to create and manage accounts on behalf of the Merchant. Furthermore, Unzer is authorised to collect money from the End Customer in the name of the Merchant and with their consent through signed mandates.

6.3 Checkout Flow

At the online checkout, the End Customer selects the preferred direct debit procedure for payment of the goods/services.

The End Customer then confirms the transaction by entering the IBAN and agreeing to the mandate. Following successful confirmation of the payment by the End Customer (initiation of the payment) and successful processing of the transaction, the Merchant receives confirmation of the transaction ("Execution Confirmation") via the Unzer interface. This does not involve any confirmation from Unzer concerning the actual transfer of funds.

6.4 SEPA Refund Delay Function

Delaying the refund processing by seven (7) business days reduces the risk of double loss for the Merchant. In some cases, End Customers may request a refund but later reverse the transaction. In other cases, the final status of the payment is not 100% clear. This may lead to a significant financial burden for the Merchant who has already processed the refund. The SEPA Refund Delay function makes it possible to check the legitimacy of refund requests, reducing the likelihood of such double losses.

7. Bank Transfer

7.1 In the product category "Bank Transfer", Unzer offers unsecured prepayment and purchase on account.

7.2 Based on licenses, Unzer is authorised in respect of the regulating units to create and manage accounts on behalf of the Merchant.

7.3 Checkout Flow

At the online checkout, the End Customer selects their preferred bank transfer procedure for payment of the goods/services.

The End Customer is then shown all relevant data (e.g. IBAN) for the manual bank transfer. For this purpose, it is mandatory that the End Customer states the generated ID as the payment reference for the payment.

After successful confirmation of the payment by the End Customer (initiation of the payment) and successful processing of the transaction, the Merchant receives confirmation of the transaction via the Unzer interface. ("Execution Confirmation").

This does not involve any confirmation from Unzer about the actual transfer of funds.

The money transfer must be initiated manually by the End Customer via their own account-holding bank.

8. Buy now pay later (BNPL)

8.1 In the Buy now pay later (BNPL) product category, Unzer offers the following payment options provided by Unzer as a white-label solution: purchase on account, hire purchase and SEPA core direct debit ('Secured SEPA Direct Debit').

8.2 When using BNPL, Unzer guarantees the Merchant payment of the purchase price and grants the Merchant a loan for the pre-financing of the purchase price payment, which is limited to the payment term selected by the end customer.

8.3 Checkout flow

When the purchase is completed and the end customer selects the BNPL payment method at the Merchants checkout, a credit request is sent to Unzer for the end customer. Unzer assesses the transaction and the end customer, including their creditworthiness, and checks whether the end customer is able to meet their payment obligation by the agreed due date.

If the result of the transaction check is acceptable to Unzer, Unzer undertakes, vis-à-vis the Merchant, to

- allow the end customer to pay for the purchases (shopping cart) by means of BNPL and
- submit an offer to the end customer for a loan in the amount of the purchase price claim for the checked transaction (offer). A reservation is then made for the respective purchase price on the Unzer One platform.

8.4 The loan is paid out in the amount of the capture still to be submitted by the Merchant. The loan is limited to the payment term selected by the end customer at the Merchant's checkout.

9. Klarna Payments

9.1 In the "Klarna Payments" product category, Unzer offers all of the payment methods provided by Klarna. e.g. invoice.

9.2 Based on contracts with Klarna, Unzer is authorised to register Merchants for the payment method Klarna Payments.

9.3 Checkout Flow

At the online checkout, the End Customer selects Klarna Payments to pay for the goods/services.

The End Customer is then redirected to a Klarna page where they can choose from a further selection of payment options offered by Klarna. Unzer has no influence on the specific selection of payment methods offered by Klarna.

After successful confirmation of the payment by the End Customer (initiation of the payment) and successful processing of the transaction, the Merchant receives confirmation of the transaction ("Execution Confirmation") via the Unzer interface.

This does not involve any confirmation by Unzer of the actual money transfer.

Klarna is responsible for identifying the End Customer and carrying out a fraud, risk and credit check. If a contract is concluded for one of the Klarna payment methods invoice or instalment, the contractual partner generally assigns to Klarna the relevant claims from the underlying legal transaction with the End Customer, as well as any other claims associated with this legal transaction. The payment is subsequently processed.

Products Point of Sales

10. POS

10.1 Unzer offers card readers (terminals) for cashless payments in the 'POS' product category. These card readers are compatible with various types of card technology, including magnetic strips, EMV chips and NFC (contactless for quick and easy payments), and thus enable the secure acceptance of credit and debit cards, girocards (optional) and e-wallets. The card readers are equipped with security features to ensure the confidentiality of card data and transaction information. This protects against fraud and unauthorised access to sensitive data. The card readers support common interfaces, including ZVT and OPI. The following card readers are available to the Merchant:

- **Stationary card readers:**

Space-saving and wired devices for quick checkout at the counter or checkout, without queues.

- **Mobile card readers:**

Compact, portable devices for maximum flexibility in-store and mobile independence.

10.2 In addition, Unzer offers Merchants end devices in the 'POS' product category for the catering, healthcare, services and retail industries, among others, as well as accessories for checkout systems. The Merchant can also add various cloud-based software applications to the end devices. Details can be found in the 'POS applications' section.

Examples of end devices that can be ordered are

- iPad checkout systems,
- POS-Go 4-in-1 Tillhub all-in-one mini POS system

10.3 The Merchant has the option of initiating cashless payments (see 'E-Commerce' products) and adding POS applications (see 'POS Applications', Section 10) using the card readers in accordance with Section 9.1 and the POS systems in accordance with Section 9.2.

11. POS Applications

11.1 Unzer offers various cloud-based software applications in the 'POS Applications' product category. In order to use the cloud-based software applications (hereinafter referred to as 'POS apps'), the Merchant must (i) have agreed a rental or purchase contract for a card reader / terminal with Unzer or (ii) use hardware that has been approved in advance by Unzer (hereinafter referred to as 'terminal device'). If the Merchant has selected a cloud-based software application (including POS Go, Tillhub) from Unzer, Unzer grants the Merchant the right to use the software application installed on the end device and individual associated software functions ('additional functions').

11.2 For the catering, healthcare, services and retail industries, Unzer also offers specific additional functions such as an online appointment booking tool, a waiter ordering system, merchandise management functions or real-time sales analyses.