

## 1 Introducing the terms

- 1.1 These ScanToPay transaction terms and conditions (terms) form a legally binding agreement between you, the merchant, and us, The Standard Bank of South Africa Limited (registration number 1962/000738/06).
- 1.2 The terms become effective when you choose our merchant solutions product and we approve you to process ScanToPay transactions, as part of our agreement. **This means that you agree to the terms and warrant (promise) that you can enter into a legally binding agreement.**
- 1.3 You must know, understand and comply with the terms. The terms apply together with the merchant solutions terms. This means that all the documents referred to in the merchant solutions terms will also apply to you.
- 1.4 **Pay special attention to the clauses in bold, as they may exclude or limit our liability (responsibility) to you or involve some risk for you.**
- 1.5 **You must make sure that the transaction type is suitable for your needs.**

## 2 Definitions

The words below have the meanings set out next to them unless the context clearly indicates a different meaning.

Word	Meaning
cardholder	As defined in the merchant solutions terms, and may be a ScanToPay user.
ScanToPay	The ScanToPay application installed on a smartphone or tablet or by means of similar technology, or the application you access by entering a USSD string on a non-smartphone.
ScanToPay receipt	A receipt that is used to prove a completed ScanToPay transaction.
ScanToPay system	The Mastercard system that provides the functionality for ScanToPay and the ScanToPay wallet.
ScanToPay transaction	Any transaction where a ScanToPay user <ul style="list-style-type: none"> <li>• scans or enters a purchase code with their phone; or</li> <li>• enters a USSD string</li> </ul> to buy goods or services from you and pays for the transaction with their ScanToPay wallet.
ScanToPay user	A cardholder who has registered for ScanToPay and has loaded a card or cards to their ScanToPay wallet.
ScanToPay wallet	A digital wallet that stores the ScanToPay user's contact details, including delivery address, and card information (excluding PIN and CVV), subject to the ScanToPay terms and conditions.
merchant commission	As described in the merchant solutions terms.
merchant solutions terms	The terms and conditions that apply to our product, merchant solutions.
purchase code	The two-dimensional bar code, static or dynamic, allocated to you after we enable you to process ScanToPay transactions. It provides us with information about your identity and details of the ScanToPay transaction.
receipt	As defined in the merchant solutions terms. In the terms, this would mean a ScanToPay receipt.
transaction	As defined in the merchant solutions terms.
transaction type	As defined in the merchant solutions terms. In the terms, this would mean a ScanToPay transaction.
USSD string	An unstructured service supplementary data message, typically characterised by a group of numbers separated by a * and ending with a #.

## 3 Your responsibilities

In addition to what is set out in the merchant solutions terms, you must:

- 3.1 make sure that your systems can integrate with ours and that you can process ScanToPay transactions;
- 3.2 for each ScanToPay transaction, dispatch the goods or services as soon as possible after you receive a ScanToPay receipt. If delivery of goods or services will be delayed, you must let the ScanToPay user know about this and they must agree to the delay at the time of the transaction;
- 3.3 not ask ScanToPay users for their ScanToPay wallet details;
- 3.4 display promotional material we may give you in a way that the public can clearly see that you accept ScanToPay wallets as payment for your goods or services;
- 3.5 comply with all ScanToPay terms as updated from time to time; and
- 3.6 keep your ScanToPay access details secure and confidential.

## 4 Fees

The merchant commission that you pay for a ScanToPay transaction is included as part of the agreement.

## 5 Cancelling the terms

- 5.1 You can stop processing ScanToPay transactions at any time. If you also want to cancel the terms, then you must follow the process set out in the merchant solutions terms.
- 5.2 We may stop you from processing ScanToPay transactions and/or cancel the terms, for example if:
- a) we believe or suspect that you are processing ScanToPay transactions wrongly or unlawfully (illegally) or for any prohibited activity;
  - b) we can no longer enable you to process ScanToPay transactions;
  - c) we have asked you to correct your breach of the terms, the merchant solutions terms or any transaction schedule (if this is possible) and you have not done so at all or have not done so in time;

- d) you have breached Standard Bank's general terms and conditions or we have ended our relationship with you under Standard Bank's general terms and conditions;
- e) it is necessary to protect Standard Bank, our clients or service providers, our systems;
- f) we must do so for legal reasons.

Depending on the reason, we will do our best to provide you with notice of it beforehand.

5.3 All the other terms for ending our relationship which are set out in the merchant solutions terms will apply.

5.4 If you or we cancel the terms, this means that you can no longer process ScanToPay transactions. This does not cancel the merchant solutions terms, any transaction schedule or any other part of the agreement, which will still be valid.

## **6 Legal protections we have to tell you about**

6.1 The Financial Advisory and Intermediary Services (FAIS) Act and the consumer protections it provides do not apply to the terms.

6.2 The Consumer Protection Act and its protections apply to the terms.

6.3 The transaction type does not qualify for protection provided by the Corporation for Deposit Insurance (CODI). You can find out more about this on the CODI website.

## **7 Questions and complaints**

7.1 You can refer any questions about ScanToPay transactions to us at the contact details in the merchant solutions terms.

7.2 For complaints, you can follow the complaints process set out in the merchant solutions terms.