

Appendix no. 3 to the GTCA

- Additional terms and conditions for the acceptance of card payments

§ 1. General Provisions

1. These Terms extend the scope of services provided under the Agreement to include the possibility of accepting Payments using payment cards of Payment Organizations, including through electronic wallets, via the Tpay Website, and define the rules of cooperation between the Parties in this respect.
2. These Terms constitute an integral part of the Agreement, including the GTCA. In matters not regulated in these Terms, the relevant provisions of the GTCA shall apply.
3. These Terms are binding only on those Merchants to whom KIP has made available the possibility of accepting Payments using a payment card in accordance with the GTCA, from the moment this payment method is made available by KIP in the Merchant Panel.
4. In connection with enabling the acceptance of Payments using payment cards, the Merchant shall be subject to the rates of fees and commissions in accordance with the Website fee and commission table available at: <https://tpay.com/oferta>, unless the rates of fees and commissions have been agreed separately. The rules of settlements are specified in the GTCA.

§ 2. Definitions

1. The capitalized terms indicated below shall have the following meanings:
 - 1) “**Chargeback**” – a reversal of a Transaction by the issuer of the electronic payment instrument as a result of accepting the validity of a complaint submitted by the payment service user (the Payer).
 - 2) “**Business Day**” – a day from Monday to Friday excluding public holidays in Poland.
 - 3) “**Sales Category**” – a four-digit MCC (*Merchant Category Code*) used to identify the business activity conducted by a payment card acceptor.
 - 4) “**Card Organization**” – an entity defining the rules for issuing and accepting payment cards, e.g. Visa and Mastercard.

- 5) **“PCI-DSS”** – *Payment Card Industry Data Security Standard*, i.e. standards and requirements concerning the protection of payment card information, published at: www.pcisecuritystandards.org.
 - 6) **“Portal”** – a website or mobile application operated by the Merchant through which the Buyer purchases goods or services offered by the Merchant or makes donations, for which the Payer makes payment using Tpay.
 - 7) **“Card Regulations”** – rules, regulations, operating procedures and other regulations issued by any Card Organization, in particular Visa and Mastercard; Card Regulations may be periodically amended, renewed or supplemented.
 - 8) **“DCC Service”** – a service involving *dynamic currency conversion* (DCC), consisting of converting the purchase price of goods or services from the currency in which the Merchant sells (**“Merchant Currency”**) into the currency in which the card issuer (in particular a bank) settles card transactions (**“Card Currency”**), after the Payer (cardholder) has chosen the Card Currency. The selected Card Currency becomes the currency of the Transaction, and the Payer’s decision regarding the currency selection is final for the Merchant. Detailed rules for the provision of the DCC Service between KIP and the service user (the Merchant) are specified in Appendix No. 1 to these Terms – Rules for the Provision of the DCC Service.
 - 9) **„Terms”** – this *Additional terms and conditions for the acceptance of card payments*.
2. With regard to matters not listed in section 1 above, the definitions included in the **“Definitions”** section of the GTCA shall apply to these Terms.

§ 3. Basic obligations of the Merchant related to the acceptance of Payments using payment cards

1. The Merchant undertakes to accept Payments using payment cards exclusively within Portals that are websites available at the URL addresses or mobile applications declared by the Merchant during the verification carried out by the Company.
2. The Merchant declares that the goods and services offered within the Portals referred to in section 1 above belong exclusively to the sales categories declared by the Merchant during the verification carried out by the Company.
3. The Merchant may not accept Payments:
 - 1) that violate applicable law, encourage violations of the law through the dissemination of any content that could be used for such purpose, or infringe the rights of third parties;
 - 2) for goods or services excluded from processing; the list of prohibited sales categories is set out in Appendix No. 2 to these Terms;

- 3) within Portals other than those declared in § 3 section 1 of these Terms or in a manner inconsistent with the sales categories declared in accordance with § 3 section 2 of these Terms;
- 4) that may harm the reputation of KIP, Intermediary Institutions or Card Organizations;
- 5) for goods or services offered by third parties that have not concluded an agreement for the acceptance of card payments directly with KIP.
4. The Merchant declares that it shall comply with all standards established by Intermediary Institutions or Card Organizations.
5. The Merchant shall independently and at its own expense integrate the Portal with Tpay, including the acceptance of payments using payment cards, in accordance with the technical documentation provided free of charge by the Company at: <https://tpay.com>.
6. If the Merchant obtains data relating to the Payer and the Payer's payment instrument, the Merchant undertakes not to disclose or make such data available to unauthorized persons and to prevent improper use or copying of the payment instrument, except to entities participating in the execution of a payment card Transaction (i.e. the Intermediary Institution and the Card Organization), where such disclosure is necessary for the proper processing of the Transaction. All actions of the Merchant shall comply with the PCI-DSS standards and requirements. The Merchant shall bear full responsibility for disclosing such data to any third parties, including persons performing activities on behalf of the Merchant within the Merchant's enterprise.
7. KIP shall refuse to activate card payments or prevent their further processing if the Merchant's business activity or the goods or services offered by the Merchant are contrary to law or the standards of Intermediary Institutions or Card Organizations, or if this results from KIP's risk assessment of the Merchant.
8. Intermediary Institutions or Card Organizations may refuse to activate card payments for the Merchant and may suspend or refuse to process payments carried out through them due to the nature of the Merchant's business activity or other criteria considered appropriate by them.
9. The application of the measures referred to in sections 7 and 8 above shall not constitute a breach of the Agreement or these Terms and may not constitute grounds for the Merchant to claim any compensation from KIP, Intermediary Institution or Card Organization, which the Parties hereby confirm.
10. If KIP is obliged to pay any compensation, penalty, fee or fine imposed by Intermediary Institutions, Card Organizations or competent authorities in connection with the Merchant's breach of the Agreement, legal provisions or agreements between the Payer and the Merchant, the Merchant undertakes to promptly reimburse KIP for the equivalent amount of such compensation, penalty, fee or fine. The Merchant shall also cover all documented costs incurred by KIP in connection with the above

circumstances. Reimbursement shall be made by setting off KIP's claim for reimbursement against the Merchant's claim against KIP for payment arising from Payments or, alternatively, by payment of the due amount to the bank account indicated by KIP within 7 calendar days from the date of receipt payment request from KIP.

§ 4. Specific provisions related to the acceptance of Payments using payment cards and wallet solutions (e.g. Google Pay, Apple Pay)

1. When accepting Payments using payment cards, the Merchant undertakes to:
 - 1) comply with the PCI-DSS standards and requirements (available at www.pcisecuritystandards.org) to the extent necessary for the scope and scale of its business activity and, where required by PCI-DSS guidelines, undergo appropriate verification in order to confirm compliance with security standards and the protection of payment card information. At the request of the Company, the Intermediary Institution or Card Organization, the Merchant shall provide, within 3 Business Days from the date of the request, all requested information and documents for review, including the relevant SAQ (*Self-Assessment Questionnaire*), reports from external network scans (if applicable), reports from a PCI audit conducted by an external Certified Security Assessor (if applicable), or other relevant documents and information;
 - 2) comply with the Card Regulations, including those of Visa and Mastercard, concerning procedures for accepting payment card payments and the security procedures contained therein;
 - 3) process refunds of Payments to Payers in respect of Transactions made using payment cards exclusively via the Tpay Website, using the same method by which the Payment was made;
 - 4) immediately inform the Company of any incident related to the security of card data, including any card data breach, theft of card data or attempts to carry out unauthorized Transactions, to the e-mail address indicated in § 1 section 5 of the GTCA;
 - 5) cooperate with the Company and the Intermediary Institution in order to clarify issues related to complaints regarding Transactions made using payment cards on an ongoing basis, in particular by:
 - a) providing the necessary explanations, and
 - b) submitting copies of documents confirming the performance of the obligation related to the relevant Payment,

- 6) refrain from submitting authorization requests to KIP about which the Merchant knows or, exercising due diligence, should know:
 - a) that they may be contrary to applicable law or to the provisions of the Agreement, these Terms or the Card Regulations, or
 - b) where there is a suspicion that the payment card has been used by an unauthorized person.
2. In the case referred to in section 1 item 4 above, or where KIP obtains such information from other sources, KIP shall have the right to conduct an inspection regarding the Merchant's compliance with card data security rules, including PCI-DSS guidelines. The Merchant shall enable such inspection at its registered office or another appropriate location, including by providing or granting access to all relevant information and documents to KIP or an auditor authorized by the Company, and shall cooperate with the Company or the auditor for the purpose of conducting the inspection. After the inspection, the Merchant shall remedy any deficiencies identified during the inspection within the time limit specified by KIP.
3. The Merchant shall retain documents confirming that it has performed the service or delivered the goods for which the Payment was received for at least 3 years. This period shall be calculated from the moment the Merchant has fulfilled the agreement concluded with the Payer.
4. A Payment confirmed by KIP may not be cancelled by the Payer or withdrawn by KIP, unless a Chargeback request has been submitted or the Payment or Transaction has otherwise been disputed. Cancellation of a Payment in accordance with the first sentence of this section shall not deprive KIP of the right to the commission specified in § 8 of the GTCA.
5. In the event of a conflict between the provisions of the Agreement, including the GTCA and these Terms, and the Card Regulations, the Card Regulations shall prevail.
6. The Company may enable the Merchant to use wallet solutions. Acceptance of Payments using wallet solutions requires prior activation of the acceptance of Payments using payment cards and compliance by the Merchant with additional requirements of the wallet solution providers, the full content of which is available at: <https://tpay.com/dla-biznesu/do-pobrania>. Before starting to use wallet solutions, the Merchant shall familiarize itself with the content of these regulations, and by commencing the use of such services, the Merchant simultaneously accepts their provisions. The use of wallet solutions results in charging the commission applicable to the respective wallet solution or to the payment method using the respective payment card, in accordance with the Website fee and commission table. All provisions of the Agreement concerning payment card Transactions, including those relating to Chargeback complaints, shall apply to Payments made using wallet solutions.
7. KIP may at any time introduce operational measures and recommendations aimed at reducing the risk of fraud, of which the Merchant shall be informed. From the moment

such information is provided, the Merchant shall be obliged to apply the indicated measures in full.

§ 5. Transaction security, liability and chargebacks

1. The Company is not a party to, nor in any way subject to the legal effects of, any agreement concluded between:
 - a) the Payer and the Intermediary Institution, under which the Payer, through the Intermediary Institution, makes funds available to the Company for the purpose of payment to the Merchant,
 - b) the Payer and the Merchant, under which the Payer transfers funds to the Merchant through the Intermediary Institution and the Website as payment.
2. The Merchant's liability includes:
 - a) proper performance of the obligation performed by the Merchant for the Payer and for which the Merchant receives the Payment,
 - b) handling any claims submitted by the Payer. If the claim is accepted, the Merchant must refund:
 - i. to the Payer – part or all of the Payment amount, and
 - ii. to KIP – the costs of defending against claims brought by Payers against KIP (e.g. court costs, legal representation costs).
3. KIP, as well as any Intermediary Institution, shall not be liable for breaches resulting from the Merchant's failure to comply with the provisions of the GTCA.
4. KIP shall not be liable for the inability to settle a Transaction for reasons attributable to Intermediary Institutions.
5. The Merchant undertakes not to transfer to the Payer, as the holder of the payment card, under any agreement or other legal act, any of the Merchant's financial liability related to the acceptance of payment cards within the Portal, nor to require the Payer to waive any such liability towards the Merchant.
6. The Merchant's claim against KIP for payment of funds obtained from the Payer through the Intermediary Institution for the purchase of goods or services purchased by the Payer using Webside arises only after KIP has informed the Merchant of the correct completion of the payment by the Payer through an appropriate Website message (Transaction marked as "Correct"), subject to cases where a Chargeback request has been submitted or the Payment has been otherwise disputed. Any performance by the Merchant towards the Payer or any other actions taken by the Merchant related to the Payment before receiving the message referred to in the preceding sentence shall be undertaken at the Merchant's own risk.

7. KIP shall not be liable for the failure to make the Payment amount available in the Merchant's balance and preventing the Merchant to withdraw such amount despite receiving the relevant Website message (Transaction marked as "Correct"), if the final settlement of the Transaction is not possible for reasons beyond KIP's control and attributable to the Payer.
8. A Payment made by the Payer to the Merchant through the Website may be disputed by the Payer (Chargeback), or challenged for other reasons, resulting in the obligation to refund the Payment amount to the Payer in accordance with the provisions of the agreement between the Payer and the Intermediary Institution and applicable legal provisions, including in particular the Payment Services Act (PSA) and the Card Regulations.
9. At KIP's request, the Merchant shall provide, within the time limit specified by KIP, not longer than 5 calendar days, reliable confirmation of the delivery to the Payer of the goods or services that are the subject of the Transaction for which the Payment was made, or confirmation of the reasons for non-delivery. If such confirmation or information about the reasons for non-delivery is not provided, or if the goods or services have not been delivered to the Payer without justification, the Merchant undertakes to return the received Payment to KIP, and the Parties acknowledge that the Merchant accepts the refund of the Payment to the Payer. The refund shall be made by setting off KIP's claim for reimbursement against the Merchant's claim against KIP for payment arising from other Payments or, alternatively, by transferring the missing amount to the bank account indicated by KIP within 7 calendar days from the date of receipt of KIP's payment request.
10. If the Merchant disputes the validity of the Payer's claim or other circumstances resulting in the obligation to refund the Payment amount to the Payer, or disputes the circumstances presented by the Intermediary Institution, the Merchant undertakes to present its position together with justification. KIP undertakes to forward the Merchant's position to the Intermediary Institution immediately after receiving the Merchant's statement meeting the conditions specified in this provision.
11. If the Intermediary Institution accepts the reasons resulting in the obligation to refund the Payment made through the Website to the Payer and does not accept the Merchant's position, and subsequently charges KIP back with the Payment amount, the Merchant shall not be entitled to payment of that Payment regardless of the reasons for the refund, and any amount previously received shall be returned. The refund shall be made by setting off KIP's claim for reimbursement against the Merchant's claim against KIP for payment arising from other Payments or, alternatively, by transferring the missing amount to the bank account indicated by KIP within 7 calendar days from the date of receipt of KIP's payment request.
12. KIP shall not be liable for the consequences of any actions, including submitted statements, performed within the Website or the Merchant Panel using the Merchant's login and password, including actions performed by persons to whom the Merchant has disclosed the login or password and actions performed by unauthorized

persons, regardless of how such persons obtained the login or password or how the actions were carried out, and regardless of any fault on the part of the Merchant.

13. The Company shall be entitled to limit or suspend the possibility of accepting Transactions, block Transaction authorizations, temporarily suspend payouts to the Merchant, or refund the Payment to the Payer if, in KIP's justified assessment, this is necessary in order to fulfil KIP's obligations related to anti-abuse measures, risk analysis, prevention of fraud, or compliance with the rules of Card Organizations or Intermediary Institutions.

§ 6. Reserve

1. If KIP considers it necessary, in particular taking into account the course of the cooperation to date, the history of Payments or the risk assessment carried out, KIP may retain funds from Payments made using payment cards in order to create a reserve (hereinafter: the "**Reserve**") maintained by KIP as security for KIP's claims against the Merchant arising in connection with accepting Payments using a payment card, including claims resulting from the Merchant's failure to perform or improper performance of obligations under these Terms, to which the Merchant hereby consents. The claims referred to in the preceding sentence include, in particular, claims arising in connection with the circumstances specified in section 7 below.
2. KIP shall maintain the Reserve for the period during which the possibility of accepting Payments using payment cards is made available and after the discontinuation of this payment method for the Merchant, until the expiry of the Reserve retention period. The maximum period for maintaining the Reserve is 150 days from the date of each Payment, which shall be understood as the date of full performance of the agreement (service) by the Merchant for the Payer.
3. The amount and duration of the Reserve shall be determined by KIP. The Merchant shall be notified electronically in the Merchant Panel or by e-mail of the establishment of the Reserve, its amount and the current monetary scope of the Reserve.
4. If the Reserve is established, the Merchant shall be obliged to transfer to KIP the amounts from each Payment made using payment cards until the Reserve reaches the amount specified by KIP, to which the Merchant agrees.
5. KIP shall be entitled to dispose of the Reserve amount at its discretion in order to satisfy the claims referred to in section 1 above, up to the amount of the Reserve, at any time, and to maintain the Reserve, which shall be understood as its replenishment whenever KIP's claims referred to in section 1 above are satisfied from the Reserve amount, up to the amount specified by KIP, in the way specified in section 4 above. KIP shall be entitled to satisfy its claims referred to in section 1 above against the Merchant from the established Reserve amount, to the extent permitted by law, with priority over other creditors of the Merchant.

6. Satisfaction by KIP of the claims referred to in section 1 above from the Reserve shall take place by reducing the Reserve amount by the amount of KIP's claim against the Merchant, by set-off of KIP's claim against the Merchant arising from the obligation referred to in section 1 above against the Merchant's claim against KIP for the transfer of the Payment amount under the Agreement, to which the Merchant hereby consents.
7. KIP shall reduce the Reserve amount in particular in the following cases:
 - a) the occurrence of a situation referred to in § 5 sections 9 and 11 of these Terms, including the acceptance by KIP of a complaint or the execution by Intermediary Institutions of chargebacks against KIP for Payment amounts within the framework of Chargeback procedures;
 - b) any claims of KIP against the Merchant resulting from the Merchant's breach of Terms, including any penalties and charges imposed on KIP by Intermediary Institutions and Card Organizations, resulting from the Merchant's breach of these Terms.
8. To the extent that the Reserve amount has not been used to satisfy KIP's claims against the Merchant, it shall be returned to the Merchant immediately upon the expiration of the period for which it was established. Until the return of the Reserve amount KIP shall be entitled to satisfy from the Reserve amount intended for return its claims against the Merchant referred to in section 1 above, in particular claims arising in connection with the circumstances specified in section 7 above. The Reserve amount shall be returned to the payment account indicated by the Merchant.
9. The Merchant shall not be entitled to claim any benefits obtained by KIP as a result of disposing of the Reserve amount.

§ 6a. Other forms of security for KIP's claims

1. As an alternative to the method of securing KIP's claims specified in § 6 section 1 of these Terms, KIP may, at any time and for the reasons specified in § 6 section 1 of these Terms, require the Merchant to pay a monetary amount specified by KIP to KIP's payment account (the "**Deposit**"). KIP shall suspend the availability of accepting Payments using payment cards until the Deposit has been paid, which shall mean the crediting of KIP's payment account with the Deposit amount. The amount of the Deposit shall be determined by KIP.
2. The Merchant shall be notified electronically in the Merchant Panel or by e-mail of the requirement to pay the Deposit, its amount and the current monetary scope of the Deposit.

3. If the Deposit amount is reduced during the period in which the acceptance of Payments using payment cards is made available, in the manner specified in section 4 below, the Merchant shall be obliged to replenish the Deposit by transferring the appropriate amount to the bank account of KIP indicated in section 1 above within 7 days from the date of notification by KIP. If it is not possible to replenish the Deposit amount in the manner referred to in the previous sentence, the preceding sentence, KIP shall be entitled to suspend the availability of accepting Payments using payment cards.
4. If the Merchant fails to fulfil its obligations arising from these Terms, KIP shall be authorized to unilaterally set off its claims arising from these Terms against the Deposit. In particular, KIP shall reduce the Deposit amount in the cases specified in § 6 section 7 of these Terms.
5. If the Deposit is insufficient to cover KIP's claims, the Merchant undertakes to pay the outstanding amount within 7 days from the date of notification by KIP.
6. Within 150 days from the date on which the possibility of accepting Payments is no longer made available to the Merchant or termination of the Agreement, the Deposit shall be settled and returned to the Merchant in full – if no deductions have been made – or in the amount of the difference if the deductions are lower than the Deposit. The Deposit shall be returned to the bank account indicated by the Merchant.
7. The return of the Deposit shall not preclude KIP from pursuing claims which KIP becomes aware of after the Deposit has been settled.
8. The Merchant shall not be entitled to claim any benefits obtained by KIP as a result of disposing of the Deposit amount.
9. In order to secure claims arising from enabling the acceptance of Payments using payment cards, and irrespective of the method of security described in § 6 or § 6a of these Terms, KIP may extend the time limit for executing payouts of funds to the Merchant's bank account, of which KIP shall inform the Merchant electronically in the Merchant Panel or by e-mail.
10. The provisions of § 6 or § 6a of these Terms shall not prejudice other methods of satisfying KIP's claims against the Merchant permitted under the Agreement or applicable law.

§ 7. Discontinuation of the availability of accepting Payments using payment cards

1. The Merchant may at any time resign from accepting Payments using payment cards without stating any reasons by disabling this payment method in the Merchant Panel. Re-enabling this payment method may require the Merchant to undergo a new verification.

2. These Terms shall automatically expire upon:
 - a) termination or expiry of the Agreement;
 - b) loss by the Intermediary Institution of its membership or licence in a Card Organization;
 - c) loss by KIP of its Payment Facilitator status in Card Organizations.
3. KIP may discontinue to the Merchant the availability of accepting payments using a payment cards at any time with immediate effect in the following cases:
 - a) breach of these Terms or the GTCA by the Merchant;
 - b) a decision of a Card Organization or an Intermediary Institution to terminate cooperation with the Merchant;
 - c) repeated fraudulent Transactions;
 - d) repeated acceptance by the Merchant of Payments made using stolen, lost or counterfeit payment cards, including where such acceptance has been identified by other Intermediary Institutions not directly involved in the processing of the payment card Transaction;
 - e) repeated Chargeback complaints or Transaction reversals, or the detection of other irregularities in the processing of Transactions;
 - f) where the Merchant's business activity or the goods or services offered by the Merchant are contrary to law or to the standards of Intermediary Institutions or Card Organizations;
 - g) where this is justified by the risk assessment of the Merchant;
 - h) where, in KIP's assessment, the Merchant's actions may negatively affect the image or reputation of KIP or the Card Organizations.
4. Discontinuation of the availability of accepting Payments using payment cards for the reasons specified in section 3 above may also result in termination of the Agreement, depending on KIP's decision.
5. Discontinuation of the availability of accepting payments using a payment cards or termination of the Agreement shall not affect the provisions of §6 and §6a of these Terms, which shall remain in force between the Parties until the expiration of the term for which the Reserve or Deposit was established.

§ 8. Final Provisions

1. KIP may amend Appendices No. 1 and 2 to these Terms without stating a reason. Such amendment shall not constitute an amendment to these Terms and shall become effective upon notifying the Merchant thereof.

2. These Terms have been prepared in Polish and English. In the event of any discrepancy between the Polish and English versions, the Polish version shall prevail.

Appendix No. 1 to the Terms – Rules for the Provision of the DCC Service

RULES FOR THE PROVISION OF THE DCC SERVICE

1. Under these Terms, the Company may enable Payers to perform Transactions within the DCC Service.
2. The standard Merchant Currency in which the Transaction is executed is PLN. If the Payer does not select a Card Currency other than PLN, the Transaction shall be executed in PLN.
3. Settlement of the Transaction between KIP and the service user (the Merchant) shall be carried out in the Merchant Currency, at the exchange rate determined by the Intermediary Institution, to which the Merchant hereby agrees.
4. In the case of credits (refunds) relating to Transactions carried out in the Card Currency (DCC), the exchange rate applied to such Transactions may differ from the exchange rate applied to the original Transaction (the refund being made at the current exchange rate).
5. The potential risk of claims arising from complaints related to the change of exchange rate referred to in section 4 shall be borne by:
 - a) the buyer (Payer), if the refund results from the return of goods or withdrawal from a service, of which the service user (the Merchant) shall inform buyers (Payers) in the Portal regulations;
 - b) the service user (the Merchant), if the refund results from an error made by the Merchant.
6. Processing of Transactions within the DCC Service shall be subject to the following rules:
 - a) if the Transaction was carried out in the Card Currency (DCC), the refund must also be made in the Card Currency (DCC);
 - b) if the Transaction was carried out in PLN, it shall not be possible to make a refund in the Card Currency (DCC).
7. In relation to Transactions carried out within the DCC Service, the Merchant may be entitled to a DCC discount, which reduces the commission payable by the Merchant to KIP in respect of each Transaction ("**DCC Discount**"). The terms of the DCC Discount shall be subject to separate arrangements between the Parties.
8. The service user (the Merchant) shall be responsible for any complaints and consequences resulting from failure to comply with the rules set out in sections 2 – 7.
9. In the event of a breach by the service user (the Merchant) of the rules specified in sections 2 – 7, KIP reserves the right to discontinue the provision of the DCC Service.

Appendix No. 2 to the Terms – List of Prohibited Merchant Category Codes (MCC)

MCC CODE	PROHIBITED MERCHANT CATEGORY
4511	Airlines, air carriers (not elsewhere classified)
5723	Gun and ammunition shops
5966	Direct marketing – outbound telemarketing
5968	Direct marketing – continuity/subscription (e.g. mail-order book clubs, magazine/newspaper/collectible series subscriptions)
5993	Cigar stores and stands – tobacco products, e-cigarettes, tobacco substitutes
5999	Miscellaneous and specialty retail stores – not elsewhere classified (including erotic goods, firearms, fireworks)
6010	Manual cash disbursements – financial institutions
6012	Goods and services – financial institutions
6050	Quasi-cash – financial institutions
6051	Quasi-cash – merchants (e.g. currency exchange, cryptocurrencies)
6211	Securities/stockbrokers
6532	Payment transactions – financial institutions
6533	Payment transactions – merchants
6536	MoneySend - domestic
6537	MoneySend - international
6538	MoneySend - funding
7012	Timeshare (real estate)
7273	Dating and escort services
7322	Collection agencies
7800	Government lottery (US A region only)
7801	Internet gambling (U.A region only)
7802	Government-licensed horse/dog racing (USA region only)
8111	Attorneys, legal services
8999	Professional services – not elsewhere classified (e.g. research firms, financial advisors, graphic designers, speakers, appraisers, auction houses)
9399	Government services – not elsewhere classified
3000-3350	Airlines and air carriers