

SAP Multi-Bank Connectivity
Supplemental Terms and Conditions

This Supplement is part of an agreement for certain SAP Cloud services between SAP and Customer and apply solely to SAP Multi-Bank Connectivity (the "Cloud Service"). Any documents referenced in this Supplement are available upon request.

1. DEFINITIONS

- 1.1. **Corporate Subscriber** means an entity that subscribes to (a) an SAP Multi-Bank Connectivity, Corporate Membership, and (b) one or more SAP Multi-Bank Connectivity, Transactions.
- 1.2. **Enrich or Enrichment** means the process of modifying Message Content by augmentation (adding a fixed definition of data based on a specific trigger), substitution (replacement of data with a pre-defined value), subtraction (elimination of specific data elements based on a specific transfer) and addition (adding specific data elements).
- 1.3. **Financial Services Institution Subscriber** means an entity that has subscribed to an SAP Multi-Bank Connectivity, Financial Services Institution Membership. The Financial Services Institution Subscriber may choose to subscribe to Transactions for Corporate Subscribers to use.
- 1.4. **SAP Multi-Bank Connectivity Connector** means an agent used to connect the Corporate Subscriber's system to the Cloud Service.
- 1.5. **Instruction** means a credit transfer or direct debit instruction from the Corporate Subscriber to the Financial Services Subscriber.
- 1.6. **Mapping Rules** means a set of rules for Transformation and Enrichment.
- 1.7. **Message** means any transmission of a Status, Transaction or Report using the Cloud Service.
- 1.8. **Message Content** means the data contained in a Message.
- 1.9. **Message Format** means the format standard used for representing the Transaction, Status or Report contained in a Message.
- 1.10. **Report** means the form of report sent by a Financial Services Subscriber to a Corporate Subscriber.
- 1.11. **Status** means the status of Transactions.
- 1.12. **Test Data** means test Messages created by Customer to test the flow and Transformation of Message Content.
- 1.13. **Transaction** means a single Instruction initiated by a Corporate Subscriber and executed at the Financial Services Institution Subscriber. A Message initiated by the Corporate Subscriber that contains a single Instruction is counted as a single Transaction. If a Message initiated by a Corporate Subscriber contains multiple Instructions, each Instruction within the Message will be counted as a separate Transaction. Transactions are calculated in blocks of 1,000 measured by average monthly transactions in a contract year. Unused Transactions in one calendar month may not be carried over into subsequent calendar months.

2. DESCRIPTION

The Cloud Service is a network cloud solution that facilitates the exchange of Instructions, Status and Reports between subscribed corporate customers and financial services institution providers that have an agreement between them for the exchange of such information. The Cloud Service does not create or process any underlying payment instructions. The Cloud Service provides a network intermediary function enabling:

- 2.1. Connection via protocols;
- 2.2. Message security with encryption and/or signature using security mechanisms;
- 2.3. Sending and receiving Instructions, Status, Reports or other types of messages;
- 2.4. Sending and receiving Messages that are not Transformed or Enriched by using a pass-through of Messages; and
- 2.5. Monitoring and provision of Status of Message flow.

3. GENERAL TERMS

- 3.1. Implementation of the connection between the Cloud Service and a back-end system, at either a Corporate Subscriber or Financial Services Institution Subscriber is included in the fee for the Cloud Service. Configuration of the back-end system of a subscriber is not included in the subscription fee and requires a service project under a separate agreement.
- 3.2. SAP is not a party to any agreement between Corporate Subscribers and Financial Services Institution Subscribers, including for the transmission of Messages, which agreement must be established separately between such parties.
- 3.3. Customer authorizes SAP to act as a network intermediary to transmit the data provided by Corporate Subscribers to applicable Financial Services Institution Subscribers and vice versa.
- 3.4. Corporate Subscribers must have subscribed to Transactions or been assigned Transactions by a Financial Services Institution Subscriber to cover their monthly volume of Transactions used.
- 3.5. The originator of any Message is solely responsible for its Message Content, including the accuracy and completeness of such Message Content.
- 3.6. Storage of ninety (90) days of data (including relevant audit data) is provided with the Cloud Service.

4. MAPPING, TRANSFORMATION AND ENRICHMENT

- 4.1. The creation, implementation within the Cloud Service, or change of any interface Mapping Rules used to facilitate the exchange of data between Cloud Service participants are included in the fee for the Cloud Service. This does not cover the transformation of the content of the messages being exchanged.
- 4.2. Messages are sent via the Cloud Service without Transformation or Enrichment, Customer and its counterparty are responsible for agreeing to the Message Content and Message Format of such Messages.
- 4.3. SAP will not alter Message Content provided by the Customer to the Cloud Service, unless expressly requested by the Customer in the provided Mapping Rules.
- 4.4. In defined scenarios the Cloud Service provides standardized transformations to allow automatic processing in the connected back-end system.

5. CORPORATE SUBSCRIBER SERVICES

Customer may obtain separate subscriptions for each of the items listed below:

- 5.1. SAP Multi-Bank Connectivity Transactions (Per Block of 1,000):
 - 5.1.1. Transactions are messages, jobs, or tasks processed by the Cloud Service monthly.
 - 5.1.2. The detailed description of a transaction is available under 1.13.
- 5.2. SAP Multi-Bank Connectivity, Corporate Membership:
 - 5.2.1. Connection is an integration of two unique end points between the Cloud Service and a customer designated system or dedicated data source.
 - 5.2.2. Customer may utilize the SAP Multi-Bank Connectivity Connector in the back-end to connect with the Cloud Service.

6. FINANCIAL SERVICES INSTITUTION SUBSCRIBER SERVICES

Customer may obtain separate subscriptions for each of the items listed below.

- 6.1. SAP Multi-Bank Connectivity, Financial Services Institution Membership:
 - 6.1.1. An Entitlements Package means a defined set of entitlements for the Cloud Service.
 - 6.1.2. The SAP Multi-Bank Connectivity, Financial Services Institution Membership subscription provides the right to send an unlimited number of Reports to Corporate Subscribers, connection to one (1) Financial Services Institution Subscriber system incorporating one production and one non- production environment. In addition, the subscription includes three (3) SAP Multi-Bank Connectivity, Financial Services Institution Corporate Connections.

- 6.2. SAP Multi-Bank Connectivity, Financial Services Institution Corporate Connection:
 - 6.2.1. Connection is an integration of two unique end points between the Cloud Service and a customer designated system or dedicated data source.
 - 6.2.2. The SAP Multi-Bank Connectivity, Financial Services Institution Corporate Connection includes the right for a Financial Services Institution Subscriber to get connected to the Cloud Service of a Corporate Subscriber and to exchange an unlimited number of Transactions with the Corporate Subscriber Cloud Service.