

SERVICE ACTIVATION LETTER

To: Hossam Eldin Saad

AL RAJHI BANKING AND INVESTMENT CORP.

10020558

SAUDI ARABIA

PROJECT 1-1165910853 - PayWave Acquiring

Existing BIN(s): 455740

Dear Hossam,

Congratulations on completing Testing for PayWave Acquiring..

Please be advised that you are now able to proceed with the **Production Pilot Phase**, which is mandatory and must be completed prior to the start of mass roll out of the service. Upon successful completion of the pilot you will be provided with the **Live Letter** as a confirmation of the implementation project closure.

The following terminal have been tested and approved to be used by SAMA in Saudi Arabia. If you would like to use any other terminals, you will need to complete the required CDET Testing for approval.

Terminal	Visa Approval Ref.	Renewal Date	CCRT ID.
Ingenico iWL250, iWL280	CDINGE1044	12/15/2018	27050

Important:

VCMS testing completed with Visa in scope of the project does not constitute or guarantee that all transactions generated as a result of this service implementation will be successful in a production environment. Therefore, the extensive **pilot production testing** is a key for successful launch of your program. It is strongly recommended to perform the following during the production pilot, where applicable:

- o card transactions made at POS of various types of model (if applicable)
- on-us and off-us transactions
- card transactions of all supported service types (magnetic stripe read, chip, payWave)

The pilot is considered complete when all transactions are successful. Should you encounter any issues during the pilot, please provide us with the transaction details so we could help investigate and fix the issue. **Upon successful completion of the pilot please complete the attached Pilot Transaction Confirmation form and return to me for verification.**

Please note the following important information!

As an International Merchant Acquirer, you are required to submit all domestic Visa transactions to VisaNet on a daily basis. A domestic transaction will include, but is not limited to, any transaction that is processed through a VisaNet Processor, a domestic switch or any other form of processor, under any domestic Private Agreement or bilateral agreement, as an On-Us Transaction.

There are two options to comply with this mandate: