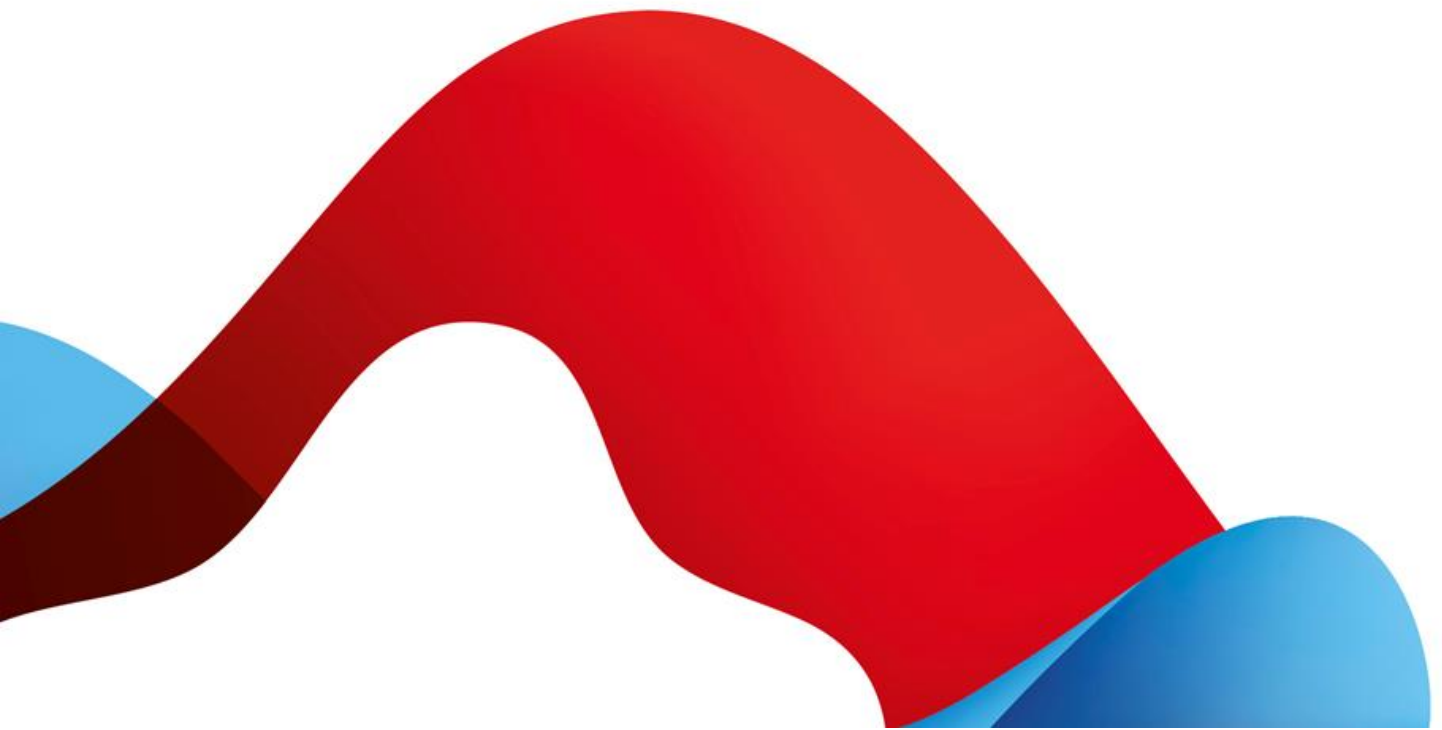




swisscom

Service Description

Twint Whitelabel as a Service





Contents

1	Service Overview	3
2	Definitions	4
2.1	Service Access Interface Point (SAIP).....	4
2.2	Service-specific definitions.....	4
3	Variants and options	5
3.1	Definition of service specifications and options.....	6
4	Service provision and responsibilities	8
4.1	Non-recurring services.....	8
4.2	Recurring services.....	8
4.2.1	Core services & operations.....	8
4.2.1.1	Application customising - App authorisation & authentication.....	8
4.2.1.2	Application customising - Core Banking Registration Process Interface.....	9
4.2.1.3	Application customising - Customisation of Android app.....	9
4.2.1.4	Application customising - customisation of Apple iOS app.....	9
4.2.1.5	Application maintenance - Configuration management of the Android app.....	9
4.2.1.6	Application maintenance - Configuration management of the Apple iOS app.....	9
4.2.1.7	Application maintenance - Components Life Cycle Management.....	9
4.2.1.8	Application maintenance - Configuration management of the backend/account gateway via SIL.....	9
4.2.1.9	Application operation - Operation of the Twint WL environment.....	10
4.2.1.10	Application operation - Application and system monitoring.....	10
4.2.1.11	Application operation - Fault rectification.....	10
4.2.1.12	Application operation - Bug-fixing/patching.....	10
4.2.1.13	Application operation - Transfer of releases after test release and going live.....	10
4.2.1.14	Application operation - Continuity management.....	11
4.2.2	Connectivity services.....	11
4.2.2.1	Core bank application connection.....	11
4.2.2.2	Twint connection.....	11
4.2.2.3	Support of the account gateway via Swisscom (SIL).....	11
4.2.3	Support services.....	11
4.2.3.1	User support (2nd level).....	11
4.2.3.2	User training.....	11
4.2.3.3	Service Desk.....	12
4.2.4	Change & release management.....	12
4.2.4.1	Planning, implementation and introduction of releases (community and partial community releases).....	12
4.2.4.2	Individual changes on request.....	12
4.2.5	Security services.....	12
4.2.5.1	WAF connectivity and configuration for Android/Apple iOS mobile users.....	12
4.2.5.2	Authorisation & authentication for the app towards the backend.....	12
4.2.6	Infrastructure services.....	13
4.2.6.1	Permanent production & test environment.....	13
4.2.6.2	Managing & maintaining test equipment park.....	13
5	Service Level and Service Level Reporting	13
5.1	Service Levels.....	13
5.1.1	Performance.....	14
5.2	Service Level Reporting.....	14
6	Billing and quantity report	15
6.1	Billing.....	15
6.2	Quantity report.....	15
7	Special provisions	15
7.1	Proviso/further development of the service.....	15
7.2	Licences.....	15
7.3	Service limitations.....	16
7.4	Data protection provisions.....	16
7.4.1	Data processing by third parties from within the country.....	16

1 Service Overview

The Twint service with account connection for the bank customer "Twint Whitelabel as a Service" - hereinafter referred to as the "service" - contains the Twint basic solution with the extension Whitelabel (WL) solution from Swisscom (Switzerland) Ltd, hereinafter referred to as "Swisscom", which enables the bank to connect your end customers' accounts to the Twint cashless payment system and to carry out optional customisations for each bank. In addition, the required verification and registration of Swiss bank accounts and credit cards (MasterCard, Visa) are carried out by Swiss issuers and the processing of payments is taken over. Swisscom is a partner authorised by Twint AG to carry out and implement this account connection with corresponding verification of the end customer to each core banking system used. In addition to the account connection, the service offers a high degree of customisation of the apps for Android and Apple iOS phones, which enables the bank to offer its end customers promotions, news, coupons and stamp cards, thus increasing end customer loyalty.

The service includes the provision of the platform (Infrastructure Services), the operation and maintenance of the underlying infrastructure and its applications by means of releases closely coordinated with Twint AG, and the customisation of the applications for the respective bank, as well as connectivity to the parties involved.

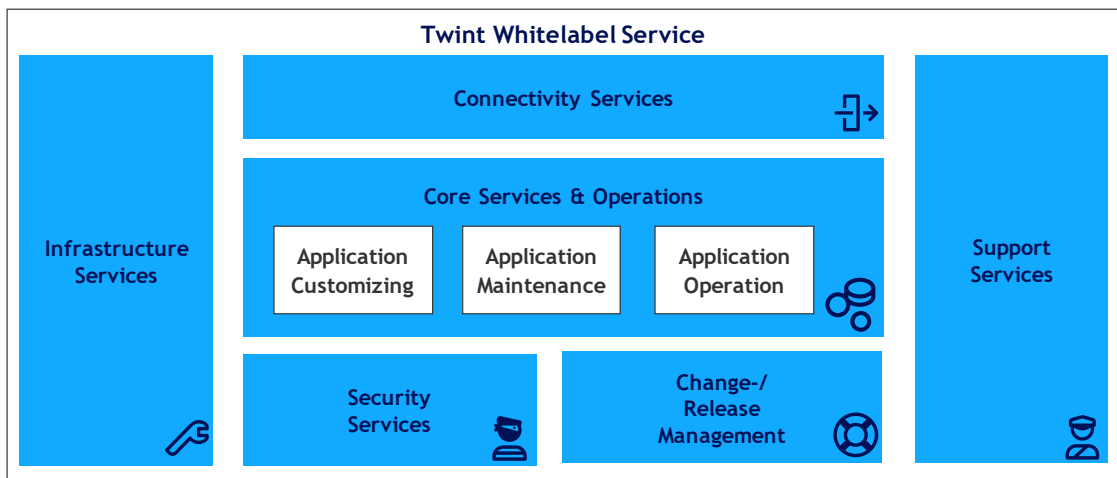
The operation of the service is provided by Swisscom employees exclusively in Swisscom's computer centres. The main software used in this process is from Twint AG. Furthermore, Ergon software is used for the security services.

The onboarding of a bank is regulated in detail in a separate onboarding agreement; the main components of onboarding are described in the remainder of this document.

Swisscom's service covers the service components that are defined in detail in chapter 3 of this description and can be divided into the following service modules:

- Infrastructure Services
- Connectivity Services
- Core services & Operations
- Security Services
- Change & Release Management
- Support Services

The modules shown are an integral part of the overall service solution and cannot be purchased separately. The following diagram provides an overview of the components necessary for providing the service:

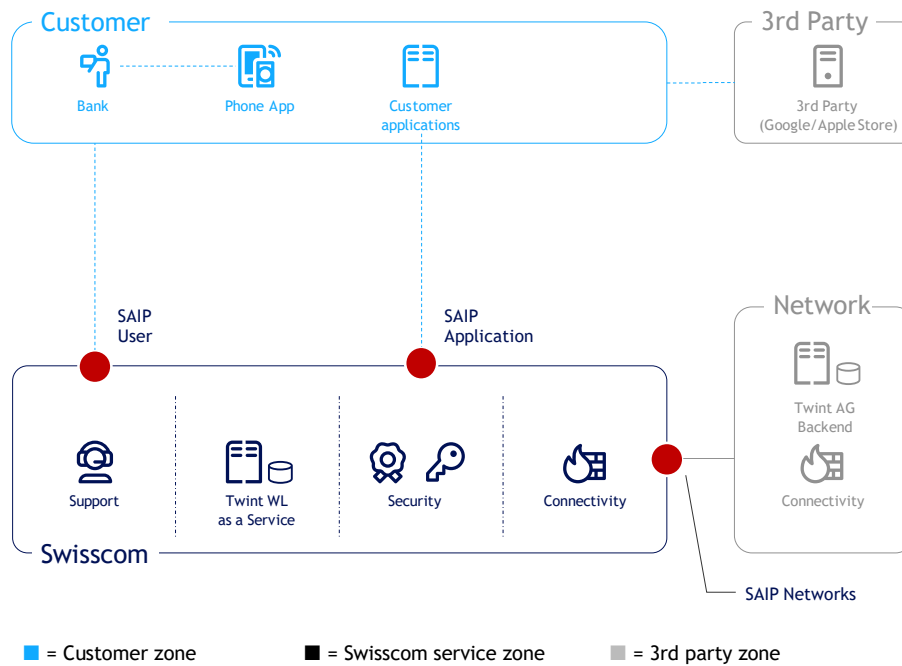


2 Definitions

2.1 Service Access Interface Point (SAIP)

The Service Access Interface Point (SAIP) is the contractually agreed, geographical and/or logical point at which a service is delivered to the user. It is also the point at which the service is monitored and the provided service levels are reported. This is at the transition to customised connectivity for the scope of services of the present service description.

The following purely schematic diagram serves to illustrate the services and service components of the service.



The following applies for the SAIP “User”: Swisscom operates a “Service Desk” for the Customer. This Service Desk is the contact point for all of the Customer’s employees when support is required or for reporting faults. In addition, the bank makes a customer support user interface available for the end customer administration of its app users.

The following applies for the SAIP “Application”: The fully automated transmission of incoming and outgoing payments takes place between the Customer’s system and the Twint WL backend (part of the “Twint WL as a service” component).

The following applies for the SAIP “Networks”: The transmission of incoming and outgoing payments between the backend servers of Swisscom (Twint WL backend) and Twint AG (Twint AG backend) is fully automated via the predefined interface of the SIX network.

2.2 Service-specific definitions

Term	Description
Central app	App developed and published by Twint AG for prepaid customers
Core banking system	Software that maps the core processes of a bank
IAM	Identity & access management
SIL	Swisscom Integration Layer: Connectivity layer used as the interface between the bank’s core banking system and the Twint WL backend.
Twint scheme	Describes all rules and systems that apply or are available to all issuers of a Twint payment app

Term	Description
Twint WL	The Twint Whitelabel as a service solution from Swisscom, consisting of the account connection as the basis and individual adjustments for each customer
WAF	Web Application Firewall
Whitelabel app	App developed by Swisscom on the basis of the central app, adapted to the needs of the WL issuer
Whitelabel community	All WL issuer banks that obtain the Twint Whitelabel service from Swisscom are automatically part of the Whitelabel community.
WL issuer bank	Bank that acts as issuer in the Twint scheme and is part of the Swisscom Whitelabel community.

3 Variants and options

The customised service subscription is compiled in the service contract on the basis of the following table, as a combination of standard services and selectable options.

Standard variant	Twint WL
Core services & operations	
Application customising	
App Authorisation & Authentication	●
Core Banking Registration Process Interface	●
Customisation of Android app	●
Customisation of Apple iOS app	●
Application maintenance	
Configuration management of the Android app	●
Configuration management of the Apple iOS app	●
Components Life Cycle Management	●
Configuration management of the backend/account gateway via SIL	●
Configuration management of the interface to Twint AG	●
Application operation	
Operation of the Twint WL environment	●
Application and system monitoring	●
Fault rectification	●
Bug-fixing/patching	●
Takeover of releases after test release and going live	●
Continuity management	●
Connectivity services	
Core bank application connection	●
Twint connection	●
Support of the account gateway via SIX (OTIS+)	○
Support of the account gateway via Swisscom (SIL)	●
SaferPay interface connection	○
Support services	
User support (2nd level)	●
User training	○
Service Desk	●

Standard variant	Twint WL
Change & release management	
Planning, implementation and introduction of releases (community and partial community releases)	●
Individual changes on request	○
Security services	
WAF connectivity and configuration for Android/Apple iOS mobile users	●
Authorisation & authentication for the app towards the backend	●
Infrastructure services	
Permanent production & test environment	●
Managing & maintaining test equipment park	●
Licences	
Twint WL app fee (subscription obligation)	○
SIL (Swisscom Integration Layer) as account gateway (IBM Integration Bus IIB)	●
Security infrastructure	●
Operating systems, databases of the Twint WL infrastructure	●

● = Standard (included in the price) ○ = For an additional fee – = Not available

3.1 Definition of service specifications and options

The following service components are provided as part of the service:

Specification/option	Definition
Core services & operations - Application customising	
App authorisation & authentication	This component enables the user to log in to the backend and confirm their identity.
Core Banking Registration Process Interface	Interface to the bank's core banking system for registration of a Twint user.
Customisation of Android app	The Android-based phone app is implemented according to the customisation (colours, texts, logo) agreed with the Customer.
Customisation of Apple iOS app	The iOS-based telephone app is implemented in accordance with the customisation (colours, texts, logo) agreed with the Customer.
Core services & operations - Application maintenance	
Configuration management of the Android app	Configuration and management of all necessary parameters for the customised provision of the app.
Configuration management of the Apple iOS app	Configuration and management of all necessary parameters for the customised provision of the app.
Components Life Cycle Management	Life cycle management of all system components.
Configuration management of the backend/account gateway via SIL	Management and adjustment of the SIL configuration. Management of the necessary certificates.
Configuration management of the interface to Twint AG	Configuration of the interface to Twint AG including management of certificates.
Core services & operations - Application operation	
Operating the Twint WL environment	Operation of all necessary applications and components to provide the Twint WL service.
Application and system monitoring	Monitoring of all systems and components for the Twint WL service.

Specification/option	Definition
Fault rectification	Receipt of fault reports and implementation of all necessary measures until the service is fully restored.
Bug-fixing/patching	Planning and coordination of necessary bug-fix releases.
Takeover of releases after test release and going live	Planning and coordination of regular software releases.
Continuity management	Planning, implementation and testing of continuity and capacity management measures.
Connectivity services	
Core bank application connection	Ensuring the connection to the core banking applications of the respective bank.
Twint connection	Ensuring the connection to Twint AG (Twint backend WL to Twint AG backend).
Support of the account gateway via SIX (OTIS+)	The connection to a WL issuer bank via account gateway SIX is not made via Swisscom, but directly between SIX and the corresponding bank. Is listed for completeness and is not part of the product. Can be purchased as an optional service.
Support of the account gateway via Swisscom (SIL)	The connection of a WL issuer bank via account gateway Swisscom is part of the Twint WL service.
SaferPay interface connection	Interface that allows a credit card as funding source. The connection is arranged directly between SIX SaferPay and the WL issuer bank. Is listed for completeness and is not part of the product. Can be purchased as an optional service.
Support services	
User support (2nd level)	The Twint WL operating team is available as 2nd level to the support organisations of the WL Issuer banks if they cannot solve a customer problem independently.
User training	Swisscom provides user training services in the context of a change request from the Customer. By default, this service is based on the "Train the Trainer" concept.
Change & release management	
Planning, implementation and introduction of releases (community and partial community releases)	Planning, coordination, cost planning and implementation of all changes in close consultation with the Whitelabel community.
Individual changes on request	Planning, coordination, cost planning and implementation of an individual change for a specific WL issuer bank in close consultation with the respective bank.
Security services	
WAF connectivity and configuration for Android/Apple iOS mobile users	Provision of the WAF for complete communication with the apps.
Authorisation & authentication for the app towards the backend	Connection to the IAM system of the corresponding WL issuer bank.
Infrastructure services	
Permanent production & test environment	The production system and a test system are permanently available as part of the service.
Managing & maintaining test equipment park	A wide variety of physical mobile phone test devices are required for the acceptance tests within the scope of a release launch.

4 Service provision and responsibilities

4.1 Non-recurring services

The following one-off services apply to the Customer's onboarding. These are agreed and invoiced separately on a project basis, whereby additional services can be agreed depending on the Customer and requirements:

Activities (S = Swisscom/C = Customer)	S	C
Provision of the Customer's service/onboarding project		
1. Coordination and service documentation	✓	
2. Defining the bank-specific target architecture for Twint WL	✓	
3. Definition of solution architecture incl. IP addressing, routing in Swisscom (incl. communication relationships (port matrix) in Swisscom, setting up connectivity at Swisscom)	✓	
4. Configuration of network ports and storage media for access	✓	
5. Adaptation to the Customer's existing infrastructure and connectivity		✓
6. Creation of specifications for Swisscom delivery objects	✓	
7. Supporting the Customer in defining the bank specifics for Twint WL (whitelabelling/adaptation of logo, colours and defined text modules)	✓	
8. Supporting the Customer in the specification of the connection to the core system and other systems of the Customer	✓	
9. The development and parameterisation of a fee model is to be implemented via the existing core banking system mechanisms if necessary		✓
10. Provision of Twint WL, configuration/whitelabelling and app backend with security components	✓	
11. Provision of Banking Integration Layer (adapter)	✓	
12. Connection of Integration Layer (adapter) to the Customer's core system	✓	
13. Performance of the technical function tests and an integration test exclusively on selected reference devices	✓	
14. Performance of the acceptance test		✓
15. Helping customers to carry out the acceptance test.	✓	
16. Setting up the support processes at the Customer's site (Service Desk etc.)		✓
17. Go-live of the Swisscom components	✓	
18. Third-party services (in particular Twint AG and the Twint scheme)		✓
19. Release planning and coordination for customer systems, e.g. core banking system, authentication		✓

4.2 Recurring services

The recurring services and change request options for the service are defined below.

4.2.1 Core services & operations

4.2.1.1 Application customising - App authorisation & authentication

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. 2 nd factor clarification for strong authentication	✓	
2. 2nd factor implementation (QR code, app switch, etc.)		✓



4.2.1.2 Application customising - Core Banking Registration Process Interface

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Detailed interface definition	✓	
2. Connectivity	✓	

4.2.1.3 Application customising - Customisation of Android app

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Adjustment of registration flow	✓	
2. Definition of the colours		✓
4. Integration of the defined colours into the build process	✓	

4.2.1.4 Application customising - customisation of Apple iOS app

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Adjustment of registration flow	✓	
2. Definition of the colours		✓
3. Integration of the defined colours into the build process	✓	

4.2.1.5 Application maintenance - Configuration management of the Android app

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Storage of texts in the CMS		✓
2. Configuration of the build process for transferring texts from the CMS	✓	

4.2.1.6 Application maintenance - Configuration management of the Apple iOS app

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Storage of texts in the CMS		✓
2. Configuration of the build process for transferring texts from the CMS	✓	

4.2.1.7 Application maintenance - Components Life Cycle Management

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Regular testing & implementation of life cycle upgrades of all components involved	✓	

4.2.1.8 Application maintenance - Configuration management of the backend/account gateway via SIL

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Creation & maintenance of the interface configuration to the WL issuer banks	✓	
2. Delivery of the updated certificates to Swisscom by the Customer		✓

Activities (S = Swisscom/C = Customer)		S	C
3. Updating of the certificates at Swisscom		✓	
4. Updating of the certificates at the Customer's site			✓
4.2.1.9	Application operation - Operation of the Twint WL environment		
Activities (S = Swisscom/C = Customer)		S	C
Standard services			
1. Creation & maintenance of the interface configuration to Twint		✓	
2. Creation & maintenance of the interface configuration to SIX		✓	
3. Updating of the certificates at Swisscom		✓	
4. Updating of the certificates at the Customer's site			✓
4.2.1.10	Application operation - Application and system monitoring		
Activities (S = Swisscom/C = Customer)		S	C
Standard services			
1. Monitoring of the system load		✓	
2. Monitoring of the communication links		✓	
4.2.1.11	Application operation - Fault rectification		
Activities (S = Swisscom/C = Customer)		S	C
Standard services			
1. Additional reception of error messages in Twint WL Jira		✓	
2. Processing of fault reports & restoration of service		✓	
3. Closure of fault reports		✓	
4.2.1.12	Application operation - Bug-fixing/patching		
Activities (S = Swisscom/C = Customer)		S	C
Standard services			
1. Coordinating the development of the bug fix		✓	
2. Installation & acceptance in test environment		✓	
3. Commissioning according to Swisscom change process		✓	
4.2.1.13	Application operation - Transfer of releases after test release and going live		
Activities (S = Swisscom/C = Customer)		S	C
Standard services			
1. Installation & acceptance in test environment		✓	
2. Commissioning according to Swisscom change process		✓	

4.2.1.14 Application operation - Continuity management

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Documentation of the continuity management measures	✓	
2. Periodic pen tests to check the Twint WL app security	✓	
3. Regular review of capacities, their planning, implementation and management for high-volume peak transaction days	✓	

4.2.2 Connectivity services

4.2.2.1 Core bank application connection

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Connectivity to the core banking system of the WL issuer bank	✓	

4.2.2.2 Twint connection

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Connectivity to the Twint scheme	✓	

4.2.2.3 Support of the account gateway via Swisscom (SIL)

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Connectivity to SIX	✓	
2. Connectivity to the WL issuer bank	✓	

4.2.3 Support services

4.2.3.1 User support (2nd level)

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Entering a support request		✓
2. Editing a support request		✓

4.2.3.2 User training

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Entering and specifying training change request		✓
2. Creating quote for change request	✓	
3. Placing orders with Swisscom		✓
4. User training	✓	



4.2.3.3 Service Desk

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Opening an incident (telephone/mail/ITSM) via Swisscom Service Desk		✓
2. Dispatching of the incident to the responsible Twint operations team for the purpose of rectification	✓	

4.2.4 Change & release management

4.2.4.1 Planning, implementation and introduction of releases (community and partial community releases)

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Producing change requests (CRs)		✓
2. Collection of all requirements (CRs, changes in the Twint scheme)	✓	
3. Planning of the release including cost calculation	✓	
4. Release of the CRs		✓
5. Code-merge of the changes from Twint AG	✓	
6. Development of the WL community features	✓	
7. Creation of releases	✓	
8. Implementation of regression and acceptance tests	✓	
9. Acceptance of the release		✓
10. Creation of single order & billing of the release according to cost calculation	✓	

4.2.4.2 Individual changes on request

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Producing change requests (CRs)		✓
1. Cost estimate	✓	
2. Placing orders with Swisscom		✓
3. Implementation of the CR	✓	
4. Acceptance of the CR		✓

4.2.5 Security services

4.2.5.1 WAF connectivity and configuration for Android/Apple iOS mobile users

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Operation of the interface towards the app	✓	

4.2.5.2 Authorisation & authentication for the app towards the backend

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Operation of the interface towards the IAM of the WL issuer bank	✓	

4.2.6 Infrastructure services

4.2.6.1 Permanent production & test environment

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Operation of the production environment	✓	
2. Operation of the test environment	✓	
3. Provision of functional/active accounts for the test environment		✓
4. Providing valid test data for the test environment		✓

4.2.6.2 Managing & maintaining test equipment park

Activities (S = Swisscom/C = Customer)	S	C
Standard services		
1. Procurement of the test equipment	✓	
2. Management and maintenance of the test equipment	✓	
3. Proper disposal of the test equipment	✓	

5 Service Level and Service Level Reporting

5.1 Service Levels

The service levels outlined below differ primarily in terms of the agreed Support Time. The definitions of terms (Operation Time, Support Time, Availability, Process, Performance, Security and Continuity) and description of the measurement procedure and reporting are contained in the other elements of the contract (e.g. SLA definitions).

The following service levels are provided for the service features (see section 3). If various service levels are possible for each variant, the service level is selected in the service contract.

Service level & target values			Twint WL as a Service	
			Production	Test
Operation Time				
Operation Time	Mo-Su	00:00-24:00		●
Provider	PMW-DC	PMW Data Centre Swisscom		
Maintenance Window	PMW-S	Tu 05:00-06:00 Exclusive additional maintenance windows according to information from the financial network providers SIX/Worldline		●
Support Time				
Support Time	Mo-Fr	07:00-18:00		●
Fault Acceptance	Mo-Su	00:00-24:00		●
Availability				
Service Availability	Best Effort			●
	99.5%		●	–

Service level & target values		Twint WL as a Service	
		Production	Test
Process			
	Priority		
Incident Intervention Time			
Critical	30 Min	●	-
High	1 h		
Medium	4 h		
Low	EONBD		
Critical	Best Effort	-	●
High	Best Effort		
Medium	Best Effort		
Low	Best Effort		
Performance			
Lead time for registrations	80% <= 2 Sec	●	-
	15% > 2 Sec and < 3 Sec		
	05% >= 3 Sec		
Lead time of the transactions	98% <= 0.3 Sec	●	-
Security			
	Basic (ITSLB)		●
Continuity			
ICT Service Continuity (ICTSC)	RTO 4 h RPO Near 0		●
ICT Business Continuity (ICTBC)			-

● = Standard (included in the price) - = Not available

5.1.1 Performance

The time required for processing service requests within the Swisscom system boundaries is measured. A distinction is made between service requests for registration and service requests for processing of payments.

5.2 Service Level Reporting

The Customer shall receive the following standard service level report within the scope of the service. Additional reports can be offered for a fee through the Advanced Reporting service, after prior clarification of the feasibility of the Customer's requirements.

Service Level Report		Twint WL as a Service	Reporting period
Availability	Availability of the service at the SAIP during the measurement period expressed as a %	●	Monthly
Process	Key figures on the handling of incidents incurred	●	Monthly
Performance	Key figures on the processing time of registrations and transactions	●	Monthly

6 Billing and quantity report

6.1 Billing

Services are billed retroactively for the previous month. Not all items listed below necessarily appear on the monthly invoices. Releases are invoiced at L and XL banks after the finalisation of the respective release.

The following details are shown on the bill or are used as the basis for billing:

Price position	Unit/period	Banks XS, S and M	Banks L and XL	Quantity included
Service price	Month	Fixed price	Fixed price	–
Release price with release package	Monthly	Fixed price ¹	–	–
Release price without release package	Release	Per release, according to distribution key	Per release, according to distribution key	–
Operation of the Swisscom Account Gateway (SIL)	Month	Included	Fixed price	–
Operational support SIX Gateway (OTIS+)	Month	Included	Fixed price	–
Active users	Month	Included	Fixed price	L/XL: 250'000
RSA Security Token ²	Month	Effective number	Effective number	XS/S: 5 M: 10 L/XL: 50
Twint WL app fee	Month	Fixed price	–	–

6.2 Quantity report

No quantity reporting is provided within the scope of the service.

7 Special provisions

7.1 Proviso/further development of the service

Should Twint AG modify the product or its features, Swisscom will adapt the features accordingly and put them into effect. As a result of such changes, the service description will be adapted to the new situation and delivered to the Customer as a unilateral contractual adjustment.

7.2 Licences

If licences are provided by the Customer, the Customer is responsible for the correct licensing of the software used in accordance with the applicable licence agreement and terms of use of the respective manufacturer. In the event of changes to the system landscape, software changes, etc., the licence situation must always be reassessed. The resulting necessary measures regarding the correct licensing are to be implemented by the Customer. The above regulations also apply to open source software.

In addition to the normal operating fee, Swisscom charges customers the **Twint Whitelabel app fee** for use of the bank's own Whitelabel app.

¹ The fixed price package includes a maximum of 3 releases per calendar year. Each additional release imposed by TWINT AG is subject to a fee, which is passed on to the bank in proportion to the total price

² RSA Security Token: The operating price includes the accounts listed in the table (SecureID RSA tokens) for use of the Support UI. Orders, changes and closures are carried out twice a month (middle and end of the month) by Swisscom. Each additional account generates additional costs.

7.3 Service limitations

Swisscom cannot accept any responsibility for the services of Twint AG, nor can it be held liable for any financial or scheduling consequences resulting from poor quality or late delivery by TWINT AG (e.g. delays in the delivery of Twint app releases). In this case, Swisscom will inform the community of the consequences by means of a change request.

Furthermore, the following services are not part of the operation of the product:

- The connection to the core banking system according to the mobile onboarding process of the banks, the initial customisation of the apps for Android and Apple iOS, the provision of the service and the support during testing until the go-live date of a bank are carried out in a separate onboarding project based on the onboarding contract between the Customer and Swisscom.
- Additional releases imposed by Twint AG are not included in the scope of delivery, or are handled additionally at the expense of the Customer (see footnote 6.1).
- Services of Twint AG and the Twint scheme
- Elimination of effects caused by changes made by the Customer.
- Release planning and coordination for customer systems, e.g. core banking system, authentication.
- Professional/technical coordination and tracking between the Customer, Twint AG and SIX AG.
- Submission of the Twint WL app for iOS and Android on behalf of the Customer to the Apple App Store or Google Play Store.
- Creation and maintenance of the Apple App Store or Google Play Store documentation for the Twint WL app.
- Provision of Testflight, Google Beta or AppCenter accounts for bank-internal tests.
- Support for iOS and Android operating system versions not provided by the Twint app.
- Support for operating systems that can run Android apps, but are not based on Android (e.g. certain Blackberry versions)
- Testing of the Twint WL app for iOS and Android on all available devices. The apps are only tested on selected reference devices. These reference devices are always listed in the test report of the corresponding release.
- All services not explicitly listed in section 3 are not part of the service and must be ordered by the Customer against payment if required.

7.4 Data protection provisions

7.4.1 Data processing by third parties from within the country

In general, the data transmitted to Swisscom by the Customer within the scope of the provision of services shall be processed by Swisscom in Switzerland. Data processing by third parties called in by Swisscom is carried out exclusively in accordance with the provisions of Swiss banking secrecy (guarantee of data confidentiality). Data from abroad will not be processed at any time. Within the scope of this service, data processing concerns the following combinations, in particular:

- The 3rd level support by the security software manufacturer Ergon AG and the application manufacturer Twint AG may have access to application data (via transmitted LOG files) in support cases. There is no direct physical system access at any time. This means that the subsupplier only has limited direct access to the production environment data visible in the log in emergency situations.