

## certificate

## This is to certify that:

#20230714-087

The BY/112.TPMH.00078-01-01 FPSP. Bank card transaction processing system. IBA PSP version 1.0 (hereinafter, the "IBA PSP") connected to WAY4 via DeviceH2H protocol according to the following connection scheme (see on the back) supplied by IBA Group a.s has fulfilled requirements of the OpenWay's DeviceH2H Mastercard and VISA Transit Programs functionality and demonstrated compatibility with WAY4 Cards Management System in the following conditions:

## **Operations:**

VISA Transit Program	Account Verification	passed
	Transit Deffered Authorization	passed
	MIT Debt Recovery Resubmission	passed
	Refund	passed
	Deferred Auth Reversal	passed
	Offline Purchase (MTT Chargeback Threshold)	passed
Mastercard Transit Program	Pay As You Go Authorization	passed
	Pay As You Go Authorization Reversal	passed
	Pay As You Go Authorization Confirmation	passed
	Pay As You Go Authorization Confirmation Reversal	passed
	ATC Update request	passed
	Debt Recovery	, passed
	Debt Recovery with zero amount	passed

This certificate shall expire after 1 year following the date of issuance, if no prolongation is applied for before that date.

Detailed certification program available upon request

For and on behalf of OpenWay Technologies Ltd.

14 July 2023

OPENWAY
Technologies
Limited
Cyprus

Agathi Kentoni

Managing Director

## **Connection scheme**

