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Schedule I6

Payment and Banking Service: Service Description

1. BACKGROUND

1.1 Payment and Banking Service is a set of management services and infrastructure components that have been deployed by Fujitsu Services in conjunction with its Sub-contractor Ingenico. The Payment and Banking Service is developed to interact with the HNG-X System to provide the following Business Capabilities and Support Facilities:

- (a) the Banking Business Capability, as described in paragraph 2.5 of Schedule B3.2 of the Agreement;
- (b) the management of payments using the Debit Card and Credit Card methods of payment within the Payment Management Business Capability, as described in paragraphs 2.10.4 - 2.10.8 of Schedule B3.2 of the Agreement; and
- (c) the Transaction Management Support Facility, as described within paragraph 3.4 of Schedule B3.2 of the Agreement.

1.2 Payment and Banking Service was implemented to reduce the scope of the Card Data Environment (CDE) within the HNG-X System, it communicates all Cardholder Data point-to-point encrypted within the Payment and Banking Solution. As the encryption keys are unavailable to Fujitsu Services and Post Office, all data in scope of PCI DSS (Cardholder Data and Account Data (P2PE)) for PBS Transactions are not accessible by Fujitsu Services or Post Office as part of the transaction process. Access to encrypted PANs within the HNG-X System does remain in relation to reconciliation however, this shall continue until GlobalPayments, Vocalink and American Express implement changes to mask the PANs communicated in reconciliation data. Unless explicitly stated otherwise in this Service Description, no other Schedule B Schedule, Service Descriptions or CCDs shall apply to this Payment and Banking Service.

2. DEFINITIONS

In this Schedule I6, the following terms shall have the following meanings:

“AXIS Software” means the software hosted on the Ingenico Central Platform;

“C3 BTA Software” means the components of the C3 Software that support PBS Banking Transactions;

“C3 CPA Software” means the components of the C3 Software that supports EMV Payment Transactions;

“C3 Software” means the firmware deployed onto the PIN Pad, including the C3 CPA Software and the C3 BTA Software;

“Ingenico” means Fujitsu Services Sub-contractor, Ingenico Retail Enterprise (UK) Limited, and (as the context requires) its subcontractors;

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“PBS Core Availability” means Monday to Friday (excluding Bank Holidays) – 8am to 5.30pm and Saturday – 8am to 1pm. These are the core hours used in the definitions of the Service Level Targets for the Payment and Banking Service over which availability of the Ingenico Central Platform shall be assured; and

“PCI P2PE” or **“Payment Card Industry Point to Point Encryption”** means the standard applicable to card data encryption solutions between a payment terminal and a payment server, which shall protect the PBS Data on the merchant's network, as published by the PCI SSC.

3. DESCRIPTION OF THE SERVICE

3.1 Service Summary

The Payment and Banking Service provides the following elements of service, integrating the services provided by Fujitsu Services with the HNG-X Operational Services:

3.1.1 The PBS Transaction Service

The PBS Transaction service provides the functional transaction processing elements of the services and is made up of the following component parts:

- The central payment processing platform - the Ingenico Central Platform – and related services to support the overall PCI DSS conformant solution.
- Transaction processing applications, interacting with the HNG-A Software at the Counter Position, running on each PIN Pad supporting the processing of EMV Payment Transactions (the C3 CPA Software), PBS Banking Transactions (the C3 BTA Software).
- Merchant Web Interface (i.e. Web Portal).

3.1.2 Payment and Banking Support Services

To support the continued delivery and availability of the PBS Transaction service the Payment and Banking Service also provides:

- Pro-active monitoring of the Ingenico Central Platform and AXIS Software
- Incident Management, including Major Incident Management
- Problem Management
- Configuration and Operational Change Proposal management, for both:
 - The Payment and Banking Solution, and
 - The PIN Pad configuration management aspects of the Operational Business Change (Branch Change) Service
- Change and Release Management
- Architectural oversight for the Payment and Banking Solution
- Support for fraud investigations and/or prosecutions (either via access to the CRM De-Tokenisation API or under paragraph 3.2.9).

3.2 Service Definition

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3.2.1 The PBS Transaction Service Components

3.2.1.1 Ingenico Central Platform and Related Services

The Ingenico Central Platform is a network, hardware and software infrastructure, including the AXIS Software, and transactional databases, centrally hosted and operated in a fully redundant environment by Ingenico, ensuring the concentration of PBS Transaction flows from Counter Positions, their processing links with the Acquirers' centres and the archiving of PBS Transaction history. This includes:

- a) The configuration of acceptance contracts;
- b) The routing of electronic PBS Transaction flows from Branch Hardware on IP links;
- c) Aggregation of PBS Transactions' data on central servers;
- d) Delivery of PBS Transaction and authorisation data to (as applicable) Acquirer centres and/or Vocalink;
- e) The creation and transmission of settlement data to the Acquirer; and
- f) Protection of card data exchanged and stored on the Ingenico Central Platform according to the PCI DSS security rules.

3.2.1.1.1 Card types accepted

The types of cards accepted by the solution are detailed in the CCD entitled "Axis Managed Payment Service Solution - Solution Design" (DES/APP/MAN/3760).

3.2.1.1.2 Multi-Acquirer Architecture

The PBS Transaction service is based on a multi-Acquirer architecture allowing the configuration of multiple Acquirer contracts. Routing to different acquiring hosts can be established via provisioning configuration. However, for the avoidance of doubt, any change to Post Office Acquirer(s) or Vocalink must be made via the Change Control Procedure, to ensure the change is adequately configured and tested prior to release to the production environment.

3.2.1.1.3 Connectivity

The connectivity between the C3 Software and the Ingenico Central Platform is based on TCP/IP protocol. The dialogues are always initiated by the C3 Software towards the AXIS Software server of the Ingenico Central Platform. The link between the Ingenico Central Platform and the Acquirer may use the X25, XoT or IP protocols via Ingenico's dedicated access points, depending on the connectivity requirement of the Acquirer. The detailed connectivity infrastructure deployed is detailed in the CCD entitled "Axis Managed Payment Service Solution - Solution Design" (DES/APP/MAN/3760).

3.2.1.1.4 P2PE

The point to point encryption (P2PE) service enables card data encryption between the PIN Pad and the Ingenico Central Platform. To enable this, PIN Pads must first be activated in Ingenico's PCI-P2PE certified customisation centre and deployed according to PCI P2PE rules.

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The PIN Pad is activated by means of a P2PE encryption key injected according to a PCI P2PE certified process, transported and deployed at Post Office sites according to the rules defined by the PCI P2PE standard. The P2PE functionality reduces the Post Office PCI DSS certification perimeter provided that Post Office has implemented the P2PE Implementation Manual (PIM) issued by Fujitsu Services and set out in the CRD entitled “P2PE Implementation Manual” ([●]), and that Ingenico is referenced by the PCI-SSC as the P2PE compliant solution supplier. Fujitsu Services shall maintain the certification on PIN Pads and a defined application scope.

3.2.1.1.5 Asset Tracking via Web Portal

The P2PE Asset Management Service, as described in the CCD entitled “P2Pe Asset Management Service: Service Description” (SVM/SDM/SD/3756) is accessed via the Web Portal. It enables Post Office to manage the deployment of its PIN Pads over their entire life cycle, from delivery to Post Office to being scrapped. This service allows Post Office to manage the status specified in the P2PE Implementation Manual (PIM), and to generate inventory discrepancies as required by the PIM.

3.2.1.1.6 Content Remote Download

The remote download feature allows the download, to all or part of the Post Office estate of PIN Pads, of content specific to Post Office, such as logo, image, video, etc. Post Office shall provide content for download to PIN Pads to Fujitsu Services and define how the download campaign should progress, as part of service requests for campaigns to be setup and initiated. Fujitsu Services will then ensure that the content is downloaded to PIN Pads by Ingenico accordingly.

For information purposes only, Ingenico will initiate a campaign to coordinate any specific downloads required to the PIN Pad estate. Each campaign will be designed to the specific nature of the downloads being pushed to the PIN Pad estate, as this could differ from a simple screensaver update, to a new version of a component application on the PIN Pad.

Ingenico manages campaigns so that there are no more than approximately 200 concurrent PIN Pad downloads at any single point in time; however, there can be multiple downloads over a single night to address more than 200 actual PIN Pads. Any PIN Pad campaigns initiated will be subject to an agreed schedule with Post Office.

3.2.1.1.7 CRM Tokenisation

3.2.1.1.8 For every card seen by the Payment and Banking Solution, a CRM Token is generated and returned on the first occasion, and looked up and returned thereafter. The original PAN can only be discovered by looking the CRM Token up using the CRM DeTokenisation API, as described in paragraph 3.2.1.5 of this Schedule I6, there is no key or algorithm to derive it.

3.2.1.2 The PBS Transaction Service for EMV Payment Transactions

3.2.1.2.1 C3 CPA Software

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The C3 CPA Software provides the interface between the in-Branch components (Counter Position and PIN Pad application) and the AXIS Software servers of the Ingenico Central Platform for EMV Payment Transaction processing. The C3 CPA Software connects to the Ingenico Central Platform via TCP/IP.

3.2.1.2.2 Protocols and supported countries

As part of the PBS Transaction service, the following countries and Acquirers' protocols can be supported for EMV Payment Transactions:

Country	Protocol
UK	APACS

3.2.1.2.3 Payment environments

As part of the PBS Transaction service, the following payment mechanisms are supported:

- In Branch payments
- Host to Host Refunds from Fujitsu Services' HNG-X System, as defined in the document entitled Horizon to Ingenico PBS payments Undo AIS (REQ/APP/AIS/4044)

The latter allows HNG-X Application initiated refunds and reversals. Via an interface between the HNG-X Application and the AXIS Software server of the Ingenico Central Platform, automated reversals or refunds of EMV Payment Transactions can be made in respect of EMV Payment Transactions which failed or were cancelled, either at the Counter Position or otherwise by the HNG-X System, after the EMV Payment Transaction.

3.2.1.2.4 Degraded Mode

This paragraph details the functionality provided by the Payment and Banking Solution to support a degraded mode of operation. For the avoidance of doubt, this functionality, whilst stated here is not configured for live operation for Post Office. If required, this could be enabled for future operation using the Change Control Procedure.

In the event of a failure of the communication between the C3 CPA Software and the AXIS Software server of the Ingenico Central Platform, the Payment and Banking Service may, according to an associated parameterization, continue to operate in "degraded" mode: the C3 CPA Software, without access to any communication with the AXIS Software server of the Ingenico Central Platform, must then process the EMV Payment Transaction locally, with a limit of behaviour and amount defined between Post Office and the Acquirer. Any payment options which can only be processed "online" with the Acquirer will not be supported in "degraded" mode.

When operating in "degraded" mode, Post Office must note that the PIN Pad may store EMV Payment Transactions locally. In order to be remitted to the bank, said

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EMV Payment Transactions must therefore be sent to the AXIS server of the Ingenico Central Platform, before any replacement, maintenance or withdrawal of such PIN Pad(s) is performed.

Post Office must ensure that all EMV Payment Transactions performed in “degraded” mode, and therefore stored locally on the PIN Pad, can be sent to the AXIS server of the Ingenico Central Platform, either by Post Office or its sub-contractors or by Fujitsu Services, as soon as possible.

3.2.1.2.5 CRM De-Tokenisation API

Provision of and support for a CRM De-Tokenisation API, use of which will allow the original PAN associated with a CRM Token, provided by the CRM Tokenisation facilities described in paragraph 3.2.1.1.7 of this Schedule I6, to be recovered. The system from which this API is invoked should be assumed to be a CAT 1 PCI system and subject to PCI DSS compliance. Post Office shall create a clean room facility where this API will be housed and used. No provisioning or support of the clean room, or any user interface associated with the clean room or API is included within the Payment and Banking Service, or the other HNG-X Services.

For Post Office to use this CRM De-Tokenisation API in a live production environment, it must evidence to Fujitsu Services an active Attestation of Compliance (AoC) for PCIDSS. Post Office agrees to keep this certification up-to-date, at its cost, for the Term of the Agreement and provide a copy of its most recent Attestation of Compliance on renewal or on request from Fujitsu Services.”

3.2.1.2.6 Offline Mode

This paragraph details the functionality provided by the Payment and Banking Solution to support an Offline Mode of operation. For the avoidance of doubt, this functionality, whilst stated here is not configured for live operation for Post Office. If required, this could be enabled for future operation using the Change Control Procedure.

In the case of failure of the communication between the Ingenico Central Platform and the computer system of the Acquiring centres, the payment application may, according to the payment card processing rules, accept certain Transactions. It is said that these EMV Payment Transactions are carried out “offline”.

Cards that require an authorisation request, with a required positive response from the Acquirer centre, cannot be accepted in this mode of operation. Cards that do not require authorisation may be accepted.

The acceptance of a card in “offline” processing must meet the acceptance rules of the Acquirer and the issuer of the card.

3.2.1.3 The PBS Transaction Service for PBS Banking Transactions

3.2.1.3.1 C3 BTA Software

The C3 BTA Software provides the interface between the in-Branch components (Counter Position and PIN Pad application) and the AXIS Software servers of the

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Ingenico Central Platform for PBS Banking Transactions. The C3 BTA Software connects to the Ingenico Central Platform via TCP/IP.

3.2.1.3.2 Protocols and supported countries

As part of the PBS Transaction service, the following countries and Acquirers' protocols are supported for PBS Banking Transactions:

Country	Protocol
UK	VOCALINK LIS5

3.2.1.3.3 Banking Environments

As part of the PBS Transaction service, the following transaction environments are supported:

- Local in branch banking transactions
- Host to Host Reversals from Fujitsu Services back office systems via software managed by Post Office in Post Office Cloud (in accordance with the document entitled "AWS NRT and Agent Lambda Solutions" (DES/APP/HLD/4410)), to the AXIS Server of the Ingenico Central Platform (in accordance with the document entitled "Card Present API Functional Specification" (REQ/APP/AIS/4114))

The latter allows HNG-X Application initiated banking reversals. Using an interface between the HNG-X Application and the AXIS Server of the Ingenico Central Platform, via software managed by Post Office in Post Office Cloud, automated reversals of PBS Banking Transactions can be made in respect of Transactions which failed or were cancelled, either at the Counter Position or otherwise by the HNG-X System, after the PBS Banking Transaction.

3.2.1.3.4 Multi-Acquirer Architecture

The PBS Transaction service is based on a multi-Acquirer architecture allowing the configuration of multiple Acquirer contracts. However all PBS Banking Transactions will be routed to Vocalink as the processing host.

3.2.1.3.5 Degraded mode

There is no Degraded Mode to support PBS Banking Transactions. In the event of a failure of the communication between the C3 BTA Software and the AXIS server of the Ingenico Central Platform, PBS Banking Transactions will not be accepted as all PBS Banking Transactions must be performed fully online to the Vocalink host.

3.2.1.3.6 Offline mode

There is no Offline Mode to support PBS Banking Transactions. In the case of failure of the communication between the Ingenico Central Platform and the computer system of the Acquiring centres, PBS Banking Transactions will not be accepted as all PBS Banking Transactions must be performed fully online to the Vocalink host.

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3.2.1.4 Web Portal

The Web Portal, delivered by the Ingenico Central Platform, is an online reporting and monitoring tool. Web Portal provides mechanisms to view and search on PIN Pad and EMV Payment Transaction and PBS Banking Transaction data.

3.2.2 Pro-active monitoring of the Ingenico Central Platform and AXIS Software

Fujitsu Services shall (acting via Ingenico) actively monitor the operations and performance of the Ingenico Central Platform and the AXIS Software twenty-four (24) hours per day, every day of the year. Any service impacting Incidents identified through monitoring will be managed to resolution using the Incident Management processes as described below. Fujitsu Services will report P1 or P2 priority Incidents for the Payment and Banking Service whenever they are identified, P3 priority Incidents for the Payment and Banking Service identified outside of the hours of availability of the Payment and Banking Service will be reported the next Working Day.

Post Office and Fujitsu Services nominated users will also be given access to a customised dashboard displaying metrics of performance data for the Ingenico Central Platform and AXIS Software.

3.2.3 Incident Management, including Major Incident Management

Fujitsu Services will be responsible for informing Post Office of any Payment and Banking Service affecting Incidents identified by Fujitsu Services or its Sub-contractors.

The Payment and Banking Service will conform to the Fujitsu Services POA Incident management process as defined in the Working Document entitled: "POA Operations Incident Management Process" (SVM/SDM/PRO/0018).

Major Incidents will be managed in accordance with the Working Document entitled: "POA Major Incident Process" (SVM/SDM/PRO/0001).

3.2.4 Problem Management

The Payment and Banking Service will conform to the Fujitsu Services POA problem management process as defined in the Working Document entitled: "Interface Agreement for the Problem Management Interface" (CS/IFS/008).

Problem records will be created and maintained to review all P1 Incidents, regardless of whether or not the Service Levels in respect of such Incident were met, or whenever the Parties identify a trend in Service Level performance which reasonably indicates that there may be a future P1 Incident. Fujitsu Services and/or its Sub-contractors will perform root cause analysis (RCA) investigations for these problem records and report their findings within seven (7) Working Days.

For P2 Incidents, an informal update on the cause of the Incident will be provided to Post Office, including any additional actions required to prevent such Incidents from happening again.

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If the Parties identify a trend in Service Level performance, which reasonably indicates that there will be a future P1 or P2 Incident, a root cause analysis of the trend will be performed. The findings will be reported to Post Office and any necessary steps to prevent an actual P1 or P2 Incident indicated by such root-cause analysis will be taken.

3.2.5 Payment and Banking Solution Configuration and Operational Change Proposal Management

Fujitsu Services will notify Post Office of all scheduled changes to be made to the Payment and Banking Solution and unless otherwise agreed shall carry out maintenance work on the Payment and Banking Solution, as follows;

Minimum notice period prior to maintenance:

- fifteen (15) Working Days, for any changes which will affect or change the experience of Post Office users in Branches; or
- ten (10) Working Days, for any changes which Post Office would consider “significant” (as defined by Post Office);
- four (4) Working Days, for all other non-service impacting changes;
- except where Fujitsu Services believes (acting reasonably) that a failure to perform the maintenance operations may lead to a P1 or P2 Incident, in which case such notice must be received no less than one (1) Working Day;

- a) Fujitsu Services will notify and seek agreement from Post Office for the above scheduled changes. Any agreement from Post Office will not be unreasonably withheld. In the event that the Parties are not able to gain agreement, and where Fujitsu Services can demonstrate that it is required scheduled maintenance; then Fujitsu Services will not be liable for failure to meet any Service Levels or obligations within this Payment and Banking Service which would not have occurred had the change taken place, until such times as the scheduled maintenance has been executed.
- b) As part of monthly reporting for the Payment and Banking Service (as described in paragraph 3.4.8 of this Service Description) Fujitsu Services will report on the success of all scheduled maintenance that has taken place in the previous month. Any unscheduled maintenance performed as a result of Incidents, such as any emergency changes, will also be reported on.
- c) For all maintenance outside the above windows, Post Office may notify Fujitsu Services of any concerns they may reasonably have. In this scenario, the Parties will work together to agree the best conditions to perform the maintenance.

Fujitsu Services will raise Operational Change Proposals to notify Post Office of scheduled changes to be made by Ingenico. The Payment and Banking Service will create and/or impact Operational Change Proposals for operational changes in

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accordance with the CCD entitled: "Service Management Service, Service Description" (SVM/SDM/SD/0007).

A freeze period is a period of time during which scheduled downtime cannot be carried out. Fujitsu Services shall on an annual basis notify Post Office of its freeze period(s) for the forthcoming year for the Payment and Banking Service one (1) month before any freeze period is set. The parties shall, acting reasonably, discuss and to the extent operationally feasible adjust the proposed freeze period(s) to fit requirements.

Whilst performing maintenance or repairs during any scheduled downtime or unscheduled downtime, Fujitsu Services shall use all reasonable endeavours to minimise the impact on the Payment and Banking Service.

Post Office shall notify Fujitsu Services of a freeze period for the Payment and Banking Service one (1) month before any freeze period is set. Should this freeze period restrict Fujitsu Services from performing required maintenance that would be required to maintain the platform and the Service Level Targets of the Payment and Banking Services (set out in this Schedule I6), then Fujitsu Services will not be subject to any liquidated damages (payable in accordance with clause 18 (Service Level Remedies)) accrued during the freeze period that would have been prevented had Fujitsu Services been able to undertake the required maintenance.

3.2.6 Configuration Management in Support of the Operational Business Change (Branch Change) Service

The Payment and Banking Service will manage the configuration of PIN Pads, including MID & TID data, in support of the Operational Business Change (Branch Change) Service when making changes in the configuration of Branches and Counter Positions.

The allocation of identification numbers (MID & TID) to a C3 Software enabled PIN Pad and configuration of the AXIS Software to accept transactions from that PIN Pad, in respect of an Operational Business Change request, will constitute an Activation to the Payment and Banking Service. After the initial roll-out of the Payment and Banking Service to the Branch estate the first 2,000 Activations per year is included in the Charges for the Payment and Banking Service. All Activations over and above this first 2,000 will be charged at the rate as identified in paragraph 3.6 of this Service Description

3.2.7 Change and Release Management

The Payment and Banking Service will participate in the Change Control Procedure as documented in Schedule A3 of the Agreement. Fujitsu Services will involve Ingenico in the evaluation, design and impact assessment of any proposed changes, as necessary.

Should such change result in changes to the Payment and Banking Solution then release and deployment of the changed system will be managed using a combination of the Operational Change procedures documented in paragraph 3.2.5 above and the

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Release Management Service as documented in Annex A of the CCD entitled “Service Management Service: Service Description” (SVM/SDM/SD/0007), as appropriate.

3.2.8 Architectural Oversight

The Payment and Banking Service shall provide architectural oversight by way of subject matter expertise in the Payment and Banking Service. Technical subject matter expertise shall include Ingenico’s resources provided by their UK Solution Management and UK Solution Integration Team (SIT) teams. Such subject matter expertise will support:

- a) Ongoing PCI DSS compliance and regulation compliance;
- b) Solution knowledge over time is retained;
- c) Solution roadmap is defined and change requests are produced as necessary, to include provision of updates on Solution roadmap to Post Office, twice a year;
- d) Service analysis and upgrade management is performed; and
- e) Provision of PCI DSS annual accreditation & audit support.

3.2.9 Support for Fraud Investigations and/or Prosecutions

For the period up to Payment and Banking Service Trigger Point PBS3 Commencement of Payment and Banking Pilot and thereafter, only in respect of Audit Record Queries relating to the period prior to Payment and Banking Service Trigger Point PBS3, the Payment and Banking Service shall support the Litigation Support elements of the Security Management Service (as described in the CCD entitled Security Management Service: Service Description (SVM/SDM/SD/00017)) whenever Audit Record Queries include queries on PBS Transactions and specify PCI classified data in the search criteria. The provision of the response to those elements of queries relating to PCI classified data shall be forwarded by Ingenico who will respond directly to Post Office, or to a government authority as directed by Post Office. Such Audit Record Queries must only be requested with the direction of a government authority, such as the police or court.

3.2.10 Service Management

3.2.10.1 Continuous Service Improvement

Fujitsu Services will work with Ingenico and Post Office to identify and implement, where agreed, service or cost improvement initiatives within the Payment and Banking Service.

3.2.10.2 Supplier Management

Fujitsu Services will be responsible for managing its third party suppliers utilised in the support of the Payment and Banking Service, principally Ingenico. These activities consist of:

- a) monitoring the performance of the Sub-contractor;

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- b) managing incidents and problems related to the Sub-Contractor; and
- c) managing changes related to the Sub-contractor.

3.2.10.3 Service Reporting

The Payment and Banking Service shall provide service reporting for distribution to Post Office in accordance with the Service Management Service described in the CCD entitled: “Service Management Service, Service Description” (SVM/SDM/SD/0007), including all reporting received from Ingenico as detailed in paragraph 3.4.8 of this Service Description.

3.2.11 Hypercare

This paragraph specifies the manner in which the Payment and Banking Service is to be delivered and shall not be construed as imposing any higher standard with respect to the provision of the Payment and Banking Service than specified in the Service Level Targets.

3.2.11.1 Fujitsu Services shall procure that Ingenico shall maintain an enhanced level of account support to Post Office when delivering the Payment and Banking Services (the “Hypercare Service”).

3.2.11.2 As part of the Hypercare Service, Fujitsu Services shall procure that Ingenico provides an account structure to Post Office consisting of the following resources:

- a) an ‘Account Manager’ and ‘Client Support Executive’ to provide account steerage and representation in Ingenico, respond promptly and appropriately to commercial and assets issues raised and act as a dedicated and consistent single point of contact for commercial relationship management;
- b) a dedicated Customer Service Manager which shall:
 - (i) provide monthly management information on the previous month’s performance of the Payment and Banking Services and the performance of the ‘Ingenico Central Platform’, which shall contain (as a minimum) the following:
 - service level performance;
 - key performance indicators (KPIs) on the ‘Ingenico Central Platform’;
 - trend information on service levels and KPIs;
 - any applicable change requests;
 - information on any incidents; and
 - updates on any service improvement plans; and
 - (ii) support prompt resolution and management of all service-related issues, and resolution of the same in accordance with agreed service level timescales;

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- (iii) manage service / account improvement plans and will support, in conjunction with the ‘Account Director’, periodic reviews of the following:
 - quarterly or bi-annual product roadmap reviews;
 - access to Fujitsu Services’ ‘Innovation Labs’ as may be required as part of the Payment and Banking Services; and
 - any specific service improvement initiatives raised during monthly service reviews; and
- c) personnel with solution subject matter expertise in respect of the Post Office architecture and PCI standards, to ensure:
 - (i) ongoing PCI and wider regulatory compliance;
 - (ii) retention and knowledge sharing in respect of the Post Office solution;
 - (iii) roadmap definition and change request writing;
 - (iv) service analysis and upgrade management;
 - (v) PCI annual accreditation can be carried out and to provide audit support;
- d) act as a ‘SIT Resource’ (with the Banking specific knowledge) to provide additional Level 1 incident support to the UK ‘IT Service Desk’ to support resolution (where possible) of incidents at Level 1 support; and
- e) to provide support for processing of all new Post Office Branch activations.

3.2.11.3 As part of the Hypercare Service, Fujitsu Services shall procure that Ingenico provides the following resources to Post Office:

- a) operational resources to support automated complex daily key management exchange between Vocalink and Ingenico in the event of any service incidents;
- b) resources to support the annual key exchange between Vocalink and Ingenico as part of the LIS5 operational requirements;
- c) enhanced proactive monitoring to support the bespoke process interfaces between Vocalink and Ingenico, with proactive monitoring back to Fujitsu Services;
- d) enhanced capacity to support the bespoke and specific LIS5 Vocalink interface for the non-standard banking transaction and settlement flows between Fujitsu Services, Ingenico, and Vocalink; and
- e) annual compliance and maintenance of the LIS5 interface specification.

3.3 Service Availability

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The PBS Transaction service elements of the Payment and Banking Service shall be available twenty-four (24) hours per day, every day of the year to support and enable Post Office Branches in making EMV Payment Transactions and PBS Banking Transactions at any time; subject to any agreed unavailability due to scheduled changes as described in paragraph 3.2.5 of this Service Description and within the availability Service Level Targets as documented in paragraph 3.4 of this Service Description.

For recording and responding to P3 Incidents and Service Requests the hours of operation are Monday - Friday (excluding Bank Holidays) 8am - 8pm, Saturday - 8am - 5pm, Sunday - No cover, Bank Holidays (excluding Christmas Day) 8am - 2pm. The Payment and Banking Service will record and respond to P1 & P2 Incidents at all times.

All other service elements of the Payment and Banking Service will be provided between 09:00 and 17:30, Monday to Friday excluding Bank Holidays.

3.4 Service Level Targets and Remedies

All Service Levels and Key Performance Indicators will be measured over a calendar month.

The Service Level Targets in the remainder of this paragraph which relate to an Incident shall be measured from the point at which that Incident is received by Ingenico. Fujitsu Services shall route Incidents or other Payment and Banking Service needs to Ingenico promptly and efficiently for Payment and Banking Service (having regard to the severity of the Incident and relevant response and resolution times) but in any event no later than fifteen (15) minutes after assessing that Ingenico are the appropriate party for resolution), within the usual working practices of the other HNG-X Services.

3.4.1 Transaction Performance of the Ingenico Central Platform

The performance of the Ingenico Central Platform shall be calculated by measuring the transaction processing time for EMV Payment and PBS Banking Transactions. This shall be measured as follows:

- For EMV Payment Transactions. This shall be measured as transit time from receipt at the perimeter of the network ingress point of the Ingenico Central Platform to despatch of authorisation response to the PIN Pad from the network egress point of the Ingenico Central Platform, minus any time taken from the Acquirer(s) to provide a response back to the Ingenico Central Platform. This shall be measured as the average EMV Payment Transaction processing time over a calendar month.
- For PBS Banking Transactions. This shall be measured as transit time from receipt at the perimeter of the network ingress point of the Ingenico Central Platform to despatch of authorisation response to the PIN Pad from the network egress point of the Ingenico Central Platform, minus anytime taken from Vocalink to provide a response back to the Ingenico Central Platform. This shall be measured as the average PBS Banking Transaction processing time over a calendar month.

Fujitsu Services shall process EMV Payment Transactions and PBS Banking Transactions on the Ingenico Central Platform within the following timeframes:

Description	Measure
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Average of all EMV Payment Transactions processed over a calendar month	=< 2.0 seconds
Average of all PBS Banking Transactions processed over a calendar month	=< 2.0 seconds

The transaction processing time Service Level Target for PBS Banking Transactions is an SLT that Fujitsu Services are committed to achieving. This could not be finalised until development, testing and piloting of the Payment and Banking Solution in a Live Production environment was completed. This Service Level Target was reviewed and agreed as part of progressing beyond Payment and Banking Service Acceptance.

Table 1 in paragraph 3.4.10 of this Service Description adds further detail to the above Service Level Target, in which:

- SLA-EMV1.1 relates to the processing of EMV Payment Transactions against this transaction processing time SLT.
- SLA-BANK1.2 relates to the processing of PBS Banking Transactions against this transaction processing time SLT.
- Both SLA-EMV1.1 and SLA-BANK1.2 will be reported over a calendar month, however only SLA-BANK1.2 will be subject to liquidated damages.

3.4.1.1 Exclusions

The following events are excluded from measuring the performance of the Ingenico Central Platform:

- a) any failures of applications which are not maintained or provided by Fujitsu Services or its Subcontractors that impact the Payment and Banking Solution receiving a correctly formatted request to process a PBS Banking or EMV Payment Transaction;
- b) any failures of integration with third party components resulting from changes that are not covered by an approved Operational Change Proposal or CWO; and
- c) any network connectivity issue resulting from any failure or degradation of service, including the inability of PIN Pads to connect to the Ingenico Central Platform, other than where such connectivity failure results from an act, omission or breach by Fujitsu Services;

3.4.2 Availability of the Ingenico Central Platform

The Ingenico Central Platform will be available, to support and enable Post Office Branches in making EMV Payment Transactions and PBS Banking Transactions (subject to any agreed unavailability due to scheduled changes as described in paragraph 3.2.5 of this Service Description) for at least the availability of the Service Level Target below.

The Service Level Target for availability of the Ingenico Central Platform within the PBS Core Availability hours measured over a calendar month is as follows:

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Description	Measure
Availability of the INGENCIO Central Platform over a calendar month	99.95% Availability

The availability will be recorded and monitored using Ingenico's Incident management systems (Incident ticket and monitoring tools).

The availability target is applicable to the Ingenico Central Platform that supports both EMV Payment and PBS Banking Transactions.

3.4.2.1 Calculating Availability for EMV Payment Transactions and PBS Banking Transactions

An unsuccessful EMV Payment Transaction or PBS Banking Transaction is a PBS Transaction for which the Ingenico Central Platform does not, receive the authorisation or decline (as applicable) due to an Ingenico system issue.

The current configuration of the Payment and Banking Solution does not enable offline mode or degraded mode for EMV Payment Transactions. Hence, the availability rate described below is a combined measure for EMV Payment and PBS Banking Transactions. Should Post Office request to enable these features in the future for EMV Payment Transactions using the Change Control Procedure, then these availability rate calculations will be modified to bring this into effect.

The availability rate of the Ingenico Central Platform for successful EMV Payment and PBS Banking Transactions, against all PBS Transactions (excluding Exclusions, as described in paragraph 3.4.2.2 below), shall be calculated as;

$$A = \frac{TSH - TUDT}{TSH} \times 100$$

Where;

A = % of Availability over a calendar month

TSH = Total Service Hours (total time within Core Availability Hours in the calendar month - Exclusions)

TUDT = Total unscheduled downtime (i.e. duration of all Incidents in period) (hours)

Table 1 in paragraph 3.4.10 of this Service Description adds further detail to the above Service Level Target, detailing it as; SLA2.1, SLA2.2, SLA2.3 and SLA2.4 for availability for EMV Payment Transactions; and SLA2.5, SLA2.6, SLA2.7 and SLA2.8 for PBS Banking Transactions.

The following examples are based on a 229h per calendar month period, using June 2020 as an example reporting period.

Example 1:

A total of 1-hour Incident duration in a calendar month.

Total Service Hours: 229

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Incident Duration: 1 Hour

Service Availability: $(229 - 1)/229 = 99.56\%$ availability; (SLA2.3 breached)

Example 2:

A total of 5 minutes Incident duration in a calendar month.

Total Service Hours: 229

Incident Duration: 5 minutes (0.083 hours)

Service Availability: $(229 - 0.083)/229 = 99.96\%$ availability (no applicable SLA breached)

3.4.2.2 Exclusions

The following events are excluded from measuring the availability of the Ingenico Central Platform:

- a) scheduled downtime, which shall refer to any unavailability due to scheduled changes made in accordance with the process as described in paragraph 3.2.5 of this Service Description;
- b) any failures of applications (other than the Ingenico Central Platform) used by Post Office which are not maintained or provided by Ingenico and which cause the unavailability of the Ingenico Central Platform;
- c) any failures of integration with third party components resulting from changes made by Post Office outside the Change Control Procedure and which cause the unavailability of the Ingenico Central Platform; and
- d) any network connectivity issue resulting from Vocalink or Post Office connectivity supplier failure, including the inability of PIN Pads to connect to the Ingenico Central Platform, other than where such connectivity failure results from an act, omission or breach by Fujitsu Services.

3.4.3 Settlement File Generation and Transmitting

Fujitsu Services (acting via Ingenico) shall submit all settlement files of EMV Payment Transactions to the Acquirer by the Acquirer cut off times specified in the CCD entitled “Axis Managed Payment Service Solution - Solution Design” (DES/APP/MAN/3760). The cut-off point for processing EMV Payment Transactions for daily settlement data generation will be approximately 19:00, and will submit the Settlement file to GlobalPayments by 04:00 the next day. Any change to this time or to the Acquirer will be addressed using the Change Control Procedure.

Ingenico shall submit the settlement files to each Acquirer by such time which allows them to re-attempt the submission if the first attempt fails. If both attempts fail Fujitsu Services will notify Post Office of the failure in writing.

Fujitsu Service will notify Post Office on the same Working Day if confirmation of receipt of the settlement files by individual Acquirers (where Acquirers commit to return confirmations) is not received by 08.00hrs.

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More detail of this Service Level is set out as SLA3.1 in Table 1 in paragraph 3.4.10 of this Service Description.

3.4.4 Online data access

Fujitsu Services shall provide access for Post Office to the Web Portal, allowing it to be able to view and extract data as required, providing access to details of all EMV Payment and PBS Banking Transactions over the prior 15 months, on a rolling basis.

More detail of this Service Level is set out as SLA4.1 in Table 1 in paragraph 3.4.10 of this Service Description.

3.4.5 Incident Priority Definitions, Response and Resolution Times

Priority levels for Incidents raised against the Payment and Banking Service are defined in the table below:

Priority Level definitions	Measures
<p>P1 Incident means an Incident in which there is:</p> <ul style="list-style-type: none"> <li data-bbox="474 910 1073 1047">a) a complete outage of the Payment and Banking Service impacting > 90% of all Post Office Branches, including loss of a major payment type of EMV Payment Transactions or PBS Banking Transactions; or <li data-bbox="474 1079 1073 1216">b) the whole or critical part of the Payment and Banking Service is unusable causing major impact, e.g. processing of EMV Payment Transactions or PBS Banking Transactions; or <li data-bbox="474 1248 1073 1417">c) an Incident within a production environment that will potentially materially affect Post Office satisfaction with the Payment and Banking Service, brand, profitability, revenue streams if it continues or persists for more than four (4) hours. 	<p>Response time – fifteen (15) minutes</p> <p>Update frequency – Hourly</p> <p>Resolution time – two (2) hours for EMV Payment Transactions and PBS Banking Transactions</p>
<p>P2 Incident means an Incident in which there is:</p> <ul style="list-style-type: none"> <li data-bbox="474 1522 1073 1586">a) Not a complete outage of the Payment and Banking Service; or <li data-bbox="474 1617 1073 1681">b) Impacting >10% but < 90% of Post Office Branches; or <li data-bbox="474 1691 1073 1755">c) some impact on the business where a limited workaround is available; or <li data-bbox="474 1786 1073 1850">d) an Incident within a production environment that could impact Post Office satisfaction, brand, profitability, 	<p>Response time – thirty (30) mins</p> <p>Update frequency – Hourly</p> <p>Resolution time – eight (8) hours</p>

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Priority Level definitions	Measures
<p>revenue stream or internal processes, but where there is a limited workaround; or</p> <p>e) which has or is likely to have a financial impact of less than £25,000 or damage to the reputation of the business is likely to be low.</p>	
<p>P3 Incident means an Incident in which there is:</p> <p>Other items which may include: Non-urgent issues, Issues with acceptable workaround available, Where Post Office agrees a low priority.</p> <p>a) with little or no impact on the business; or</p> <p>b) for which end users (customers or staff) have a workaround; or</p> <p>c) an Incident within a production environment that has no impact on external or internal processes; or</p> <p>d) which impacts very few or no customers and/or has a low level of inconvenience for the affected customers; or</p> <p>e) which affects very few staff, and/or those staff are still able to do their job using an acceptable workaround; or</p> <p>f) which has or is likely to have no financial impact or damage to the reputation of the business.</p>	<p>Response time – one (1) Working Day</p> <p>Resolution time – five (5) Working Days</p>

Resolution time shall be measured from the time the Incident is logged with Ingenico, but excluding any “Stop The Clock” time when the Incident is passed back to Fujitsu Services, Post Office or any associated third-party.

The Service Level Targets associated with the reporting, response and resolution of Incidents are detailed in Table 1 in paragraph 3.4.10 of this Service Description, detailing them as SLA6.1, SLA6.2, SLA6.3, SLA7.1, SLA7.2 and SLA7.3.

3.4.6 Root Cause Analysis Production

Whenever root cause analyses (RCAs) are produced, in accordance with paragraph 3.2.4 of this Service Description, they will be produced and provided to Post Office within 7 Working Days.

The Service Level Targets associated with the provision of Root Cause Analysis Reports is detailed in Table 1 in paragraph 3.4.10 of this Service Description, as SLA5.1.

3.4.7 Service Requests

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Fujitsu Services shall process service requests within ten (10) Working Days. For the purposes of this Service Description and this Service Level Target the following requests for additional services as requested by Post Office, shall be included;

- Requests for access management changes (e.g. joiners-movers-leavers and password resets) for users of Web Portal;
- Requests for Activations/de-Activations in respect of Operation Business Changes raised via the Operational Business Change (Branch Change) Service; and
- Requests for content remote download campaigns. Note: Provision of this service request is dependent on being given full information for the campaign in the request. The SLT provides for fulfilment of campaign setup until campaign commencement, only, complete performance/operation of the campaign may then take significantly longer than the ten (10) Working Days, according to the design and constraints of the campaign.

Further detail regarding this Service Level is set out in Table 1 in paragraph 3.4.10 of this Service Description, as SLA8.1.

3.4.8 Reporting

Fujitsu Services shall provide reporting on the Payment and Banking Service to be included as part of the Service Review Book to Post Office in accordance with the timescales as specified in the CCD entitled "Management Information Service: Service Description" (SVM/SDM/SD/0016). For Payment and Banking Service this reporting shall include, as a minimum:

- a) performance against the Service Level Targets; and
- b) a calculation of the liquidated damages and Service Points (if any) which are due to Post Office in accordance with the Service Level Targets; and
- c) a summary of all Incidents affecting the Payment and Banking Service which arose during that month; and
- d) a summary on the success of all scheduled maintenance that has taken place in the previous month, along with a summary view on all in-flight Change Requests; and
- e) where applicable, a report on any service rectification and improvement plans.

3.4.9 Liquidated damages and Service Points

The liquidated damages payable in respect of a failure to meet the Service Level Targets are set out in Table 1 below.

The total amount of liquidated damages in respect of this Payment and Banking Service payable by Fujitsu Services, across all Service Level Targets combined, for any calendar month shall not in any event exceed an amount equivalent to 20% of the per PBS Transaction element of the Payment and Banking Service Operational Unit Charge in respect of that calendar month.

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In addition to the liquidated damages, Post Office shall accumulate Service Points for each breach of the Service Level Targets by Fujitsu Services in accordance with Table 1 in paragraph 3.4.10 of this Service Description.

Fujitsu Services shall initiate and agree with Post Office a reasonable service rectification and improvement plan in the following circumstances:

- a) Post Office accumulates ten (10) or more Service Points in one (1) calendar month;
- b) Post Office accumulates fifteen (15) or more Service Points in any three (3) consecutive calendar months; or
- c) Post Office accumulates twenty (20) or more Service Points in any six (6) consecutive calendar months; or
- d) Availability of the Ingenico Central Platform drops below 99.5% in any one (1) calendar month, where a root cause analysis (RCA) does not already exist for the availability dropping below this level in the same calendar month.
- e) Any of the limits to liquidated damages are met, whether the total limit identified in paragraph 3.4.9 of this Service Description or any of the limits to liquidated damages identified against the particular Service Level Targets set out as SLA3.1, SLA4.1 and SLA5.1 in Table 1 in paragraph 3.4.10 of this Service Description.

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3.4.10 Table of Service Level Targets

Table 1

Service Level Ref.	Service	Measurement methodology	Service Level Target	Measurement Period	Liquidated damages	Service Points	Notes
SLA-EMV1.1	Transaction Processing of the Ingenico Central Platform for EMV Payment Transactions	Average of EMV Payment Transactions processed in less than or equal to 2.0 seconds over a calendar month	2.0s	Monthly	£0	3	
		Processed having the meaning set out in paragraph 3.4.1 of this Service Description.					
SLA-BANK1.2	Transaction Processing of the Ingenico Central Platform for PBS Banking Transactions	Average of PBS Banking Transactions processed in less than or equal to 2.0 seconds over a calendar month.	2.0s	Monthly	10% of the total value of the PBS Banking Transaction processing Operational Unit Charge as invoiced by Fujitsu Services in that particular calendar month	5	As stated in paragraph 3.4.1 this is a “target” for Fujitsu Services to commit to, but will be confirmed post Pilot of the Banking Solution.
		Processed having the meaning set out in paragraph 3.4.1 of this Service Description.					

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SLA2.1	INGENIO Central Platform Availability Band 1 for EMV Payment Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	≤ 99.94% ≥ 99.85%	Monthly	5% of the total value of the EMV Payment Transaction processing Operational Unit Charge as invoiced by Fujitsu Services in that particular calendar month.	1
SLA2.2	INGENIO Central Platform Availability Band 2 for EMV Payment Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	< 99.85% ≥ 99.65%	Monthly	10% of the total value of the EMV Payment Transaction processing Operational Unit Charge as invoiced by Fujitsu Services in that particular calendar month	2
SLA2.3	INGENIO Central Platform Availability Band 3 for EMV Payment Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	< 99.65% ≥ 99.5%	Monthly	15% of the total value of the EMV Payment Transaction processing Operational Unit Charge as invoiced by Fujitsu Services	3

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					in that particular calendar month	
SLA2.4	INGENCIO Central Platform Availability Band 4 for EMV Payment Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	< 99.5%	Monthly	20% of the total value of the EMV Payment Transaction processing Operational Unit Charge invoiced by Fujitsu Services in that particular calendar month	10
SLA2.5	INGENCIO Central Platform Availability Band 1 for PBS Banking Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	$\leq 99.94\%$ $\geq 99.85\%$	Monthly	5% of the total value of the PBS Banking Transaction processing Operational Unit Charge as invoiced by Fujitsu Services in that particular calendar month.	1
SLA2.6	INGENCIO Central Platform Availability Band 2 for PBS Banking Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	$< 99.85\%$ $\geq 99.65\%$	Monthly	10% of the total value of the PBS Banking Transaction processing Operational Unit Charge as invoiced by Fujitsu Services	2

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SLA2.7	INGENCIO Central Platform Availability Band 3 for PBS Banking Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	< 99.65% ≥ 99.5%	Monthly	15% of the total value of the PBS Banking Transaction processing Operational Unit Charge as invoiced by Fujitsu Services in that particular calendar month	3
SLA2.8	INGENCIO Central Platform Availability Band 4 for PBS Banking Transactions	Availability as calculated in accordance with paragraph 3.4.2 of this Service Description.	< 99.5%	Monthly	20% of the total value of all the PBS Banking Transaction processing Operational Unit Charge invoiced by Fujitsu Services in that particular calendar month	10
SLA3.1	Generating and transmitting settlement file	Transactions are to be transmitted each day in a settlement file to Post Office's chosen Acquirer(s) and in line with the Payment and Banking Service defined in the CCD entitled "Axis	100%	Daily	For a failure, in a calendar month = £1000 for the first failure and £1000 for each failure, up to 3 failures maximum.	2 Total liquidated damages in respect of this Service Level Target to be limited to £3000 in any particular calendar month.

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		Managed Payment Service Solution - Solution Design" (DES/APP/MAN/3760).					
SLA4.1	Online data access	To provide access for Post Office to the Web Portal and for Post Office to be able to extract data as required.	No instances of complete outage of the Web Portal	Daily	Each full Working Day the Web Portal is unavailable, and an Incident ticket has been raised with Fujitsu Services by Post Office = £1000	1	Total liquidated damages in respect of this Service Level Target to be limited in any consecutive 3-month period to £3000
SLA5.1	Delivery of P1 RCA Report within 7Working Days of notification of Incident	Fujitsu Services is to provide a P1 Incident RCA (Root Cause Analysis) report to Post Office.	100%	Per occurrence	Each time a P1 report is not submitted on time = £1000	1	Total liquidated damages in respect of this Service Level Target to be limited in any consecutive 3-month period to £3000
SLA6.1	P1 Incident Response	Priority level 1 Incident responded to within 15 minutes of Fujitsu Services notifying the Incident to the Ingenico help desk or Ingenico identifying the Incident,	100%	Per Occurrence	£0	2	Measurement of the time between identification and notification to the Fujitsu Services teams (or identification and notification by

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		and reporting the incident to Fujitsu Services.				Fujitsu Services to Ingenico).	
SLA6.2	P2 Incident Response	Priority level 2 Incident responded to within 30 minutes of Fujitsu Services notifying the Incident to the Ingenico help desk or Ingenico identifying the Incident, and reporting the incident to Fujitsu Services.	100%	Per Occurrence	£0	1	Measurement of the time between identification and notification to the Fujitsu Services teams.
SLA6.3	P3 Response	Priority level 3 Incident notified within 1 Working Day of Fujitsu Services notifying the Incident to the Ingenico help desk or Ingenico identifying the Incident, and reporting the incident to Fujitsu Services.	100%	Per Occurrence	£0	1	Measurement of the time between identification and notification to the Fujitsu Service teams.
SLA7.1	P1 Incident Resolution	Priority level Incident Resolved within 2 hours of the Incident being logged at the Ingenico help desk. Resolution of the incident means resolving the incident in order to allow PBS Transactions to be	100%	Per Occurrence	£0	2	Measurement of the time between reporting of the incident and resolution.

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		completed and could include the implementation of a temporary work around which enables PBS Transactions to be completed.				
SLA7.2	P2 Incident Resolution	Priority level 2 Incident resolved within 8 hours of the Incident being logged at the Ingenico help desk. Resolution of the Incident means resolving the Incident in order to allow PBS Transactions to be completed and could include the implementation of a temporary work around which enables PBS Transactions to be completed.	100%	Per Occurrence	£0	1 Measurement of the time between reporting of the incident and resolution.
SLA7.3	P3 Incident Resolution	Priority level 3 Incident resolved within 5 Working Days, from when incident is logged at the Ingenico help desk. Resolution of the Incident means resolving the Incident in order to allow PBS Transactions to be	100%	Per Occurrence	£0	1 Measurement of the time between reporting of the incident and resolution.

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completed and could include the implementation of a temporary work around which enables PBS Transactions to be completed.

SLA8.1	Service Requests	Percentage of service requests (as defined in paragraph 3.4.7 of this Service Description) completed against the target time of 10 Working Days.	$\geq 98\%$	Monthly	£0	1	Service Requests of the types identified in paragraph 3.4.7 of this Service Description are to be fulfilled to this Service Level Target.
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3.5 Service Limits and Volumetrics

Limits on the maximum amounts of liquidated damages payable and the volumes of Activations which are provided in the Charges of the Payment and Banking Service are described in the previous paragraphs of this Service Description.

3.6 Reference to Associated Charges within Schedule D1

3.6.1 Operational Fixed Charge

The Payment and Banking Service Operational Fixed Charge is £115,167.00 per calendar month.

3.6.2 Operational Unit Charge

The Payment and Banking Service Operational Unit Charge is calculated as the sum of;

- (a) £0.00536 per PBS Transaction performed using the Payment and Banking Service, to be aggregated each calendar month
- (b) £42.11 per Activation into the Payment and Banking Service, to be aggregated each calendar month. These Charges to be calculated in accordance with the minimum numbers of qualifying Activations and provisions of free Activations, within the different time periods of the Payment and Banking Service, as specified in paragraph 2.19 of Schedule D1 Charges.

3.7 Dependencies and Interfaces to the Operational Services

3.7.1 In order to minimise Charges when adding this Payment and Banking Service to the Operational Services the Payment and Banking Service provides operational support, re-using many of the resource teams already used to provide a number of other Operational Services. The Payment and Banking Service Operational Charges described in paragraph 3.6 have been identified as those that are incremental to the Operational Charges made in respect of those other Operational Services. Any changes to the scope of the following Operational Services may therefore result in necessary changes to the scope and Operational Charges to the Payment and Banking Service;

- (a) P2PE Asset Management Service
- (b) Service Management Service;
- (c) Security Management Service;
- (d) Systems Management Service;
- (e) Operational Business Change (Branch Change) Service;

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- (f) Reference Data Management Service; or
- (g) Management Information Service.

3.8 Post Office Dependencies and Responsibilities

- 3.8.1 In addition to any responsibilities laid out in this Service Description, Post Office responsibilities are as set out in Schedule A5 of the Agreement.
- 3.8.2 Post Office shall not unreasonably withhold or delay its approval of Operational Change Proposals, submitted via the operational change control process, necessary for maintenance and support. Any delay in such approval could impact the provision of the Payment and Banking Service.

3.9 Business Continuity

- 3.9.1 Ingenico's IT Service Desk is split across two (2) sites (UK/Australia) operating a follow-the-sun support model, providing staff cover and business continuity twenty-four (24) hours per day, every day of the year.
- 3.9.2 Ingenico's Multi-channel Support is split across two (2) sites (France/Australia), operating a follow-the-sun support model, providing staff cover and business continuity twenty-four (24) hours per day, every day of the year.
- 3.9.3 Fujitsu Services shall assess its Business Continuity Plans for the Payment and Banking Service, in accordance with paragraph 1.11 of Schedule B2 Business Continuity.

3.10 The Documentation Set Supporting the Service

Document Ref	Document Title
CS/IFS/008	Interface Agreement for the Problem Management Interface
SVM/SDM/PRO/0001	POA Major Incident Process
SVM/SDM/PRO/0018	POA Operations Incident Management Process
SVM/SDM/SD/0007	Service Management Service, Service Description
SVM/SDM/SD/0014	Operational Business Change (Branch Change) Service: Service Description
SVM/SDM/SD/0016	Management Information Service: Service Description
SVM/SDM/SD/0017	Security Management Service: Service Description
SVM/SDM/SD/3756	P2Pe Asset Management Service: Service Description

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Appendix 1 to Schedule I6

Migration Plan

Migration Plan

NB: The Migration Plan documented in this Appendix 1 to Schedule I6 is now completed and the Payment and Banking Service fully implemented, through to Payment and Banking Service Acceptance. This Appendix 1 is left as a record, only.

This Appendix details the planning and scoping principles that will form the following phases:

- Payment and Banking Pilot (covering Payment and Banking (as defined in Schedule I6)); and
- Migration schedule for the Payment and Banking Services

For each phase the roles and responsibilities of each of the Parties will be specified in this Appendix. This Appendix will not specify the detailed plan for each phase, this will be agreed as part of the project delivery. Should there be a change to the scope and/or assumptions and/or roles and responsibilities set out in this Appendix, this may be subject to Change Control.

Payment and Banking Pilot

4.1.1 Scope and Planning Assumptions and Responsibilities

The scope of the Payment and Banking Pilot will involve deploying the Payment and Banking Services (as defined in Schedule I6) into the Ingenico production environments ready to support live operation of the Payment and Banking Solution to a limited set of Post Office Branches.

- Fujitsu Services will ensure that the payment processing platforms are ready to support the deployment of the Payment and Banking Solution up to a two hundred (200) counters in fifty (50) Branches.
- Post Office shall provide a list of the Branches to be used for running the Payment and Banking Pilot no less than six (6) weeks prior to the commencement of the Payment and Banking Pilot.
- The Payment and Banking Pilot will be limited to a period of two (2) weeks from Payment and Banking Pilot go-live.
- At the end of the two (2) week period of the Payment and Banking Pilot the Parties shall mutually agree based on the Go/ No-go Criteria as detailed below and such other criteria that the Parties agree (such agreement not to be unreasonably withheld) to proceed the Commencement of Migration to Payment and Banking Service. In the absence of such agreement, the Parties shall refer to the Dispute Resolution Procedure for resolution.

For the purpose of this paragraph 4.1.1, the “**Go/No-go Criteria**” shall consist of the following:

- Fujitsu Services confirming that it is able to perform reconciliation
- Post Office confirming that the solution has no significant impact on any other relevant Post Office systems
- There are not any outstanding P1 or P2 incidents that require route cause analysis and / or rectification prior to roll-out commencing
- Confirmation from Ingenico that it is able to deliver to the Service Levels Targets, and specifically the Transaction Time Service Level.

4.2 Migration Schedule

4.2.1 Scope and Planning Assumptions and Responsibilities

The scope of the migration will involve deploying the Payment and Banking Services (as defined in Schedule I6) and signed-off by the Payment and Banking into the Post Office Branch estate. The migration assumes:

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- The migration will operate for a maximum period of six (6) weeks (unless otherwise agreed between the Parties), to commence one (1) week after acceptance of the Payment and Banking Pilot sign-off where acceptance has occurred in accordance with paragraph 4.1.1 above. Should issues be found during the Payment and Banking Pilot that would require re-provisioning of the full estate, then revised rollout plans would need to be agreed between the Parties
- No more than the greater of: (a) two thousand five hundred (2,500) Branches; and (b) six thousand (6,000) Counter Positions, will be migrated in any one (1) week during the roll-out and limited to five hundred (500) Branches / one thousand two hundred (1200) Counters in any one (1) day, subject to there being no issues found during the Payment and Banking Pilot that would require the estate to require re-provisioning.
- Post Office shall provide to Fujitsu Services no less than six (6) weeks prior to commencement of the Payment and Banking Pilot the branch details of the full Post Office Counter estate to allow Fujitsu Services to setup (provision) the data on the Payment and Banking Service Platform and shall notify Fujitsu Services within such six (6) week period of any changes to such branch details. Fujitsu Services will notify Post Office to the extent that any such changes cannot be supported in the roll out plan and the Parties.
- Fujitsu Services shall setup the Post Office branch estate onto the Payment and Banking Service platform to support the migration of the Payment and Banking Services
- Fujitsu Services will provide support to Post Office (and any third-parties) in the day to day migration of the Payment and Banking Services, including triage of any problems incurred during the migration of the Payment and Banking Services
- Fujitsu Services will resolve any defects in accordance with the Service Level Targets or failure to achieve a Service Level Target, related to the setup of the Payment and Banking Services with the Payment and Banking platform
- Fujitsu Services will not be responsible for any planning, prioritisation or coordination of the migration schedule, but Post Office shall ensure that Fujitsu Services is provided and agrees the migration schedule or any changes thereto.
- Fujitsu Services will deliver the Hypercare Services during the migration period, and thereafter
- Early Life Support will be applicable during the migration period.

Early Life Support

From Early Life Support, the Payment and Banking Services shall include the Hypercare Service to ensure that Fujitsu Services can deliver the Payment and Banking Service in line with the Service Level Targets. During Early Life Support, Ingenico may increase the support resources over and above the level required for the Hypercare Service.

As soon as possible, and in any event within eight (8) weeks of the execution of this CCN, the Parties shall agree the criteria for Payment and Banking Service Acceptance.

During Early Life Support, liquidated damages in respect of the Payment and Banking Services shall not accrue until eight (8) weeks after the final Branch is migrated to the Payment and Banking Service.

Post Office will acceptance test the Payment and Banking Services against the agreed criteria for Payment and Banking Service Acceptance no earlier than four (4) weeks after the final Branch is migrated to the Payment and Banking Service. Where the Payment and Banking Services fails to meet the acceptance criteria for Payment and Banking Service Acceptance, Fujitsu shall provide Post Office a written plan to remedy such failure (“**Remediation Plan**”) as soon as possible (and in any event within five (5) Business Days of having received notice from Post Office of failing to meet the requirements for Payment and Banking Service Acceptance). The Remediation Plan shall include a timetable of remedial work and provide for the remedial work to be undertaken as soon as possible. Fujitsu Services shall commit such resources as required to implement the Remediation Plan.

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Appendix 2

General Terms and Conditions of Use

These general terms and conditions of use (hereinafter referred to as the "GCU") shall apply to Post Office and, in general, to any of its personnel or contractors that use the Payment and Banking Service (each a "PBS End User"). Post Office shall, and shall procure that its PBS End Users shall, comply with the terms of this GCU. Post Office shall be responsible for its PBS End User's compliance with the terms of this GCU.

Ingenico reserves the right to make reasonable and proportionate amendments to this GCU at any time following a change to regulations or standards as required for Ingenico to comply with such regulations or standards. Any amendment shall be notified on the Web Merchant Interface or sent by email or by post to Post Office. Post Office shall, as appropriate, notify its PBS End Users of any such amendments made by Ingenico. Use of the Payment and Banking Service by the PBS End Users after notice is sent by Ingenico shall constitute acceptance of any amendments to this GCU.

1. General compliance with laws and ethical standards during use of the Payment and Banking Service

Post Office shall not, and shall procure that its PBS End Users shall not, use the Payment and Banking Service shall in a way that: (a) constitutes an infringement of the Intellectual Property Rights of any third party (other than any infringement that is subject to an indemnity given by Fujitsu Services pursuant to Clause 34.1 (*Fujitsu Services Indemnity*)); or (b) breaches any applicable law or statutory provision, order or any regulations in effect, including, but not limited to, applicable laws or statutory provisions in relation to spamming, protection of privacy, the protection of consumers and minors, general public policy rules and rules on defamation..

Post Office shall, and shall procure that its PBS End Users shall, comply with any internet protocols and standards in effect and applicable to its use of the Payment and Banking Service.

2. Compliance with rules on registration and security on the Web Merchant Interface

Post Office and its PBS End Users may use the consultation service for the Web Merchant Interface provided that any relevant PBS End Users has registered for such service with Ingenico and chosen a username ("Username") and password.

Post Office shall procure that, when obtaining a Username, its PBS End Users provide information that is accurate, complete and up-to-date.

Post Office acknowledges that when obtaining a Username, a PBS End User shall not have the ability to: (a) select or use another person's username as their Username; or (b) use a name or a protected name, which cannot be validly used without obtaining prior permission from the rightful owner, as a Username.

Notwithstanding the above, Post Office shall procure that its PBS End Users do not share Usernames between several users or allow Usernames to be used by any person who is not the user to whom that Username shall exclusively relate.

3. Security rules for accessing the Ingenico Central Platform

Post Office shall, and shall procure that its PBS End Users shall, comply with the security rules notified to it in relation to access of the Ingenico Central Platform. This obligation shall mean, without limitation, that they shall not:

- (a) access data not intended for the PBS End User concerned or connect to a server or account to which the PBS End User has no access,

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- (b) attempt to discover, examine or test the vulnerability of a system or network or ignore the security and authentication measures applicable without being duly authorised by Ingenico;
- (c) seek to interfere with, disrupt or alter the correct operation of the Ingenico Central Platform, the server or the network or render them unusable, including but not limited to, if these events are due to saturation of the systems or network, including due to overload or congestion ('flooding'), the mass sending of unwanted emails ('email bombing') or failure ('crash');
- (d) falsify any data of a data transfer protocol or any IP address or all or part of the information contained in the header of any email;
- (e) take any action to obtain services that they are not authorised to receive;
- (f) prevent the authentication of a user or endanger the security of any server, network or account access (according to a process called 'cracking' or 'hacking'), or interfere with the operation of the Ingenico Central Platform, the Solution or the network ('denial of service or service attacks'); or
- (g) send any viruses, worms, Trojan horses or other harmful code or attachment.