

Appendix 5 – Riverty Shipping and Fraud Policy

1. Introduction

- 1.1 This Shipping and Fraud Policy (“S&F Policy”) applies to orders from Customers who opted to pay their goods using a Riverty payment solution whereby the shipping address is located in The Netherlands (“NL”), Belgium (“BE”), Germany (“DE”), Austria (“AT”) and Switzerland (“CH”).
- 1.2 The S&F Policy is applicable and mandatory to all Merchants as per January 1st, 2025.
- 1.3 Buckaroo and/or Riverty may at any time it sees fit update this S&F Policy.
- 1.4 In the event of non-compliance with the conditions and processes set out in sections 2 to 4 hereinafter by the Merchant, Buckaroo shall be entitled to exercise its rights foreseen under the M-Level Agreement, in particular the right to rescind the sale and assignment of Receivables.

2. Fraud Prevention Process

- 2.1 In the event the Merchant is informed that a particular order has been assessed as a potential fraud case and the goods are not yet shipped, the Merchant is obliged to retract the order from its order and shipping process.
- 2.2 Merchant is informed of potential fraud based on two time windows per day (hereinafter referred to as “**Reporting Cut-off Times**”, i.e. those points in time until which Riverty must inform the Merchant directly at the latest if a specific order has been assessed as a potential fraud case). Reporting Cut-off Times are as follows: For orders taking place before 1 pm on a Business Day, the Reporting Cut-Off Time is 5 pm the same Business Day. For orders taking place after 1pm, the Reporting Cut-off Time is 5 pm the following Business Day. A “**Business Day**” is any day other than a Saturday, Sunday or any day which is a public holiday in the relevant country as mentioned in 1.1 herein.

Fraud suspicious cases are reported per e-mail from Riverty to the Merchant. For any orders processed over the weekend or on a day which is not a Business Day the Reporting Cut-Off Time is 1 pm the following Business Day.

- 2.3 Riverty will report any potential fraud case via e-mail or via a prearranged Sharepoint directly to the Merchant. For this purpose, the Merchant shall provide Riverty with a dedicated e-mail address as soon as they start using Riverty Payment Solution. The Merchant shall ensure to regularly check this e-mail account and/or the prearranged Sharepoint file and, in accordance with section 2.1, immediately stop the shipment process with regard to transactions identified as potentially fraudulent. Further, the Merchant shall undertake to immediately inform Buckaroo

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and Riverty about any changes to its contact details relevant for the purposes of this Shipping and Fraud Policy throughout the term of their use of Riverty Payment Solution.

- 2.4 Any information or notification to Riverty under this S&F Policy shall be made only to the relevant e-mail addresses indicated hereinafter:

Riverty Germany/Austria/Switzerland: fraud.dach@riverty.com

Riverty Netherlands/Belgium: fraudteam@riverty.nl

- 2.5 Information and documentation on shipping and delivery of goods to the recipient is stored by the Merchant for a period of at least twelve (12) months and made available to Buckaroo and/or Riverty upon request without undue delay, however no later than within two (2) Business Days. Where the logistics service provider concerned does not offer its clients access to shipping and delivery information throughout a period of twelve months as required hereunder, Merchant shall ensure access throughout the maximum period offered by the logistics service provider concerned. Such information includes without limitation shipment numbers (tracking number), proof of delivery (in accordance with section 3) and proof of identification.

3. Shipping Conditions

- 3.1 Shipments shall only be made to the person and address approved by Riverty in the Risk Examination.
- 3.2 Merchant should not allow and should not execute any change in address details after a positive Risk Examination. In the event Merchant did allow a change in address any (financial) losses by Riverty and/or Buckaroo will be the sole responsibility and liability of Merchant.
- 3.3 SHIPPING WITH EXTERNAL LOGISTICS SERVICE PROVIDER: Merchant must comply with the following provisions when shipping with an external logistics service provider:
- 3.3.1 HOME DELIVERY: The goods may only be handed over to the approved person or a person living in the same household with the approved person. Handing over of goods to any other persons living in the same house or delivery to a next door neighbour is permitted. Delivery to a pick-up station initiated by the logistics service provider, e.g. because there was nobody at home at the time of delivery and the goods could not be delivered to a neighbour, is permitted. However, changes to the shipping address initiated by the Customer shall not be permitted. The logistics service provider must provide a proof of delivery that contains at least the following information: date and time of

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delivery, name of the recipient, address information and shipping number. In case of shipping to one of the following countries: Sweden ("SE"), Norway ("NO"), Denmark ("DK"), Finland ("FI") additionally an ID check has to be performed and documented by the logistic partner.

3.3.2. PICK-UP STATION (UNMANNED): Delivery to a pick-up station (e.g. DHL Packstation, Amazon Locker) is only permitted if the address of this pick-up station has been approved by Riverty in the Risk Examination. Delivery to a deviating pick-up station, which has been initiated by the logistics service provider, e.g. due to a defect or full utilization of the pick-up station selected by the Customer, is permitted. The logistics service provider must provide a proof of delivery that contains at least the following information: date and time of delivery, address information, shipping number.

3.3.3. DELIVERY TO A BRANCH OFFICE / BRANCH OFFICE OF THE LOGISTICS SERVICE PROVIDER'S PARTNER:

3.3.3.1. For Deliveries in DE / AT / CH / NL / BE:

Delivery to a branch office is only permitted if the address of this branch office has been approved by Riverty in the Risk Examination or if delivery to the branch office is due to an unsuccessful home delivery attempt. The logistics service provider must provide a proof of delivery that contains at least the following information: date and time of delivery, name of the recipient and, if different, name of the person collecting the item, signature and shipping number. In case of shipping to a branch office additionally an ID check has to be performed and documented.

3.3.3.2. For Deliveries in SE / NO / FI / DK:

If the order cannot be delivered due to an unsuccessful home delivery attempt or if the Customer has chosen a pick up point, the order shall be sent to the pick-up point of the Logistics Service Provider closest to the approved delivery address or within a range of 10 km of the approved delivery address. The logistics service provider must provide a proof of delivery that contains at least the following information: date and time of delivery, name of the recipient and, if different, name of the person collecting the item, signature and shipping number. In case of shipping to a branch office of the logistics service provider additionally an ID check has to be performed and documented by the logistic service provider.

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- 3.3.4. Shipments must be sent in such a way that a shipping number (tracking number) is created and made available to Buckaroo. This shipping number must be traceable online.
- 3.3.5. Shipping numbers must be made available to Buckaroo (capture) via the API (once available) when the Receivable is transferred to Buckaroo. If this is not possible, the shipping numbers must be sent to Buckaroo upon request without undue delay, however no later than within 48 hours.
- 3.3.6. Upon request from Buckaroo and/or Riverty, the Merchant will instruct the logistics service provider to stop the shipment process to the extent this is still possible.
- 3.3.7. Merchant will support Riverty on all issues relating to the responsible logistics service provider. This includes the obligation to provide complete information on proof of delivery as well as generating enquiries in the respective carrier's customer portal.
- 3.4 PICK-UP IN STORE: The Merchant will comply with the following provisions in case of pick-up of goods in a physical store:
- 3.4.1. The Merchant will hand over the goods only to the person approved by Riverty or to an authorized representative of this person. The Merchant checks the identity of the person picking up the goods on the basis of an official ID document and to document the ID check.
- 3.4.2. If the person picking up the goods is an authorized representative, the following conditions and processes must be complied with:
- The Merchant makes a copy of the power of attorney and stores it for at least twelve months;
 - In addition, the Merchant checks the identity of the authorized person picking up the goods on the basis of an official ID document;
 - In case of shipping to one of the following countries (SE, NO, DK, FI) both the official ID documents of the authorized person and the person which have placed the order need to be presented and checked;
 - The Merchant is obliged to provide a proof of delivery that contains at least the following information: Date and time of pick-up, order number and / or invoice number and signature of the recipient;

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- In the event an authorized representative has picked up the goods in addition to the information mentioned above: Name, address and telephone number of the authorized representative has to be provided.

3.5 SHIPPING WITH OWN DELIVERY SERVICE: The Merchant complies with the following conditions when shipping with its own delivery service:

3.5.1. The goods may only be handed over to the approved person or a person living in the same household with the approved person. Handing over of goods to any other persons living in the same house or delivery to a neighbour is permitted. The Merchant shall verify the official ID document of the approved person or the recipient of the delivery and document this check.

3.5.2. The Merchant must provide a proof of delivery that contains at least the following information: date and time of delivery, name of the recipient, signature, invoice and / or order number.

3.5.3. Upon request from Buckaroo and/or Riverty, the Merchant must stop the shipment process to the extent this is still possible.

3.6 The Merchant acknowledges and accepts that the requirement foreseen in sections 3.3 to 3.5 above to provide a signature as part of the proof of delivery shall only apply to orders exceeding EUR 200.

4. Unauthorized access

4.1. If the Merchant becomes aware of an unauthorized access within its sphere (e.g. "Account Takeover" of a Customer account) which could affect Receivables transferred and assigned to Buckaroo, this incident as well as the affected Customer account (Customer number, Customer's email address, address) will be reported to Buckaroo and/or Riverty immediately.

4.2. Buckaroo shall be entitled to rescind the sale and assignment of a Receivable if an unauthorized access on the Merchant's / Customer's side has been substantiated. An unauthorized access shall be deemed substantiated including without limitation in the following events: if the Merchant has reported such unauthorized access pursuant to section 4.1 above, if such information has been provided by the police, if the Customer has provided a signed affirmation in lieu of an oath, or if a clear identification based on device data was possible.