**SCHEDULE 3**

**Statement of Work #1 for Initial Development Project:   
Integration with MAC One-Time Password (OTP) Authentication**

### Project Description

Mobile Authentication Corporation (“MAC” or “Reseller”) provides an out-of-band, One-Time Password (“OTP”) solution used to authenticate financial transactions. MAC seeks to expand their business to include payment gateway capabilities through a partnership with TNS.

The Initial Development Project set forth in this Schedule 3 of the Agreement requires TNS to integrate the MAC OTP process into the TNSPay Gateway Hosted Payment Page interface. This involves the TNSPay Gateway integrators to work with MAC development, following the MAC supplied MAC OTP Services API document to integrate the OTP process into the TNSPay process.

MAC intends to leverage the TNSPay Gateway together with the MAC OTP service to enable merchants who require two-factor authentication of the cardholder for payments.

### Project Fees

TNS will invoice MAC the fees set forth in Schedule 1 herein in connection with this Initial Development Project. Specifically, Reseller shall pay TNS $20,000 upon execution of this Agreement. TNS will invoice Reseller in the amount of $15,000 once the development of the interface with MAC’s OTP system is complete and made available by TNS to Reseller to transmit OTP authentication/transaction verification requests in the TNSPay Gateway User Acceptance Testing (UAT) environment pursuant to the SOW #1.

### Scope of Work

For this Initial Development Project, MAC is contracting TNS to develop and integrate the following features/functions into the TNSPay Gateway:

* Hosted Payment Page (HPP) will provide for OTP transaction authentication and verification to occur prior to processing a credit or debit transaction via the TNSPay Gateway.
* TNS will manage, style/theme and control the User Interface (UI) required to prompt and collect the OTP.
  + Allow for end user actions of resend, cancel and submit on the “Enter OTP” page
  + Allowing for the display, to the end user of OTP status message and content as returned by the OTP system, on the “Enter OTP” page.
* TNS will integrate to the MAC OTP API to provide the transaction authentication and verification.
  + TNSPay shall provide transaction details to the OTP system to support the transaction verification feature per the MAC OTP Services API document.

### Out of Scope

By agreeing to the scope of this Initial Development Project, MAC understands and agrees that the following items are specifically excluded from the scope of this Project:

* Integration of the MAC OTP service via TNSPay DirectAPI, Hosted Payment Form, Merchant Administration, or other TNSPay Gateway integration methods as may be offered from time to time.

### Project Documentation

Both parties understand and agree that TNS will produce no custom documentation for MAC in connection with the Initial Development Project.

* MAC agrees to provide TNS with timely updates to any MAC supplied documentation.
* TNS agrees to provide MAC with any documentation as appropriate for the development and support of the product.

### Assumptions

In undertaking the work detailed in this Schedule 3, TNS assumes and relies upon the following statements:

1. Payment and end user information is validated before OTP request.
2. TNS maintains the MAC issued client ids in TNSPay or in merchant web application or configuration for use with OTP request.
3. OTP authentication/transaction verification is performed before payment processing.
   1. TNSPay procides transaction details per MAC OTP Services API document.
4. TNSPay maintains OTP request id per transaction.
5. Merchants may not request to bypass OTP services on a per transaction basis.
6. Certification of the integration to MAC is a simple process, which can be completed in one to two (1-2) business days.
7. End User information for development and testing. Will be user to register end users in the OTP system. Details on what end user information is needed will be supplied by MAC development before testing begins.
8. Test merchant web site and content.
9. Test payment process.
10. MAC development access to test merchant web site.

### MAC’s Responsibilities

MAC will be responsible for providing TNS with the following:

1. Access to integration & test servers, configured for TNS, where TNS can send OTP requests for development, testing, and certification. This platform is available to TNS 24x7.
2. Registered test clients (test merchants) per TNS supplied information, defined by MAC is a separate document. Once registered MAC will supply TNS with the test merchant Client Ids to be used in the OTP process.
3. Register test end user per TNS supplied information, defined by MAC in a separate document.
4. MAC will provide TNS with a set of test scripts required for certification to validate the integration is functioning correctly and meets MAC’s requirements.
5. Access to a MAC resource to assist TNS with any development, testing or certification questions that arise during the Initial Development Project. This resource must be available to respond to requests from TNS within one (1) business day and ensure timely responses to TNS questions.