

STATEMENT OF WORK

PAYMENTS INTEGRATION

SERVICE LINE: Payments Integration

[DRAFT TEMPLATE — FOR REVIEW BY QUALIFIED LEGAL COUNSEL PRIOR TO USE. COMPLETE ALL BRACKETED FIELDS BEFORE SENDING.]

This Statement of Work ("SOW") is entered into under, and incorporated into, the Master Consulting Services Agreement ("Agreement") dated **[AGREEMENT DATE]** between **Orcly** **[INSERT ENTITY NAME]** ("Consultant") and **[CLIENT ENTITY NAME]** ("Client"). In the event of any conflict between this SOW and the Agreement, the Agreement governs unless this SOW expressly states otherwise.

1. ENGAGEMENT DETAILS

Client	<i>[Full legal entity name]</i>
Client Industry / Sector	<i>[iGaming / Crypto Exchange / Fintech / PSP / E-commerce]</i>
Service Line	Payments Integration
SOW Reference	<i>[SOW-001]</i>
SOW Effective Date	<i>[DD Month YYYY]</i>
Engagement Lead (Orcly)	<i>[Founder name]</i>
Client Point of Contact	<i>[Name, Title, Email]</i>
Governing Agreement	Master Consulting Services Agreement dated <i>[DATE]</i>

2. SCOPE OF SERVICES

Consultant shall advise on Client's payments architecture, PSP selection, and integration strategy to maximise authorisation rates, minimise processing costs, and ensure resilience across Client's target markets. Work is advisory — technical implementation is performed by Client's engineering team.

- Current payments stack review — PSPs, acquirers, routing logic, authorisation rates
- PSP selection process — requirements scoping, RFP support, vendor evaluation
- Multi-acquirer routing architecture design — primary, secondary, and fallback routing
- Payment method optimisation by market — local methods, currency, consumer preference
- 3DS2 implementation review and exemption strategy — TRA, low-value, merchant-initiated
- Decline recovery and retry logic — soft decline handling, intelligent retry sequencing
- Interchange optimisation — category management, card type routing, cost reduction
- [Add any additional scope items specific to this engagement]

Out of Scope:

Consultant does not write code, directly configure payment systems, or negotiate contracts with PSPs on Client's behalf unless separately agreed. Integration testing and go-live are Client's engineering team's responsibility.

3. DELIVERABLES

- Payments Architecture Review — current state assessment and gap analysis
- PSP Evaluation Matrix — scored vendor comparison with recommendation
- Routing Architecture Specification — documented logic for Client's engineering team
- 3DS2 Strategy Document — exemption logic, authentication rates, consumer impact
- Market Payment Method Matrix — recommended methods by geography
- Cost Optimisation Report — interchange and processing cost reduction opportunities
- Implementation Roadmap — phased delivery plan with dependencies

4. TIMELINE & MILESTONES

Engagement Start Date	[DD Month YYYY]
Phase 1 — Discovery	Weeks [1–2]: stack review, data access, stakeholder interviews
Phase 2 — Architecture & Selection	Weeks [3–5]: routing design, PSP evaluation, 3DS strategy
Phase 3 — Delivery	Week [6]: final documentation, presentation, implementation handover
Estimated Total Duration	[6–8 weeks]
Post-Delivery Support	[Available — \$[___]/month advisory retainer during implementation]

5. FEES & PAYMENT

Fee Structure	[Fixed project fee: \$[___] / Hourly: \$[___]/hr]
Estimated Total	\$[___] [excluding expenses]
Payment Schedule	[50% on signing / 50% on final delivery]
Payment Terms	Net [15/30] days from invoice date
Expenses	[Pre-approved, billed at cost / Not applicable]

All fees are exclusive of applicable taxes. Expenses (travel, accommodation, third-party tools) will be pre-approved in writing and billed at cost with supporting receipts.

6. CLIENT OBLIGATIONS

Client shall provide Consultant with timely access to the following for the duration of this engagement:

- Relevant data, reporting, and system access as reasonably required
- Named point of contact with authority to respond within [2] business days
- Attendance at scheduled review calls and milestone sign-off meetings
- Accurate and complete information — Consultant is entitled to rely on Client-provided data without independent verification

7. SPECIAL TERMS & NOTES

Authorisation rate improvements depend on acquirer performance, card issuer behaviour, and market conditions outside Consultant's control. Consultant does not guarantee specific authorisation rate or cost reduction outcomes.

IMPORTANT — NO GUARANTEE OF OUTCOME: THIS ENGAGEMENT IS ADVISORY IN NATURE. CONSULTANT DOES NOT GUARANTEE ANY SPECIFIC REDUCTION IN FRAUD LOSSES, CHARGEBACK RATIOS, OR ANY OTHER BUSINESS OUTCOME. ALL IMPLEMENTATION DECISIONS REMAIN SOLELY WITH CLIENT. SEE SECTION 10 OF THE MASTER CONSULTING SERVICES AGREEMENT FOR FULL LIABILITY TERMS.

8. AGREED & ACCEPTED

By signing below, each Party agrees to be bound by this SOW and the terms of the Master Consulting Services Agreement.

ORCLY [INSERT ENTITY NAME]

By: _____

Name: _____

Title: _____

Date: _____

[CLIENT ENTITY NAME]

By: _____

Name: _____

Title: _____

Date: _____