

STATEMENT OF WORK

FRAUD-AS-A-SERVICE

SERVICE LINE: Fraud-as-a-Service (FaaS)

[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	Fraud-as-a-Service (FaaS)
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 operate Client's fraud function as a fully managed, end-to-end service — acting as an embedded extension of Client's team. This engagement transfers day-to-day fraud operations, case management, and dispute handling to Consultant, under agreed service parameters and escalation protocols set out below.

- End-to-end fraud operations management — strategy, tooling oversight, and operational execution
- Real-time transaction monitoring — review queue management within agreed SLA
- Case management — investigation, decisioning, and documentation of flagged transactions
- Dispute and chargeback handling — representment, evidence preparation, scheme liaison
- Rule and model tuning — ongoing optimisation of detection logic based on performance data
- Fraud vendor management — day-to-day liaison with Client's existing fraud tooling vendors
- Monthly performance reporting — KPIs, fraud rate, chargeback ratio, case volumes, SLA adherence
- Escalation handling — complex fraud rings, regulatory queries, and high-value cases
- [Add any additional scope items specific to this engagement]

Out of Scope:

Consultant operates within the fraud function only. Payments processing, customer support, compliance (AML/KYC decisions), and legal decisions remain with Client. Final authority on account closures and fund holds above \$[]

rests with Client unless separately delegated in writing.

3. DELIVERABLES

- Onboarding Pack — documented operating procedures, escalation matrix, tooling access log
- Monthly Performance Report — fraud KPIs, chargeback ratio, case stats, SLA adherence
- Quarterly Strategy Review — threat landscape update, rule performance, recommended tuning
- Incident Reports — for any material fraud event, breach, or significant chargeback spike
- Offboarding Pack — full handover documentation on termination or transition

4. TIMELINE & MILESTONES

Service Commencement Date	[DD Month YYYY]
Onboarding Period	[Weeks 1–3]: access setup, process documentation, shadow operations
Go-Live Date	[DD Month YYYY — end of onboarding period]
Initial Term	[6 months / 12 months — select]
Renewal	[Auto-renews monthly / quarterly after initial term unless terminated on [30] days' notice]
Review Cadence	Monthly performance review + quarterly strategy review

5. FEES & PAYMENT

Fee Structure	[Monthly retainer: \$[___]/month]
Initial Term Total	\$[___] x [6/12] months = \$[___]
Invoicing	Monthly in advance on the [1st] of each month
Payment Terms	Net [15] days from invoice date
Setup / Onboarding Fee	[\$[___] one-time / Waived — select]
Expenses	[Pre-approved, billed at cost with receipts]

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

NOTE — OPERATIONAL ENGAGEMENT: Unlike Orcly's advisory-only services, this FaaS engagement involves Consultant operating fraud functions on Client's behalf. The division of operational authority, escalation thresholds, data access, and decision-making rights are set out above and must be agreed in writing before go-live. A Data Processing Agreement must be in place before Consultant accesses any personal data. See also Section 13 of the Master Consulting Services Agreement.

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: _____