



Terms of Use of the Mangopay Sandbox

Version in force from 20 February 2026

1. General

These terms and conditions of use of the Mangopay sandbox test environment portal (the "**Terms of Use**") are an agreement between any user acting for professional or business purposes only ("**You**" or "**User**") of the Mangopay sandbox test environment portal and related information, materials and resources (the "**Sandbox**") and Mangopay S.A. ("**Mangopay**").

Mangopay S.A. is a public limited company incorporated in Luxembourg, with its registered office at 4 rue du Fort Wallis, L-2714 Luxembourg and registered with the Luxembourg Trade and Companies Register under number B173459 and approved as an Electronic money institution by the CSSF, Commission de Surveillance du Secteur Financier, 283, route d'Arlon - L-1150 Luxembourg.

The Terms of Use govern the access and the use of the Sandbox by the User.

By accessing and using the Sandbox, You acknowledge and agree that You have read and You agree to these Terms of Use. If You don't agree to these Terms of Use, You shall immediately cease to access and use the Sandbox.

2. Purpose of the Sandbox

The Sandbox shall be understood as a testing environment provided by Mangopay to the User for testing Mangopay's software, applications, or related components, which is isolated from any production environment.

The User undertakes to use the Sandbox for the sole purpose of testing, evaluating, and/or assessing the functionality, compatibility, and performance of software, applications, or related components made available by Mangopay via the Sandbox and in accordance with these Terms of Use.

3. Limitations, Restrictions and Obligation to Report

The User shall only use the Sandbox for the purposes explicitly mentioned in these Terms of Use, to the exclusion of any other purpose

The use of the Sandbox is subject to the following limitations and restrictions the User undertakes to comply with the following:

- **Prohibited Activities:** The User must not engage in any activities within the Sandbox that may compromise the integrity, availability or security of the Sandbox and more broadly of Mangopay's systems. In particular, the User shall not reverse-engineer, decompile, disassemble, or otherwise attempt to derive or discover the source code, structure code, ideas or any other works of the API. In addition, the User cannot take advantage of Mangopay's technology (including Mangopay's front-end design).
- **Prohibited competitive or abuse use:** The User shall not use the Sandbox:



- for the purpose of developing, directly or indirectly, a product or service that competes with Mangopay's products or services;
 - for benchmarking, comparative analysis, or competitive intelligence purposes without Mangopay's prior written consent;
 - in a manner that could damage, disable, overburden, or impair the Sandbox or Mangopay's system.
- **Restricted Access:** The User shall maintain the strict confidentiality and security of any access credentials, API keys, tokens, accounts, or other access mechanisms for the Sandbox. To this end, the User shall implement appropriate technical and organizational measures to prevent unauthorized access. The User may permit access to the Sandbox only to its employees and individual contractors acting on the User's behalf who have a *bona fide* need to access the Sandbox for the permitted purpose (each an **"Authorized User"**), provided that:
- each Authorized User is bound by written confidentiality and use restrictions at least as protective as these Terms of Use;
 - the User remains fully responsible and liable for any act or omission of its Authorized Users as if it were the User's own act or omission; and
 - the User does not share credentials in a manner that prevents attribution of actions to a specific Authorized User where Mangopay makes individual credentials available.
- The User shall immediately notify Mangopay of any suspected or actual compromise, unauthorized access, or misuse of credentials or the Sandbox. The User shall promptly revoke access for any Authorized User who no longer requires it (e.g., in the event of termination of employment or change of role).
- **No Personal Data Permitted for Sandbox Use:** The User expressly agrees and undertakes not to upload, enter, or transmit any personal data, as defined under the Regulation (EU) 2016/679, into the Sandbox. The User is solely responsible for generating and using fictitious, non-real data (**"Dummy Data"**) for all testing activities performed within the Sandbox. Should personal data be used in the Sandbox, Mangopay reserves the right to take immediate action per Section 12, including suspension or termination.
- **Retention of Dummy Data in Sandbox:** The User is hereby informed that the Dummy Data used for testing purposes in the Sandbox is retained for a period of 13 months. After this period of time, the Dummy Data is permanently deleted.
- **Monitoring and audit right:** Mangopay reserves the right to monitor, review, log and analyze, throttle, restrict, or block traffic and usage patterns relating to the Sandbox in order to:
- ensure compliance with these Terms of Use;
 - protect the security and stability of its systems;
 - comply with regulatory obligations;
 - prevent fraud or abuse.

The User acknowledges and agrees to such monitoring and waives any claim arising from the implementation of such protective measures.



- **Protection of Infrastructure:** The User acknowledges that certain elements of the Sandbox infrastructure may rely on shared technical components, including network infrastructure and IP addresses, which may also be used in connection with Mangopay's production systems. The User shall not engage in any activity that could directly or indirectly compromise the availability, integrity, confidentiality, or security of Mangopay's systems, including its production infrastructure.
- **Security restrictions:** The User shall not:
 - conduct or attempt to conduct any penetration testing, vulnerability scanning, security testing, stress testing, load testing, denial-of-service testing, distributed traffic simulation, or similar activity on the Sandbox without Mangopay's prior written authorization;
 - attempt to bypass, disable, interfere with, or circumvent any security or access control mechanisms implemented within the Sandbox;
 - generate abnormal, excessive, automated, or high-volume traffic that could degrade system performance;
 - introduce any malicious code, virus, malware, Trojan horse, or harmful component into the Sandbox.
- **Clarification on Testing Scope.** The User may test and assess the security of its own applications, code, and infrastructure that integrate with the Sandbox. However, the User shall not direct any security testing tools or activities at the Sandbox, Mangopay APIs, Mangopay web pages, or any Mangopay-controlled endpoint or infrastructure (including any shared technical components), even if such activities are initiated from the User's systems or are intended to "test the integration", unless Mangopay has provided prior written authorization specifying the scope, time window, and limits of such testing.

For the avoidance of doubt, automated vulnerability scanning, fuzzing, injection testing, enumeration, exploitation attempts, traffic replay at scale, or any attempt to discover or validate vulnerabilities in Mangopay-controlled endpoints constitutes security testing of Mangopay's systems and is prohibited without prior written authorization.

Obligation to report: Any suspected security vulnerability identified by the User must be promptly reported to Mangopay in good faith. If the User becomes aware of any actual or suspected security vulnerability, weakness, or incident affecting the Sandbox or Mangopay's systems (a "Vulnerability"), the User shall promptly notify Mangopay in good faith by emailing security@mangopay.com and shall provide, to the extent reasonably available: (i) a detailed description of the Vulnerability; (ii) the affected endpoint(s) and environment(s); (iii) steps to reproduce; (iv) any proof-of-concept strictly necessary to demonstrate the issue; and (v) the time and source IP address(es) involved. The User shall not: (i) exploit the Vulnerability beyond what is strictly necessary to confirm and report it; (ii) access, view, modify, copy, exfiltrate, or delete any data not belonging to the User or not strictly necessary to demonstrate the Vulnerability; (iii) perform any form of persistence, lateral movement, or privilege escalation beyond minimal verification; (iv) disclose, publish, or otherwise communicate the Vulnerability (or any related details) to any third party, including on social media, without Mangopay's prior written consent. The User shall cooperate reasonably with Mangopay's investigation and remediation efforts and shall promptly cease any related activity upon Mangopay's request.



4. Intellectual Property

All rights, title and interests, including, but not limited to, any intellectual property rights, associated with the Sandbox (e.g., any software, documentation, functionality, interface, design, know-how, organization of the proposed tools, content, etc.) are the sole property of Mangopay (or, if relevant, of its licensors). No rights are granted to the User hereunder, other than those expressly granted to the User under the Terms of Use.

The sole right granted to the User under the Terms of Use is a limited, non-exclusive, temporary, revocable, non-transferable license to access and use the Sandbox for testing purposes only, in accordance with the Terms of Use.

This license is subject to the continued compliance by the User of the Terms of Use and is limited to the duration of the Terms of Use.

In addition to the restrictions described in Section 3 "Limitations, Restrictions and Obligation to Report", the User cannot use, modify, distribute, or create derivative works based on the Sandbox's content.

In case of claim by any third party due to a breach by the User of these Terms of Use or due to any violation by the User of any laws and regulations or third party's right relating the use of the Sandbox, the User undertakes to indemnify and hold harmless Mangopay.

5. Privacy

As part of the provision of the Sandbox, Mangopay may process the User's personal data. For further information regarding the processing carried out on the User's personal data, please consult Mangopay's Privacy Statement at the following address: <https://mangopay.com/privacy-statement>.

By accessing and/or using the Sandbox, the User acknowledges: (i) to have read Mangopay's Privacy Statement, which is available on Mangopay's commercial website at the following address: <https://mangopay.com/privacy-statement>; (ii) to consult Mangopay's Privacy Statement periodically, given that the User is aware that it may be adapted from time to time to reflect changes in processing activities and/or in applicable regulations, the latest version published on Mangopay's commercial website being authoritative; (iii) in the event that the User acts as a legal representative of a legal entity or association and transmits personal data relating to a third party to Mangopay, to communicate Mangopay's Privacy Statement (<https://mangopay.com/privacy-statement>) to the third party/ies in question.

6. Confidentiality

All non-public information made available by Mangopay in connection with the Sandbox, including but not limited to technical documentation, API keys, tokens, accounts, and other access mechanisms for the Sandbox, API specifications, credentials, system architecture, product features, performance data, roadmaps, and business information (the "**Confidential Information**"), shall be treated as strictly confidential.

The User undertakes to:



- use the Confidential Information solely for the purpose of testing and evaluating the Sandbox in accordance with these Terms of Use;
- not disclose, publish, distribute, or otherwise make available any Confidential Information to any third party without Mangopay's prior written consent;
- implement appropriate technical and organizational measures to protect the confidentiality of such information.

This clause shall survive the termination of the Terms of Use for a period of five (5) years following termination, or, for trade secrets, for as long as they retain their confidential nature.

7. Disclaimer – Limitation of liability

The Sandbox is provided "as is" and "as available" with no warranty. The Sandbox is provided for testing purposes only and is not intended for production use. Mangopay does not provide any service level agreement (SLA), uptime commitment, availability guarantee, business continuity commitment, or disaster recovery obligation in relation to the Sandbox.

While Mangopay makes reasonable efforts to provide accurate and up-to-date information, it does not warrant that the information provided in the Sandbox is accurate, current, or complete. The Sandbox can have bugs and stability issues. To the maximum extent permitted by applicable law, Mangopay makes no warranty regarding the Sandbox, including any representation that the Sandbox will be uninterrupted or error free.

Mangopay has no obligation to provide any maintenance services on the Sandbox. In addition, Mangopay does not provide any specific support service for the use of the Sandbox.

The Sandbox may be unavailable, interrupted, modified, or discontinued at any time without prior notice. Mangopay shall not be liable to the User for any suspensions, termination or modification of the Sandbox access and use.

Mangopay assumes no responsibility for any costs incurred by the User, including but not limited to, development costs, testing expenses, purchase of specific hardware or software, or any other costs incurred in connection with the use of the Sandbox. The User is fully responsible for all costs and expenses that could be generated by its use of the Sandbox and the User is required to take all necessary measures to assess and manage the risks inherent in this use (and in particular to any development the User can make).

In no event shall Mangopay be liable for any indirect losses and/or non-material losses, and in particular commercial prejudice, loss of clientele, loss of orders, loss of data, interruption of business, commercial disturbance of any kind, loss of profit, as well as loss of brand image, arising out of or related to the access and the use of the Sandbox.

In any case, the User agrees that the total liability of Mangopay for all claims of any kind arising as a result of or related to the access and use of the Sandbox, or to any act or omission of Mangopay, whether in contract, tort or otherwise, shall not exceed 100 EUR.



Nothing in these Terms of Use shall exclude or limit liability where such exclusion or limitation is prohibited by applicable law.

8. Indemnification

The User shall indemnify and hold harmless Mangopay, its affiliates, officers, and employees from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable legal fees) arising out of or in connection with:

- any breach of these Terms of Use;
- any negligent, abusive, or malicious use of the Sandbox;
- any activity that results in disruption, degradation, or damage to Mangopay's systems, including production infrastructure;
- any violation of applicable laws or third-party rights.

9. Acknowledgement – No warranties

You acknowledge that the access and the use of the Sandbox do not constitute any offer from Mangopay to contract with You for the provision of Mangopay services.

We remind You that Mangopay is a regulated financial institution and as such must ensure that its activities comply with legal, regulatory and ethical standards at all times. As a consequence, Mangopay must analyse the business of any company which wants to use its services and ensure that Mangopay can support its business in accordance with both legal and regulatory requirements, in addition to Mangopay's internal policy.

Should a User want to use Mangopay services, this shall be contingent upon (i) the performance by Mangopay of due diligence on the User, (ii) the formal approval of the User by Mangopay and (ii) the conclusion of a dedicated contract between the User and Mangopay governing the use of Mangopay's services.

10. Modifications

Mangopay may update or modify these Terms of Use at any time. You undertake to consult these Terms of Use periodically and Your continued use of the Sandbox after any modifications of the Terms of Use constitutes acceptance of the updated Terms of Use.

If the User does not agree to the updated Terms of Use, the User must cease using the Sandbox before the effective date of the modification (see Section 12 below). Continued use of the Sandbox after the effective date constitutes acceptance of the updated Terms of Use.

11. Force majeure

Mangopay shall not be liable for any failure or delay in performing its obligations under these Terms of Use where such failure or delay results from events beyond its reasonable control, including but not limited to acts of God, natural disasters, fire, flood, war, cyberattacks, terrorism, civil unrest, strikes, governmental actions, regulatory changes, telecommunications failures, or power outage.

12. Suspension and Termination

Mangopay reserves the right to immediately suspend, restrict or terminate Your use of the Sandbox at any time, for any legitimate reason (and in particular but not limited to any breach of the Terms



of Use, User's activity poses a security risk, threatens the stability or availability of Mangopay's systems, may impact production infrastructure, violates prudent cybersecurity practices, other security concerns, etc.), without prior notice or liability.

In addition, either party may terminate Terms of Use for convenience, with a seven day's written notice (validly given if sent by email), without liability.

If the User has entered into a separate agreement with Mangopay for the use of its services, the termination or expiration of such agreement shall automatically result in the termination of the Terms of Use, without any further notice required.

Upon termination of the Terms of Use, the User must immediately cease all access to and use of the Sandbox and delete any related credentials, data, or materials obtained through it.

Any provision of these Terms of Use which by its nature is intended to survive termination or expiration shall survive, including but not limited to provisions relating to: Confidentiality, Intellectual Property, Limitation of Liability, Disclaimer of Warranties, Governing Law and Jurisdiction, and any accrued rights or obligations existing at the date of termination.

13. Feedback

You can provide Mangopay with feedback, suggestions, or ideas (hereinafter referred to as "**Feedback**") regarding the Sandbox or any related services or features. You understand that providing Feedback is voluntary and that Mangopay has no obligation to consider or implement any Feedback. You agree that any Feedback provided to Mangopay becomes the sole property of Mangopay which may use, disclose, or exploit the Feedback in any manner it deems appropriate.

14. No agency

Nothing in these Terms of Use shall be construed as creating any partnership, joint venture, agency, fiduciary, or employment relationship between the User and Mangopay. The User has no authority to bind Mangopay in any manner whatsoever

15. Severability

If any provision is held invalid, the remaining provisions shall remain in full force.

16. Assignment

The User may not assign, transfer, or otherwise dispose of these Terms of Use, in whole or in part, without Mangopay's prior written consent. Mangopay may assign or transfer these Terms of Use, in whole or in part, without the User's consent, including in connection with a merger, acquisition, corporate reorganization, or transfer of assets.

17. Governing Law and Jurisdiction

These Terms of Use are hereby subject to Luxembourgish law. Any dispute concerning the conclusion, validity, interpretation, implementation or termination of these Terms of Use shall fall within the exclusive jurisdiction of the courts of Luxembourg City, Luxembourg.