Hello, John.

I made today phone call to LiqPay in order to clarify current rules to attach Liqpay to websites. Because war, of course, can change old rules.

So, what I understand:

- 1. For attach LigPay payments system to site we must have:
- ---- so named "FOB", this is kind of company registration, allow company to pay tax for activity in Ukraine.
- ---- to open "FOB" need to be an officially registered entrepreneur in Ukraine
- ---- to receive Digital signature in Private Bank https://cdn.liqpay.ua/userfiles/c/i33033777669/2022-12-01/F23f10N-8d65W79MgYvK/w6cirC6aZ0.pdf
- ---- than on this link https://bp-frames.privatbank.ua/ph_open_account_site/#/login we need to receive request for open FOB account, this is instruction how to fill request

https://cdn.liqpay.ua/userfiles/i33033777669/210108/a0Yapr8Nku5AoJFELtWF9pC41UWMvcRkblrmKXcl/X_h3X Z rHQAOALzu.pdf

- ---- After that we need to wait answer about a week and when PrivatBank agreed you request you will receive sonamed FOB Account.
- ---- If you have registered FOB status in Ukraine, in this case you can open FOB account online without any local operation in Ukraine.
- ---- During opening "FOB Account" you must set up ukrainian SIM-card as main Phone for management account.
- 2. So, as a result of first step we receive PrivateBank Account with type "FOB Account" with Ukrainian phone number binded to this account. (currently Ukrainian phone number (SIM-card) can working automatically in most country in world, this is rule to support ukrainian refugge, for example I live in Europe and all my old Ukrainian SIM-card working without month tax and without rouming.)
- 3. Next step is working with LiqPay. https://www.liqpay.ua/:
- ---- Create account of web site on LiqPay https://www.liqpay.ua/uk/adminbusiness/shopAdd
- ---- Receive key to Payment gateway in point «Бізнес» «Налаштування» «АРІ»
- ---- Install PrivateBank button on site «Бізнес» «Налаштування» «Сheckout» «Кнопка»

https://www.liqpay.ua/documentation/uk/api/aquiring/checkout/

---- Update site for official seven Ukrainian government request rules - https://www.ligpay.ua/information/requirements?tab=0

- 4. What this is official Ukrainian government rules?
- ---- Site must be workable at 100%
- ---- Site must have full description of the product or service on the website
- ---- Site must have list of goods (or services) and prices of each services or goods. Service or goods must be present and available.
- ---- The website must contains the contact details of the administration
- ---- The website must have information "About the company" or "About us" on the website;
- ---- The website must have a user agreement/offer;
- ---- The website must have Ukrainian language.

I want to clarify last point, currently staff of PrivatBank don't emphasise me about want is default language in Ukrainem but I know that default site language in Ukraine must be Ukrainian.

- 5. After LiqPay cheching this 7 rules and approve website, we can start working with API. Restriction in what country we can working with API is absent, so testing payment gateway is possible from any country.
- 6. And main new restriction, related with war. Site customers can pay any currencym but you will receive in FOB Account in PrivateBank national ukrainian money Hryvnia. Main trouble, related to war, unfortunately Hryvnia can not currently free converted to USD or EURO. This is rules of Urkainian government https://zakon.rada.gov.ua/laws/show/153-2022-%D0%BF#Text, so at common converting Hryvnia to USD is possible, of course. But this is not absolutely legal process and need to attach something special company that not follow legal rules or simple with cash.
- 7. And as I mention before I have my own workable code of LiqPay payment gateway and ready to integrate LiqPay gateway to any websitem even not only to site with ASP.NET, but of cource I'm ASP.NET programmer and any ASP.NET site more familiar to me.