



This Paperless Transaction Corporation Gateway Services Agreement/Software License Agreement/ACH Services Agreement (the “Agreement”) is a legal and binding agreement between Client and Paperless Transaction Corporation (PTC). Please read it carefully.

INTRODUCTION

In this PTC Services Agreement (“Agreement”), “Client”, “you”, and “your” refer to each customer (“Client”) and its designated agents, including your administrative contact, and “we”, “us”, and “our” refer to Paperless Transaction Corporation (PTC). This Agreement explains our obligation to you, and your obligations to us in relation to the PTC Service(s) (“Services”). You agree that the administrative contact for any Services provided to you, is your agent with full authority to act on your behalf with respect to such Services, as permitted by the Services and related documentation, including (but not limited to) the authority to terminate, transfer (where transfer is permitted by the Agreement), or modify such Services, or purchase additional Services.

IMPORTANT NOTICE REGARDING BUNDLED SERVICES

If you purchase separate Services that are sold together as a “bundled” package, as opposed to your purchasing such Services separately, termination of any part of the Services may result in termination of all Services provided as part of the bundled package unless arrangements are made to pay for the Services separately.

DEFINITIONS

a. “Financial Institution” shall mean banks or financial institutions having business relationships with one or more Financial Processors that have agreed to evaluate and provide client accounts and payment authorization services to Clients.

b. “Financial Processor” shall mean an entity with which PTC has established a relationship that performs the back-end authorization and processing of transactions between the Client’s Financial Institution and the cardholder’s bank.

c. “Software” shall mean the object code version of the HTML code, Application Programming Interface (API’s), related documentation and other Client software of code which PTC provides to Client, including updates, to enable PTC to provide the Services to the Client. Unless otherwise specified, software shall not include any source code.

d. “Manager Web Site” means the online account management tools for Clients for the PTC Services that are part of the Services.

e. “Transaction” shall mean information related to the purchase of goods and services from Client by a third party. Specifically a Transaction is an authorization, delayed capture, sale, void, voice authorization or credit data transmission between PTC and its back end processor.

CLIENT OBLIGATIONS

Client shall be solely responsible for:

a. Establishing, hosting and maintenance of its web site(s) and its connection to the Internet (“The Client Web Site(s)”), fulfilling all orders for products and services sold by Client or accepting donations from its users on the Client Web Site(s) or otherwise, including without limitation transmitting Client’s Transaction data to PTC servers. Client shall assure that any data stored or transmitted by the Client in conjunction with the Services is accurate, complete and in the form requested by PTC, is securely collected and is not corrupted due to Client’s systems. Client is also responsible for reviewing the Transaction in its account on a regular basis and notifying PTC promptly of suspected unauthorized activity through its account.

b. Establishing and maintaining a commercial banking relationship with one or more Financial Institutions. The terms of such relationship shall be determined solely by the Client with the Financial Institution.

c. Keeping its login name and password confidential. Client shall notify PTC immediately upon learning of any unauthorized use of its user name or password. Client shall be solely

responsible for (i) updating its passwords periodically for access to the Services and (ii) creating passwords that are reasonably “strong”.

d. Maintaining commercially reasonable business practices in conjunction with use of the Services, collecting, storing and transmitting its donor data in a secure manner and protecting the privacy of its donor data. Client shall comply with PTC’s requests for reasonable action on the Client’s part to the extent necessary, to maintain security and integrity of the Services: Updating to the most current Software version and security updates and patches necessary to properly operate the Services.

e. Client agrees and hereby represents and warrants that Client shall (i) use the Services in accordance with their applicable user guides and other documentation, and (ii) not use, or permit others to use, information obtained through the use of the Services for any purpose other than in conjunction with the Services and in a manner described in the documentation of the Services.

PROPRIETARY RIGHTS

All (i) registered and unregistered trademarks, service marks and logos; (ii) patents, patent applications and patentable ideas, inventions and/or all improvements; (iii) trade secrets, proprietary information and know-how; (iv) all divisions, continuations, reissues, renewals and extensions thereof now existing or hereafter filed, issued or acquired; (v) registered and unregistered copyrights including, without limitation, any forms, images, audiovisual displays, text, software and (vi) all other intellectual property, proprietary rights or other rights related to intangible property which are used, developed, comprising, embodied in, or practiced in conjunction with any of the Services identified herein (PTC Intellectual Property Rights) are owned by PTC or its licensors and you agree to make no claim of interest in or ownership of any such PTC Intellectual Property Rights. You acknowledge that no title to the PTC Intellectual Property Rights is transferred to you and that you do not obtain any rights, express or implied, in the PTC or its licensors service, other than the rights expressly granted in this Agreement. To the extent you create any Derivative Work (any work that is based upon one or more preexisting versions of a work provided to you, such as enhancement or modification, revision, translation, abridgment, condensation, expansion, collection, compilation or any other form in which such preexisting works may be recast, transformed or adapted) such Derivative Work shall be owned by PTC and all rights, title and interest in and to each such Derivative Work shall automatically vest in PTC. PTC shall have no obligation to

grant you any right in any such Derivative Work. Except to the extent permitted by applicable law, Client shall not disassemble, decompile, decrypt, extract, reverse engineer, prepare a derivative work based upon, distribute, or time share the Services or any components thereof, or otherwise apply any procedure or process to the Services or components thereof in order to ascertain, derive and/or appropriate for any reason or purpose, the source code or source listings or any algorithm, data, process, procedure or other information contained therein. Client shall not rent, sell, resell, lease, sub-license, loan or otherwise transfer the Services or components thereof.

SOFTWARE LICENSE AGREEMENT ADDENDUM

This Agreement is between PTC and Client who is being licensed to use the named Software.

a. Client acknowledges that this is only a limited nonexclusive license. PTC is and remains the owner of all titles, rights and interests in the Software.

b. This license permits the Client to install the Software on more than one computer system and can be used on more than one computer simultaneously. Client will not make copies of the Software or allow copies of the Software to be made by others, unless authorized by PTC. Client may make copies of the Software for backup purposes only.

c. The Software is subject to a limited warranty. PTC warrants to the Client that the physical medium on which the Software is distributed is free from defects in materials and workmanship under normal use, the Software will perform according to its printed documentation and to the best of PTC's knowledge Clients use of the Software according to the printed documentation is not an infringement of any third party's intellectual property rights. To the extent permitted by law, THE ABOVE STATED LIMITED WARRANTY REPLACES ALL OTHER WARRANTIES, EXPRESS OR IMPLIED AND PTC DISCLAIMS ALL IMPLIED WARRANTIES INCLUDING ANY IMPLIED WARRANTY OF TITLE, MERCHANTABILITY, NON INFRINGEMENT OR OF FITNESS FOR A PARTICULAR PURPOSE. No agent of PTC is authorized to make any other warranties or to modify this limited warranty. Any action for breach of this limited warranty must be commenced within one year of the expiration of the warranty. Because some jurisdictions do not allow any limit on the length of an implied warranty, the above limitation may not apply to this License. If the law does not allow disclaimer of implied warranties, then any implied warranty is

limited to 365 days after the delivery of the Software to Client. Client has specific legal rights pursuant to this warranty and depending on licensees jurisdiction, may have additional rights.

d. In case of a breach of the Limited Warranty, Client's exclusive remedy is as follows: Client shall return all copies of the Software to PTC (if applicable) at Client cost. (Client can obtain a step-by-step explanation of this procedure, including a cancellation request, by contacting PTC at 433 Las Colinas Blvd. E. Suite 840 Irving, TX 75039).

e. Notwithstanding the foregoing, PTC IS NOT LIABLE TO CLIENT FOR ANY DAMAGES, INCLUDING COMPENSATORY, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES CONNECTED WITH OR RESULTING FROM THE LICENSE AGREEMENT OR CLIENT'S USE OF THIS SOFTWARE. Clients jurisdiction may not allow such limitation of damages if so this limitation may not apply.

f. Client agrees to defend and indemnify PTC and hold PTC harmless from all claims, losses, damages, complaints, or expenses connected with or resulting from Client's business operations.

g. PTC has the right to terminate this License Agreement and Client's right to use this Software upon material breach by the Client.

h. Client agrees to return to PTC or to destroy all copies of the Software upon termination of the License.

i. This License Agreement is the entire and exclusive agreement between PTC and Client regarding this Software. The License Agreement replaces and supersedes all prior negotiations, dealings and agreements between PTC and Client regarding this Software.

j. This License Agreement is governed by the law of the state of Texas applicable to Texas contracts.

k. This License Agreement is valid without the Client's signature. It becomes effective upon the earlier of Client's signature or Client's use of the Software.

PTC's OBLIGATIONS

a. Services. Subject to the terms of this Agreement, PTC agrees to (i) provide to Client the Services for which the Client enrolls and pays the applicable fees, including without limitation the transmission of Transaction information to Financial Processors, and (ii) provide Client with access to standardized reports regarding Client's Transactions processed using the Services and certain reporting tools to assist Client in accounting activities. PTC hereby grants to Client the right to access and use the Services in accordance with the Agreement.

b. Accounting. PTC will supply Client a detailed statement reflecting the activity for Client accounts by online access (or otherwise if we agree). PTC will not be responsible for any error that Client does not bring to PTC attention within 45 days form the date of such statement.

c. Modifications of Terms; Changes to Services. Except as otherwise provided in this Agreement, Client agrees that PTC may: (i) revise the terms and conditions of this Agreement, including without limitation modifying the service fees or payment terms; and/or (ii) change part of the Services provided under this Agreement at any time. If Client does not agree with any revision to the Agreement, Client may terminate this Agreement at any time by providing PTC with notice as set forth in this Agreement. Notice of Client termination will be effective on receipt and processing by PTC. Any fees paid by Client if Client terminates the Agreement with PTC are non-refundable, except as otherwise stated herein, but Client will not incur any additional fees other than a \$250 cancellation fee. By continuing to use PTC Services after any revision to the Agreement or change in Services, Client agrees to abide by and be bound by any such revisions or changes.

d. Secure Transactions. PTC has implemented and will maintain security systems for the transmission of Client's transactions, consisting of encryption and firewall technologies that are understood in the industry to provide adequate security for the transmission of such information over the internet. PTC does not guarantee the security of the Services or Transaction data, and PTC will not be responsible in the event of any infiltration of it's security systems, provided that PTC has used commercially responsible efforts to prevent such infiltration. Client further acknowledges and agrees that Client, and not PTC, is responsible for the security of Transaction data or information or any other information stored on Client servers, and that PTC is not responsible for any other party's servers (other than PTC subcontractors solely to the extent PTC is liable for it's own actions hereunder).

e. Technical Support for Services. PTC shall provide the technical support service to Clients, specific to the the support package selected by Client during enrollment. PTC's then current, standard technical support descriptions for these services shall be posted at the URL: <https://www.Support.paperlesstrans.com>

PTC ACH/ICL ELECTRONIC CHECK SERVICES AGREEMENT ADDENDUM

DEFINITIONS

- a. *“Account Requirements Document” means Client’s Transaction and account limits and requirements set by PTC and provided to Client via written or electronic notice upon PTC’s acceptance of Client’s ACH/ICL application.*
- b. *“ACH Rules” shall mean the Operating Rules and Guidelines of the National Automated Clearinghouse Association and applicable Operating Rules and Guidelines of any local ACH/ICL Association, as they may be revised from time to time.*
- c. *“ACH Service” shall mean the PTC ACH Payment Service as described in the applicable enrollment pages at the time of Client’s enrollment.*
- d. *“Client Receiving Account” shall mean a Preauthorized Payment Deposit Account or Direct Deposit Account with one or more United States banks or other appropriate United States financial organizations for receipt and settlement of ACH entries to Client’s account. Client using ICL authorizes Client’s checks to be deposited into a PTC account prior to settlement.*
- e. *“ODFI” shall mean an originating depository financial institution for the processing of the ACH transaction services contemplated herein.*
- f. *“RDFI” shall mean the receiving depository financial institution that provides depository bank account services to customers and accepts on behalf of their customers’ electronic debits and credits.*
- g. *“NACHA” shall mean National Automated Clearinghouse association.*
- h. *“Territory” shall mean the United States.*
- i. *“ICL Service” shall mean the PTC ICL Payment Service as described in the applicable enrollment pages at the time of clients enrollment.*

ACH/ICL TERMS AND CONDITIONS

1. ACH Qualification Standards. PTC has established certain qualification standards for Clients, which PTC may change from time to time. Client shall supply financial and other data as PTC may reasonably require from time to time confirming Client's financial and other business status; and Client acknowledges that PTC will not be required to provide the ACH/ICL Service, or continue the provision of the ACH/ICL Service, to Clients that do not meet these qualification standards. Client shall operate and use the ACH/ICL Service in accordance with the Transaction limits provided by PTC to Client at the time of PTC's acceptance of Client's ACH/ICL application. In addition, if it becomes necessary, in PTC's reasonable business judgment, to modify the Transaction limits set by PTC, PTC shall have the right during the term of this Agreement to review and modify such Transaction limits upon written or electronic notice to Client.

2. Obligations of ACH/ICL Client.

a. Maintain Client Receiving Account; Minimum Balance. During the term of the Agreement, Client will maintain a Client Receiving Account for receipt and settlement of ACH entries to Client's account, as applicable. PTC has no obligation to provide or facilitate any such account or relationship with a financial institution. Prior to being permitted to use the ACH Service, Client must complete and return to PTC the Automated Clearinghouse Debit Authorization Form authorizing PTC to debit Client's Client Receiving Account in order to collect fees due under the Agreement and these terms and conditions. Client will advise PTC in writing at least thirty (30) days in advance before switching its Client Receiving Account to another bank. At all times during the term hereof, Client will be required to maintain a minimum balance in its Client Receiving Account at or above the Reserve Percentage of Client's Daily Transaction Limit set by PTC (the "Required Daily Balance") in the Account Requirements Document. Client will immediately make any additional deposits to its Client Receiving Account needed to maintain the Required Balance. Client shall be responsible for returned Debits, unfunded Credits, unpaid fees or other past due amounts, and other expenses or losses incurred by PTC in connection with the PTC Services. If Client closes account, Client understands that PTC may hold funds for 180 days after the last transaction to offset returns or other costs associated with closing the account. During the term hereof, Client shall provide, at PTC's request, documentation from Client, including but not limited to bank statements from the Receiving Bank, verifying that the Required Balance is being maintained.

b. Comply with ACH/ICL Rules. Client will operate in accordance with the ACH/ICL Rules. Client acknowledges that it has had an opportunity to review the ACH/ICL Rules, and

Client is responsible for obtaining future amendments to the ACH/ICL Rules. Client will obtain from each person or company shown in an ACH/ICL entry an authorization for initiation of the entry and for crediting or debiting its account in the amount and on the effective date shown in the entry. Client will, on request, obtain and furnish to PTC/ICL a copy of any such authorization.

c. Comply with Transaction Limits. The total dollar amount of ACH/ICL transactions transmitted by Client to PTC will not exceed Client's Daily Transaction Limits set by PTC and provided via written or electronic notice to Client upon PTC's acceptance of Client's ACH/ICL application. Client will so conduct its business that returned entries will not exceed Client's Returned Entries Limit, set by PTC in the Account Requirements Document, in any month.

d. Optional Reserve Account or Refundable Security Payment. In certain circumstances, in order for Client to qualify for an ACH/ICL Service account, PTC may require, in PTC's sole discretion, that Client either (i) submit to PTC a refundable security payment in the amount set by PTC and provided by PTC to Client by electronic or written notice (the "Security Payment Amount") prior to the time PTC accepts or rejects Client's ACH/ICL application, or (ii) open a reserve account with a minimum balance to be agreed upon that is accessible to PTC in accordance with instructions from PTC. In the event PTC requests a Security Payment, PTC shall maintain such payment in a PTC bank account, and PTC shall have the right to collect interest and to draw from such payment to cover unpaid fees and charges. The balance of such payment will be returned to Client, less any outstanding fees, charges or returns, within 180 days of termination of the Agreement or this Addendum.

e. Notice of Claims. Client will advise PTC promptly (and in no event more than 3 business days after Client receives notice) of any claim that an ACH entry was unauthorized.

f. Reconstruction Data. Client will maintain data sufficient to reconstruct transaction data related to each ACH/ICL entry originated under this Agreement for a period of at least sixty (60) days after the applicable settlement date. Client will submit the reconstructed data to PTC upon request.

g. Territory. Client is authorized to use the ACH/ICL service solely for ACH Transactions within the Territory.

3. Obligations of PTC to ACH/ICL Client.

a. Originating Entries. PTC will use commercially reasonable efforts to maintain an appropriate linkage with an ODFI for ACH/ICL transaction services. PTC is responsible

for accurate transmission of ACH/ICL data received from Client, but is not responsible for any act or omission of an Originating Depository Financial Institution (“ODFI”), Receiving Depository Financial Institution (“RDFI”), ACH/ICL or any other party in connection with the ACH Service.

b. Service Interruptions. In case of an interruption of the ACH Service, PTC will restore the ACH Service as promptly as is reasonably possible, provided such interruption is within PTC’s control. PTC does not guarantee that the ACH/ICL Service will be error free or uninterrupted.

C. Secure Transmission. PTC provides secure data transmission for Client to effect ACH payment transactions. Such data transmission will be secure in the sense that PTC has implemented security systems consisting in part of encryption and “ firewall” technologies, which are understood in the industry to provide adequate security for the transmission of sensitive information. PTC does not guarantee that such systems are impregnable, and PTC will not be responsible in case of an unlawful infiltration of its security systems, provided PTC has used reasonable efforts to make the ACH/ICL Service secure as set forth above.

4. ACH Fees.

As a condition to receiving the ACH Service, Client shall pay to PTC the applicable set-up and per-transaction fees and charges as set forth in (i) these enrollment pages, or (ii) the fee schedule provided by PTC via electronic or written notice to Client at the time of PTC’s acceptance of Client’s ACH application. All payments shall be made in accordance with the terms of the Agreement, except as specifically set forth below.

a. ACH Payment. Set up fees, if any, will become payable on the date of PTC’s electronic or written notice to Client that PTC has accepted Client’s ACH application. All other fees are due immediately following the date of PTC’s written or electronic invoice and are non-refundable, except as otherwise expressly noted herein.

b. Client acknowledges: PTC’s requirement that fees due from Client for all Services provided by PTC under the Agreement and in these terms and conditions for the ACH Service shall be collected using a single payment method. Therefore, Client hereby authorizes PTC to debit Client’s Client Receiving Account for all fees due to PTC for the Services provided under the Agreement, including without limitation the ACH Service, in the amount indicated in the applicable invoice. If the balance in Client’s Client Receiving Account is insufficient to cover the amount billed in the invoice, PTC may invoice Client,

and Client will promptly pay to PTC the amount shown on such invoice upon receipt of the invoice. If any invoice is not paid when due, Client will pay an additional charge equal to the lesser of 1.5% per month or the maximum rate allowed by law on the unpaid balance. Client shall be responsible to pay any federal, state or local taxes applicable to the ACH Service used by Client exclusive of taxes based on the net income of PTC. Any renewal of Client ACH Service is subject to PTC's then-current terms and conditions, including, but not limited to, successful completion of any applicable authentication procedure, and payment of all applicable service fees at the time of renewal. Client is solely responsible for the credit card or Automated Clearinghouse ("ACH") account information it provides to PTC and must promptly inform PTC of any changes thereto (e.g., change of expiration date or account number). All payments shall be made in U.S. dollars. If PTC does issue a refund, it will only be via the same payment method used by Client to pay for the Services. All fees owed by Client to third parties (for example, Financial Institutions, Financial Processors and client account providers), are Client's sole responsibility and are not covered by this Agreement.

c. ACH Audit Rights. Client agrees to make and to maintain complete and accurate books, records and accounts, for a period of two (2) years from the end of a calendar month, to verify and confirm the amounts payable hereunder with respect to each calendar month. PTC shall have the right at its expense, not more than once per calendar year, to have a reputable accounting firm (the "Auditor"), examine Client's books, records and accounts during its normal business hours solely to verify the amount of payments made to PTC during the preceding twelve (12) months. The Auditor will be prohibited from divulging or using information obtained in connection with the inspection other than disclosing the audit results to PTC.

5. ACH Settlement.

a. Provisional ACH Credit. Client acknowledges that the ACH Rules make provisional any credit given for an entry until the ODFI receives final settlement. If the ODFI does not receive final settlement, the ODFI is entitled to a refund from the credited party and the originator of the entry shall not be deemed to have paid the party. Client agrees that Client shall be responsible for all such refunds, and PTC shall have the right to be reimbursed by Client for any and all such refunds that are charged to PTC by the ODFI.

b. Client Account Entries. Within the period specified in the Account Requirements Document of the value date of any debit entries to Client's Client Receiving Account, PTC will originate a credit entry to Client's customers' accounts. Within the period specified in the Account Requirements Document of the value date of any debit entries to Client's

customers' accounts, PTC will originate a credit entry to Client's Client Receiving Account.

c. Inconsistency of Name and Number. If an entry describes a financial institution or the receiver of an entry inconsistently by name and account or other identifying number, the account or other identifying number may be relied upon and the name disregarded.

d. Cancellation or Amendment. Client shall not have the right to cancel or amend an entry after its receipt by PTC, except to void the transaction prior to settlement.

e. Satisfaction of Customer Debt. PTC is a Third Party Sender on behalf of Client. In that regard, PTC holds client funds for the number of days specified in the Account Requirements Document following the value date of any debit or credit entry as security in the event that the RDFI should reverse the Transaction. Client acknowledges that, as between Client and its customer, the customer's debt to Client is satisfied when PTC receives funds from the ODFI in payment of that debt, subject only to a reversal of such payment.

PRIVACY

PTC Privacy Statement is located on www.paperlesstrans.com and is incorporated herein by reference, as it is applicable to PTC Services. Client acknowledges and agrees that in the course of providing Services, PTC will capture certain transaction and use information (the "Data"). Client agrees to provide PTC, and PTC shall capture, only the Data that is required by the Software and is necessary for PTC to provide the Services. Client represents and warrants that Client has provided notice to, and obtained consent from, any third party individuals whose personal data Client supplies PTC as part of PTC Services with regard to: (i) the purposes for which such third party's personal data has been collected, (ii) the intended recipients or categories of recipients of the third party's personal data, (iii) which parts of the third party's data are obligatory and which parts, if any, are voluntary, and (iv) how the third party can access and if necessary rectify the data Client holds on them. Client further agrees to provide such notice and obtain such consent with regard to any third party personal data you supply to PTC in the future. PTC is not responsible for any consequences resulting from your failure to provide notice or receive consent from such individuals nor for providing outdated, incomplete or inaccurate information.

FEES AND PAYMENT INFORMATION

As consideration for the Service(s) Client has purchased, Client agrees to pay PTC the applicable service(s) fees as set forth on PTC web site or as otherwise provided by PTC concurrently with this Agreement, at the time of Client's selection, or if applicable, upon receipt of Client's invoice from PTC. All fees are due immediately and are non-refundable, except as otherwise expressly noted herein or in one or more attached Services. Unless otherwise specified herein or on the PTC web site, the Services are for a three year initial term and renewable thereafter for successive one year periods. Any renewal of Client Services with PTC is subject to our then current terms and conditions, including but not limited to, successful completion of any applicable authentication at time of renewal. Additional payment terms may apply to the PTC services Client purchased, as set forth in the applicable Schedules to this Agreement. Client is responsible for the credit card or Automated Clearing House (ACH) account information provided to PTC and must promptly inform PTC of any changes thereto (eg., change of expiration date or account number). Changes shall be communicated to PTC by contacting PTC customer support. All payments shall be made in U.S. dollars. All fees are non-refundable unless otherwise explicitly stated in this Agreement. Client shall agree to pay all value added, sales and other taxes (other than taxes based upon PTC's income) related to PTC Services or payments made by Client hereunder. Set up fees, if any, will become payable on the applicable effective date for the applicable PTC Services. All sums that remain due and payable after any applicable cure period herein will accrue interest as a late charge of 1.5% per month or the maximum amount allowed by law, whichever is less. Client hereby authorizes PTC to charge Client's credit card provided to PTC or debit Client's ACH account for the fees due for the Services and Client shall provide to PTC proper debit authorization for purposes of allowing PTC to debit the applicable Client account to collect fees due under this Agreement. All fees owed by Client to third parties (for example, Financial Institutions, Financial Processors and Client Account Providers), are Client's sole responsibility and are not covered by this Agreement.

WARRANTY/DISCLAIMER

PTC represents and warrants that (i) it has all requisite corporate or other power to enter into this Agreement and to carry out the terms of this Agreement; (ii) all corporate action on the part of PTC, its officers, board of directors and stockholders necessary for the performance of its obligations under this Agreement has been taken. EXCEPT AS EXPRESSLY SET FORTH ABOVE AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, PTC AND ITS LICENSORS, AS APPLICABLE, MAKE NO WARRANTY OF ANY KIND, EXPRESS, IMPLIED OR STATUTORY, REGARDING

THE SERVICES OR SOFTWARE, AND ALL SUCH WARRANTIES, INCLUDING WITHOUT LIMITATION THE IMPLIED WARRANTIES OF CLIENT ABILITY, FITNESS FOR PARTICULAR PURPOSE AND NON-INFRINGEMENT ARE HEREBY EXPRESSLY DISCLAIMED BY PTC AND ITS LICENSORS. CLIENT ACKNOWLEDGES THAT NEITHER PTC NOR ITS LICENSORS HAVE REPRESENTED OR WARRANTED THAT THE SERVICES WILL BE UNINTERRUPTED, ERROR FREE OR WITHOUT DELAY OR WITHOUT COMPROMISE OF THE SECURITY SYSTEMS RELATED TO THE SERVICES OR THAT ALL ERRORS WILL BE CORRECTED.

Client represents and warrants that it shall comply with all applicable privacy, consumer and other laws and regulation with respect to its (i) provision, use and disclosure of the Data; (ii) dealings with the users providing the Data; and (iii) use of the Services. Additionally, Client represents and warrants that; (iv) it has all requisite corporate or other powers to enter into this Agreement and to carry out the terms of this Agreement; (v) all corporate action on the part of the Client, its officers, board of directors and stockholders necessary for the performance of its obligations under this Agreement has been taken; (vi) and this Agreement constitutes its valid and legally binding obligation, enforceable against it in accordance with the terms hereof; (vii) if Client is a corporation, then it is a corporation in good standing in its jurisdiction of incorporation; (viii) it has read and understands the entire Agreement and desires to be bound thereby, and it has representation by council of its own choosing; and (ix) it represents and warrants that, except as expressly set forth herein, no representation of any kind or character has been made to induce it to execute and enter into this Agreement.

INDEMNIFICATION

Either party will defend, indemnify, save and hold harmless the other party and the officers, directors, agents, affiliates, distributors, franchisees and employees of the other party from any and all third party claims, demands, liabilities, costs or expenses, including reasonable attorneys fees, resulting from the indemnifying party's material breach of any duty, representation or warranty of the Agreement. A party's right to indemnification under this Agreement ("indemnified party") is conditioned upon the following; (i) prompt written notice to the party obligated to provide the indemnification ("indemnifying party") of any claim, action or demand for which indemnity is sought; (ii) control of the investigation, preparation, defense and settlement thereof by the indemnifying party; (iii) and such reasonable cooperation by the indemnified party, at the indemnifying party's request and expense in defense of the claim. The indemnified party shall have the right to participate in the defense of a claim by the indemnifying party with council of the indemnified party's

choice at the indemnified party's expense. The indemnified party shall not, without the prior written consent of the indemnified party, settle, compromise or consent to the entry of any judgement(s) that makes any admission in the indemnified party's name or imposes any liability upon the indemnified party.

LIMITATIONS ON LIABILITY

Client acknowledges that PTC is not a bank or credit reporting institution. PTC is responsible only for providing data transmission to effect or direct certain payment authorizations for Client and is not responsible for the result of any credit inquiry, the operation of web sites of ISPs or Financial Institutions or the availability or performance of the Internet or for any damages or costs Client suffers or incurs as a result of any instructions given, actions taken or omissions made by Client, Client's financial processor(s), Client's Financial Institutions or any ISP.

IN NO EVENT WILL PTC'S LIABILITY ARISING OUT OF THIS AGREEMENT EXCEED THE FEES PAID TO PTC BY CLIENT HEREUNDER DURING THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING THE EVENT WHICH GAVE RISE TO THE CLAIM FOR DAMAGES. IN NO EVENT WILL PTC OR LICENSORS HAVE ANY LIABILITY TO CLIENT OR ANY OTHER PARTY FOR ANY LOST OPPORTUNITY OR PROFITS, COSTS OF PROCUREMENT OR SUBSTITUTE GOODS OR SERVICES OR FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR SPECIAL DAMAGES ARISING OUT OF THIS AGREEMENT, UNDER ANY CAUSE OR ACTION OR THEORY OF LIABILITY (INCLUDING NEGLIGENCE), AND WHETHER OR NOT PTC HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THESE LIMITATIONS WILL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.

Notwithstanding the above, the limitations set forth shall be enforceable to the maximum extent allowed by applicable law.

TERM AND TERMINATION

a. Term; Renewal. This Agreement will commence on the later of (i) the date the Client accepts the terms of this Agreement (the "Effective Date"), or (ii) the date the Client's PTC account is activated for live Transactions, if different; and will continue for a period of three (3) years unless terminated earlier or suspended according to the provisions of the Agreement. This Agreement will thereafter automatically renew for successive twelve (12) month terms, unless either party gives the other party written or electronic notice, in

accordance with the terms herein, of its intention not to renew the Agreement at least thirty (30) days prior to the end of the then current terms and conditions, successful completion of any applicable authentication procedure, if any, and payment for all applicable service fees at the time of renewal. Additional payment terms may apply to the PTC service you purchase, as set forth herein and the applicable Schedules to this Agreement.

b. Suspension and Termination. Either party hereto may, at its option, and without notice, terminate this Agreement, effective immediately, should the other party hereto (i) admit in writing its inability to pay its debts as they become due; (ii) make a general statement for the benefit of creditors; (iii) institute proceedings to be adjudicated a voluntary bankrupt, or consent to the filing of a petition of bankruptcy against it; (iv) be adjudicated by a court of competent jurisdiction as being bankrupt or insolvent; (v) seek reorganization under any bankruptcy act, or consent to the filing of a petition seeking reorganization; or (vi) have a decree entered against it by a court of competent jurisdiction appointing a receiver to liquidate, trustee or assignee in bankruptcy or in insolvency covering all or substantially all of such Party's property or providing for the liquidation of such party's property or business affairs.

c. By Client. Client may terminate this Agreement upon prior written notice to PTC by notifying PTC's customer support in writing and following the instructions for cancellation either (i) prior to the end of the initial annual period or any annual renewal period or any annual renewal period; or (ii) for convenience. Subject to the above, PTC shall use commercially reasonable efforts to cancel the Services within seven (7) business days following such written notice from Client. Client shall be responsible for the payment of all fees due and payable through the effective date of termination including any termination fee due. Termination requests for non-PTC third party services may not be made through PTC, Client must instead contact such third parties directly to cancel such services.

d. By PTC. PTC may suspend Client's access to the Services or terminate this Agreement as follows:

Following ten (10) days prior written notice (such as an overdue invoice) if (i) Client breaches the Agreement, (ii) perpetrates fraud, (iii) causes or fails to fix a security breach relating to the Services, (iv) fails to comply with PTC's best practices requirements for security management or to respond to an inquiry from PTC, concerning the accuracy or completeness of the information Client is required to provide pursuant to this Agreement, (v) if PTC reasonably suspects fraudulent activity on Client's payment services account, (if any breach is

not cured within such 10 day period), or (vi) in the event that certain third party licenses or access to third party components of the Service are terminated, or (vii) non payment of invoices; or immediately, without prior notice, if PTC reasonably believes Client's breach compromises the security of the Service in any material fashion, if fraudulent Transactions are being run on Client's account, or Client's financial processor or Financial Institution, with which Client has a Client account, required such termination or suspension.

e. Effect of Termination. PTC will cease providing the Services and cease debiting Client's bank account for any service fees as of the expiration of the annual, bi-annual or monthly billing cycle in which the termination is effective. If termination of this Agreement is due to Client's default hereunder, Client shall bear all costs of such termination, including any reasonable costs PTC incurs in closing Client's account. Client agrees to pay any and all costs incurred by PTC in enforcing Client's compliance with the Section. Upon termination Client's rights to use the Services and any other legal rights granted hereunder, shall immediately cease, and Client shall destroy any copy of the materials PTC licenses to Client hereunder and referenced hereunder. Each party will be released from all obligations and liabilities to the other occurring or arising after the date of such termination, except that any termination of this Agreement will not relieve PTC or Client from any liability arising prior to the termination of this Agreement. To the extent permitted by applicable law, Client agrees upon termination for any reason, PTC may delete all information relating to Client's use of the Service. Notwithstanding the foregoing, Client's obligations to pay all fees due through the effective date of termination will survive any termination of this Agreement.

f. Bundled Services. In addition to the terms set forth above, if Client purchases Services that are sold together as part of a "bundled" package of services, any termination relating to such bundle will terminate all PTC services included in such bundle. In such cases PTC may, in PTC's sole discretion and subject to Client's agreeing to be bound by the applicable agreements(s) and to pay the applicable fees, allow Client to convert certain services included in the bundle services to stand alone services. Notwithstanding the above, termination of the Services will terminate any add on services. If services are suspended or terminated by PTC due to lack of payment by Client, reinstatement of services shall be subject to Client paying PTC (i) new set up fees, at PTC's then current rates; and (ii) as applicable, all past due annual or monthly fees and Transaction fees.

CONFIDENTIALITY

a. Confidential Information. “Confidential Information” means any confidential, trade secret or proprietary information (which may be business, financial or technical information) disclosed by one party to the other under his Agreement that is marked confidential or is disclosed orally designated as confidential at the time of disclosure or that should be reasonably understood as confidential. All source code and the terms of this Agreement will be considered confidential information.

b. Confidentiality Obligations. Each party (i) shall not disclose to any third party or use any Confidential Information disclosed to it by the other except as expressly permitted in this Agreement and for purposes of performing this Agreement, and (ii) shall take reasonable measures to maintain the confidentiality of all confidential Information of the other party in its possession or control, which shall in no event be less than the measures it uses to maintain the confidentiality of its own proprietary information or Confidential Information of similar importance. Each party further agrees to use the other party’s Confidential Information only for the purpose of its performance under this Agreement. In addition, the receiving party shall not reverse engineer, disassemble or decompile any prototypes, software or other intangible objects which embody Confidential Information and which are provided to the receiving party hereunder.

c. Limitations of Confidentiality. The obligations set forth above do not apply to information that (i) is in or enters the public domain without breach of the Agreement, (ii) the receiving party lawfully receives from a third party without restriction on disclosure and without breach of a nondisclosure obligation, (iii) the receiving party knew prior to receiving such information from the disclosing party or developed independently without access or reference to the Confidential Information, (iv) is disclosed with the written approval of the disclosing party, or (v) is disclosed five (5) years from the effective date of termination or expiration of this Agreement.

d. Exceptions to Confidentiality. Notwithstanding the Confidentiality Obligations set forth above, each party may disclose Confidential Information of the other party (i) to the extent required by a court or competent jurisdiction or other governmental authority or otherwise as required by law but only after alerting the other party of such disclosure requirement and, prior to any such disclosure, allowing (where practical to do so) the other party a reasonable period of time within to seek a protective order against the proposed disclosure, or (ii) on a need-to-know basis under an obligation of confidentiality substantially similar to all material

respects to those confidentially obligations to its legal counsel, accountants, contractors, consultants, banks and other financing sources.

MISCELLANEOUS TERMS

a. Force Majeure (Events Beyond the Parties Control). Neither party shall be deemed in default hereunder, nor shall it hold the other party responsible for, any cessation, interruption or delay in the performance of its obligations hereunder, except for the Client's payment obligations hereunder, due to earthquake, flood, fire, storm, natural disaster, act of God, war, terrorism, armed conflict, labor strike, lockout, boycott, provided that the party relying on this section shall give the other party written notice thereof promptly and, in any event, within five (5) days of discovery thereof and (ii) shall take all steps reasonably necessary under the circumstances to mitigate the effects of the force majeure event upon which notice is based; provided, however, that in the event of a force majeure event described extends for a period in excess of thirty (30) days in the aggregate, either party may immediately terminate the Agreement.

b. Entire Agreement and Modification. The terms in this Agreement constitute the entire agreement between PTC and Client regarding its subject matter and its terms supersede any prior or simultaneous agreement, terms, negotiations, whether written or oral, or whether established by custom, practice, policy or precedent, between the parties hereto. Except as otherwise provided for herein, any waiver, modification or amendment of the Agreement will be effective only if in writing and signed by the parties herein. Client acknowledges and agrees that in the event a purchase order ("PO") contains additional terms, provisions or language ("PO Terms"), those PO Terms shall be null and void and the terms of the Agreement shall prevail.

c. Severability. In the event that any provision(s) of the Agreement is unenforceable or invalid such unenforceability or invalidity will not render this Agreement unenforceable or invalid as a whole, and in such event, such provision(s) will be changed and interpreted so as to best accomplish the objectives of such unenforceable or invalid provision(s) within the limits of applicable law or applicable court decisions.

d. No Assignment. Client may not assign this Agreement without the prior written consent of PTC.

e. Governing Law and Jurisdiction. This Agreement will be governed by and construed in accordance with the laws of the State of Texas without reference to its conflicts of laws principles. Each party consents to the exclusive venue and jurisdiction of the appropriate state or Federal courts in Dallas County, Texas for any dispute arising out of or related to this Agreement. The parties acknowledge and agree that this Agreement is made and performed in Irving, Texas. The parties hereby waive any right to a jury trial with respect to any action brought in connection with this Agreement. The application of the United Nations Convention of Contracts for the international Sale of Good is expressly excluded.

f. Export Restrictions. Client acknowledges and agrees that it shall not import, export or re-import directly or indirectly, any commodity, including Client's products incorporating or using any PTC products in violation of the laws and regulations of any applicable jurisdiction.

g. Notice. Except as otherwise stated in this Agreement, all notices to PTC shall be in writing and delivered, via courier or registered mail, to PTC 433 Las Colinas Blvd. E. Suite 840, Irving, TX 75039 or any other address provided by PTC. All notices to Client shall be delivered to Client's mailing address or e-mail address as provided by Client in Client account information, as updated by Client pursuant to this Agreement. Unless Client chose to opt-out of receiving marketing notices, Client authorize PTC to notify Client as a PTC customer, via commercial e-mails, telephone calls and other means of communication, of information that PTC deem's is of potential interest to Client, including without limitation communications describing upgrades, new products and services or information pertaining to the Services or other PTC offerings relating to internet security or to enchanting Client's identity on the internet. Notwithstanding the above, Client shall not have the right to opt-out of service or support notices relating to the Services, including without limitation, notices of service modifications, security, performance issues or technical difficulties.

h. Government Use. If Client is a branch or agency of the United States Government, the following provision applies: The software and any related documentation are comprised of "commercial computer software" and "commercial computer software documentation" as such terms are used in 48 C.F.R. 12.212 (Sept 1995) and are provided to the Government (i) for acquisition by or on behalf of civilian agencies, consistent with the policy set forth in 48 C.F.R. 12.212; or (ii) for acquisition by or on behalf of units of the Department of Defense, consistent with the policies set forth in 48 C.F.R. 227.7202-1 (June 1995) and 227.7202-3 (Jun 1995).

i. Headings. The section headings in this Agreement are inserted only as a matter of convenience and in no way define, limit, construe or describe the scope or extent of such section or in any way affect such section.

j. Independent Contractors. Neither party nor their employees, consultants, contractors or agents are agents, employees or joint ventures of the other party and they do not have any authority to bind the other party by contract or otherwise to any obligation. Each party shall ensure that the foregoing persons shall not represent to the contrary, either expressly or implicitly, by appearance or otherwise.

k. Non-Disparagement; Publicity. During the term of this Agreement, neither party will disparage the other party or the other party's trademarks, web sites, products or services, or display any such items in a derogatory or negative manner on any web site or in any public forum or press release. Unless otherwise stated herein, neither party shall issue a press release or otherwise advertise, make a public statement or disclose to any third party information pertaining to the relationship arising under this Agreement, the existence or terms of this Agreement, the underlying transactions between PTC and Client, or referring to the other party in relation to this Agreement without the other party's written approval.

l. Costs. Except as expressly stated in this Agreement, each party shall be solely responsible for the costs and expenses of performing its obligations hereunder.

m. Marketing. Client hereby grants to PTC a limited, non-transferrable, royalty free right to use and reproduce Client's name and logotype in identifying Client as a PTC Client. At PTC's request and expense, Client will reasonably cooperate with PTC to provide comments on the service and/or PTC for use by PTC in marketing and/or advertising.