

CARD ACCEPTANCE GUIDE

Welcome to the card processing program of TransFirst. This Card Acceptance Guide (the “Guide”) is intended to assist you in the processing of bankcard transactions. The Guide contains procedures under which we will accept credit and debit card transactions.

The Guide is part of the Merchant Card Processing Agreement (the “Agreement”) between you as the Merchant (the “Merchant”) and the Processor and Merchant Bank identified on the Application for processing services that you signed (the “Application”). You must follow the procedures in the Guide to comply with the Agreement. These procedures are designed to assist you in submitting Card transactions for payment and to help you decrease your chargeback liability.

The procedures contained in the Guide primarily focus on the MasterCard and Visa Card Associations’ Operating Rules. In the event that we provide authorization and settlement of transactions with other Cards, such as American Express, Discover, etc, you should consult those Card Associations Operating Rules.

All capitalized terms used in the Guide and not otherwise defined herein shall have the meanings assigned to them in the Agreement or Application.

BANKCARDS

The term “*bankcard*” refers to a MasterCard or Visa Card. Visa U.S.A., Inc. and MasterCard International Incorporated are associations of banks that electronically exchange Charges and Chargebacks for credits and debits. The Charges are electronically transferred from banks that acquire them from the merchant through the applicable Card Association to the bank that issued the card to the Cardholder (the “Card Issuer”). Bankcards received their name since they are generally issued by banks.

Bankcards include both credit cards and debit Cards. In general, a credit card accesses a credit account, while a debit card accesses funds in a deposit or asset account.

CARD ACCEPTANCE

Which Cards can Merchant accept

Under the terms of the Agreement and at the time you sign the Application, you can choose to accept:

- Debit Cards, only

Debit Cards are Cards issued by U.S. Card Issuers that when presented for payment, access, debit, hold or settle funds from a consumer’s demand deposit or asset account. Debit Cards include consumer signature debit programs, stored value programs, prepaid Cards, payroll Cards, electronic benefit transfer Cards and deferred debit Cards that access, debit, hold or settle funds from the user’s demand deposit or asset account less than fourteen (14) days after the date of purchase. Examples of these Cards are Visa Check Card and MasterMoney debit Card.

- Credit and Business Cards, only

Credit and Business Cards that are adopted by Visa or MasterCard for use in connection with their consumer credit and charge Card Programs, any Visa-branded or MasterCard-branded business, corporate or commercial Card (includes business, corporate and public sector credit, charge or debit Cards), and any other Visa-branded or MasterCard-branded Card that is not defined as Debit Cards. Examples of these Cards include the Classic/Standard, Gold and Platinum Visa or MasterCard credit Cards, and MasterCard/Visa Business Debit, Credit and Charge Cards

- Debit Cards and Credit and Business Cards

You may choose to accept all credit and debit Cards issued by Visa and Master Card.

Once you select the Card type(s), you must honor all Valid Cards of the Card type(s) presented to you for payment. For example, if you accepted Debit Cards, you must accept all Debit Card products.

Regardless of which category of Cards you select, you must accept any Valid MasterCard or Visa Card issued by non-USA financial institutions.

GENERAL CARD ACCEPTANCE GUIDELINES

Verification of Validity of Card

The first step in safely accepting a Card is to verify that the Card is valid. You should examine every Card presented to verify that it has valid MasterCard or Visa card features.

VISA

- Card Account Number – Starts with the number 4. The first four digits match the BIN. Embossing extends into the hologram.
- Bank Identification Number (BIN) is printed under the embossed account number. Matches the first four digits of the account number.
- Signature Panel – “Visa” is repeated on the back of the Card. Account number and three-digit Card Verification Value (CVV2) are indent-printed on panel in reverse italic type.
- Hologram – Depicts a dove in flight. Should reflect light and change as Merchant rotates the card.
- Visa Logo – Features taller letters and brighter gold and blue colors. Microprinting borders the logo.
- Security Character – Is embossed to the right of the valid dates. Product Symbol (“B” “C” or “P”) is embossed to the left of security character on some Cards.

MASTERCARD

- Card Account Number – Starts with the number 5. Embossing extends into the hologram.
- Signature Panel – “MasterCard” is repeated on the back of the Card. Account number and three-digit Card Validation Code 2 (CVC2) are indent-printed on panel in reverse italic type.
- Hologram – Depicts three-dimensional globes. “MasterCard” is printed repeatedly in background. Should reflect light and change as Merchant rotates the card.
- MasterCard Logo – Now features larger letters, black outlines behind white letters, and fewer lines joining circles.
- Security Character – Is embossed to the right of the valid dates.

Expiration date

You must verify the effective date (valid from) and expiration date (valid to). Do not accept a Card before the effective date and after the expiration date. Otherwise, you may be subject to Chargebacks

Signature on Card

Compare the signature on the Card to the signature on the sales slip. The signature on the sales slip must compare favorably to the signature on the back of the Card. If the signature panel on the Card is blank, in addition to requesting an Authorization, you must do all of the following:

- Review positive identification to determine that the customer is the Cardholder. The identification must consist of a current, official government identification document (such as a passport or driver license) that bears the Cardholder’s signature;
- Write the positive identification (including any serial number and expiration date) on the Charge Record; and
- Ask the Cardholder to sign the Card before completing the transaction, and compare with the signature(s) on the Charge Record and/or ID. If the Cardholder refuses to sign the Card, do not accept the Card; refer the Cardholder to the Card Issuer if he or she has questions.

SUSPECT TRANSACTIONS

How to Identify a Fraudulent Card

In addition to checking for above described Valid Card features, always inspect the Card for the following:

- Overall Appearance- Check for discoloration or uneven card surfaces.
- Embossing - Card account number, valid dates, Cardholder name and security character should appear consistent in size and spacing and should not look “ghosted” (new characters re-embossed over originals).

- Valid Dates or Expiration Dates – Make sure the Card is not expired or being used before it's valid.
- Signature Panel – Should not show evidence of tampering. The panel should be signed and the signature should match Cardholder's signature on the Charge Record.

Other Signs of Fraud

One of the most common types of Card fraud is unauthorized use of a lost or stolen card. Even if the Cardholder has not yet reported the Card missing, you can often prevent a fraudulent sale if you are alert to unusual Cardholder behavior. Consider calling your telephone authorization number for a Code 10 (see procedure below) if Cardholder:

- Makes a purchase without regard to size, color, style, or price.
- Makes several individual purchases that approach, but do not exceed your floor limit on Card transactions.
- Rushes, stalls, or attempts to distract you as customer completes the transaction.
- States that the Card's magnetic stripe is damaged or worn and/or claims the Card information must be manually entered on your electronic terminal.
- Purchases a large item (e.g., a refrigerator) and insists on taking it immediately rather than have it delivered – even when delivery is included in the price.
- Pulls the Card from a pocket rather than a wallet.
- Signs the Charge Record in a deliberate or unnatural manner.
- Appears too young to be making purchases with a Card.
- Buys clothing without trying it on – or declines alterations even if they are included in the price.
- Charges expensive items on a newly Valid Card.

- Cannot or will not present a photo ID – or provides a temporary ID with no photo.

Any of these circumstances can occur in a legitimate transaction. Use your best judgment and call for a Code 10 if you are unsure.

Code 10 Procedures

If you believe a Card presented to it is a counterfeit or altered Card, or you suspect fraud, call your * number for a Code 10 operator. An Authorization procedure called "Code 10" is available if you are suspicious of a transaction or have reasonable grounds to believe that the Card is fraudulent, counterfeit or stolen or the Cardholder is not authorized. If any of the foregoing circumstances exist:

- Call the voice Authorization center and identify your request as "Code 10" Authorization while you continue to hold the Card in your hand.
- An operator will lead you through a series of questions with "yes" or "no" answers that are specifically designed to help avoid any discomfort for you or for the Cardholder.
- If Authorization is not granted, refer the Cardholder to the Card Issuer.
- If you are told to retain the Card, follow the operator's instructions, or the procedures outlined in the Operating Rules. Avoid any embarrassing confrontation with the Cardholder. You agree that Bank is not liable for the results of any confrontation with the Cardholder.

PROCESSING CARD TRANSACTIONS

Authorization.

Once you have checked to verify that the Card is valid, the next stage is processing the transaction. The first step in processing is receiving Authorization. To reduce your risk of Chargeback, you must obtain an Authorization for every transaction. If you use an electronic authorization terminal, you will complete Authorization and processing in one step. **An authorization only indicates that credit is available on an account of the Cardholder at the time the authorization is requested. It does not warrant that the person presenting the Card is the rightful Cardholder, nor is it an unconditional promise or**

guarantee that you will not be subject to a chargeback or debit.

Electronic Processing

This is the fastest, safest and most accurate way to process Card transactions. Merchant shall retain the Card throughout the Authorization process. Follow these general procedures:

- Hold the Card in your hand until all steps are completed.
 - Swipe the Card's magnetic stripe through the terminal. Some terminals may require you to key-enter the last four digits of the Card account number or place an electronic Card draft in the terminal's printer. If the terminal cannot read the magnetic stripe, key in the information embossed on the Card and, if the Card is present, make a Card imprint on a separate manual Card Record.
 - If the Card account number displays on the terminal screen, verify that it matches the account number embossed on the Card. If it doesn't match, retain the Card (see below for Recovering Card)
 - "Decline" means the transaction cannot be authorized. Do not accept the Card. Return the Card to the Cardholder and discretely advise that the Card has been declined. If the Cardholder has questions, refer him or her to the Card Issuer.
 - "Unknown Card" and similar messages usually mean the Card is of a type that there is a problem with the Card or Card account. Do not accept the Card without a telephone Authorization.
 - Verify that all information is correct and legible on all copies of the Charge Record. Do not circle the expiration date or obscure the Card or transaction information in any way.
 - Watch the Cardholder sign the Charge Record; compare the signature with the one on the back of the Card. If Merchant can't tell whether the signatures match, ask for a photo ID.
 - Return the Card and Cardholder copy of the Charge Record to the Cardholder.
- If you believe the transaction may be fraudulent (even though you received Authorization) call for a Code 10.

Telephone Authorization and Manual Processing

If Merchant does not have an electronic authorization terminal, call your telephone authorization number as part of the manual processing procedure. Follow the steps outlined below, holding the Card in Merchant's hand until all steps are completed.

- Make a card imprint on a manual Charge Record using a Card imprinter.
- Fill in the transaction information (item description, amount, etc.). Each transaction must be processed on a single Charge Record.
- Call for Authorization. When the operator answers, you may be asked to provide:
 1. The card account number, expiration date, Bank Identification Number and CVV2 or CVC2.
 2. Your ID number.
 3. The amount of the transaction
- The operator will give you a response code or provide other instructions (if the Card is not Authorize). If the transaction is approved, write the Authorization code in the space provided on the Charge Record.
- Verify all information is correct and legible on all copies of the Charge Record. Do not circle the expiration date or obscure the Card or transaction information in any way.
- Watch the Cardholder sign the Charge Record; compare the signature with the one on the back of the Card. If you can't tell whether the signatures match, ask for a photo ID.
- Return the Card and Cardholder copy of the draft to the Cardholder.
- If you believe the transaction may be fraudulent (even though you received Authorization) call for a Code 10.

Recovering a Card

When seeking Authorization on a Card Transaction, you may be instructed not to return the Card to the Cardholder. This may mean that the Card has been reported lost or stolen, or that fraud has been detected. If you are told to retain the Card or receive a "Pickup Card" message on its electronic terminal, hold the Card in your hand and discretely advise the Cardholder of the situation. Use your best judgment to avoid any confrontation. Call Bank or ask your telephone authorization center for instructions on how to turn in the Card in accordance with MasterCard/Visa requirements. Do the following:

- Keep a record of the Card account number
- List the following information and turn it into Bank with the Card:
 1. The account number
 2. Your business name and address
 3. The person who recovered the Card
 4. The reason for recovery (Code 10 or Authorization inquiry)

You may receive a cash reward for properly recovering a Card. Rewards are offered by Card Associations, Card Issuers, and some Merchants. Please call Bank for instructions on how to turn in the Card.

Turning in Lost Cards

If you find a lost Card, or a customer turns one in, or leaves one behind, call Bank for instructions on how to turn in the Card.

Completing Sales Slips

You must record each Charge and Credit Voucher by following procedures specified by Bank and using records such as sales drafts, sales slips or electronic processing records and methods, as applicable. The sales slip must be signed by the Cardholder, but not until the final transaction amount is entered into the "Total" column of the sales slip. You are to deliver to the Cardholder an accurate and complete copy of the Charge, no later than the time of delivery of the goods or performance of services, using a format approved by the Card Associations and supplied by Bank. The copy of

the sales slip given to the Cardholder must contain the following information:

1. truncated Card Account number;
2. Merchant name;
3. Merchant location code or city and state;
4. Charge date; and
5. Brief description of merchandise or services sold.

Recurring Transaction

You may complete a Recurring Charge (a repeated Charge for goods or services that are delivered or performed periodically) by meeting the following requirements:

- Obtain from the Cardholder a completed Order Form containing a written request for the goods or services to be charged to the Cardholder's account. The Order Form must include, but is not limited to, the following: (1) Transaction amount, unless the Recurring Transactions are for varying amounts; (2) frequency of the recurring charges, and (3) duration of time for which Cardholder permission is granted
- Retain a copy of the Order Form for the duration of the recurring services and provide it to the Issuer upon request.
- Write the words "Recurring Transaction" on the signature line of the Transaction Receipt (or "P.O." for MasterCard transactions).
- Provide a subsequent Order Form when a Recurring Transaction is renewed.
- Obtain the Cardholder signature, or an electronic signature or other similar authentication, that is effective under applicable law.
- For an Electronic Commerce Transaction, include the frequency and duration of the Recurring Transaction, as agreed to by the Cardholder, on the Transaction Receipt.

- For an Electronic Commerce Transaction, provide a simple and easily accessible online cancellation procedure, if the Cardholder request for goods or services was initially accepted online.

A Recurring Service Merchant must not:

- Include partial payment for goods or services purchased in a single Transaction.
- Include additional finance charges on a Recurring Transaction.
- Complete a Recurring Transaction if it receives a negative response or a cancellation notice from the Cardholder or Acquirer.

For Recurring Transactions of varying amounts, all of the following apply:

- The Order Form must allow the Cardholder to specify a minimum and maximum Transaction amount to be charged, unless the Cardholder will be notified of the amount and date of each charge, as specified in the remainder of this section.
- The Merchant must inform the Cardholder of his/her right to receive, at least 10 calendar days prior to each scheduled Transaction Date, written notification of the amount and date of the next charge.
- A Cardholder may choose to receive the notification in any of the following ways: (1) for every charge, (2) when the Transaction amount does not fall within the range of amounts specified on the Order Form, or (3) when the Transaction amount will differ from the most recent charge by more than an agreed-upon amount.
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Returns and Exchanges

- You must complete a Credit Voucher or credit slip for the total amount of the refund.
- The date of the credit must be included on the Credit Voucher

- Full refunds must be for the exact dollar amount of the original transaction, including tax, and other charges
- The Credit Voucher must contain a description of the goods or services.
- Imprint the Credit Voucher with the same Card used by the Cardholder for the original purchase.
- Never give cash, check or in-store credit refunds for Card sales.
- Authorization is required.
- The Cardholder must sign the Credit Voucher. The Credit Voucher must be delivered to the Bank within 3 days.
- You cannot complete a Credit Voucher for a Card issued to you or your employees except for a valid refund of a Charge.
- You may not receive money from a Cardholder and subsequently deliver to Bank a Credit Voucher to make a deposit to the Cardholder Account.
- It is your responsibility to insure that all refunds reflect bona fide returns or reimbursements of prior Card Transactions

CNP TRANSACTIONS

Card Not Present Transactions include the following Transactions:

1. Mail Transactions (also referred to as mail order or MO).
2. Telephone Transactions (also referred to as telephone order or TO)
3. Internet or Ecommerce Transactions.

You may only accept CNP Transactions, if you have been authorized in the Application or in writing by us to accept such transactions. Since you will not have an imprinted or magnetically swiped transaction, or visual identification or Cardholder signature, these transactions have substantially higher risk of chargeback and fraud. You assume all risks associated with accepting CNP Transactions.

You must prepare a Charge containing the following information: the Cardholder's name appearing on the Card, billing and shipping addresses; effective and expiration dates; Cardholder's account number; description of the goods or services; amount of the transaction (including any shipping, handling, insurance, etc.); date of transaction; authorization code; and Merchant name and location. On the signature line of the Charge, include the letters "TO", "MO", "IO", "PO", "RT", or phrases, "telephone order", "mail order", "internet order" "pr-authorized order" or "recurring order."

You may not submit a transaction for processing until after the merchandise has been shipped or the service has been provided to the customer.

If you process recurring transactions and charge a Cardholder's account periodically for recurring goods or services (e.g. monthly insurance premiums) the Cardholder must complete and deliver to you a written request for such goods or services to be charged to the Cardholder's account. The written request must specify the transaction amount, the frequency of recurring charges and the duration of time for which the Cardholder has granted permission.

When requesting Authorization, you must inform us that the Card Transaction is a mail order, telephone order, pre-authorized order, internet order or a recurring transaction. Failure to comply may result in fines or penalties.

If you accept orders via the internet, your web site must include the following in a prominent manner:

1. the address of the Merchant's Permanent Establishment, including Merchant's country of domicile, located on the same screen view as the checkout screen used to present the total purchase amount, or within the sequence of web pages the Cardholder accesses during the checkout process;
2. A complete and accurate description of the goods or services offered;
3. Merchant's merchandise return and refund policy clearly displayed on either the checkout screen, or on a separate screen that allows the purchaser to click an acceptance button;
4. Merchant's consumer data privacy policy and the method of transaction security used to secure cardholder account data during the ordering and payment process;
5. A customer service contact, including electronic mail address or telephone number;

6. Transaction currency (e.g. US dollars, Canadian dollars);
7. Export restrictions (if known); and
8. Merchant's delivery/fulfillment policy.
9. Complete description of the goods or services offered

To assist you in reducing the risk of fraud and/or Chargebacks on mail/telephone orders or Internet orders, Merchant must use Address Verification Service (AVS). This is a card-fraud prevention tool that compares the billing address provided by the Cardholder with the Cardholder address listed in the Card Issuer's files. Please call us for details on setting up AVS.

Visa has implemented a program to protect Cardholder data. The Cardholder Information Security Program ("CISP") applies to you if you process or store Cardholder data as a result of internet or mail/telephone acceptance of VISA Card Account information. You may find the details of this program at www.visa.com/cisp.

AFTER THE SALE

Closing Out Merchant's Electronic Terminal

For each Card Transaction that you process electronically, you will complete a procedure called closing the batch to reconcile those transactions and prevent balancing and deposit errors. A batch represents all Card Transactions processed during a given period of time. You should close your batch daily. Follow the general guidelines below to close a batch.

- Use a calculator to manually total the sales drafts and Credit Vouchers for the batch.
- Display terminal totals by using the Display/Totals Batch Inquiry function.
- Compare terminal totals with the calculator totals. If out of balance, print list of terminal entries and compare the entries to the sales drafts and make any necessary adjustments in the terminal.
- For each batch transmitted, ensure that you Merchant identification number and all other information is included (i.e. date, amount, number of items, etc.).
- The batch/deposit total must match to the settled/reconciled amount.

- If you use an Electronic Data Capture (EDC) terminal, transmit the batch information. If your terminal does not have the EDC capability, include your electronic bank drafts in your manual deposit. Each time you close a batch, your terminal begins a new batch with the next transaction processed.

Adjustments to Merchant's Account

We will make transaction adjustments (debits or credits) to your account if we note a discrepancy between your batch header and the corresponding sales drafts. Common reasons for adjustments include:

- Total amounts shown on sales drafts do not match total on batch header.
- Your account was credited in error and has been debited to correct the error.
- Duplicated sales slip submitted
- Card number is incorrect/incomplete
- Dollar amount is unreadable/illegible
- Cardholder' account number is unreadable/illegible.

We will notify you of any adjustments we make to your account.

Retrieval Requests

You are responsible for retaining and providing copies of transaction receipts, substitutes, recurring transaction for two years or longer if required by the Card Associations. From time to time we will ask you to submit a copy of a sales draft or Credit Voucher. These Retrieval Requests assist us in responding on your behalf to Cardholder and Card Issuer questions about transactions you have processed.

It is important that you fulfill retrieval requests within the time specified on the request from us. If you fail to do so, a Chargeback may result. You are responsible for any deficiencies in Card Transaction data submitted to us. To ensure proper retrieval fulfillments and/or Chargeback processing, records of sale drafts must contain the full 16 digit account number and expiration date. Failure to retain the sales drafts and Credit Vouchers could result in future Chargebacks to your account.

Chargebacks

A Cardholder or a Card Issuer has the right to question or dispute a transaction. A Chargeback is the reversal of a Card Transaction. When a Chargeback occurs, the amount of the transaction is debited (subtracted) from your account.

Reasons for Chargebacks, include:

- No Card imprint or magnetic stripe reading was obtained.
- Card was expired or not yet valid on the date of the transaction.
- Card Account number is invalid.
- Sales draft is altered, incomplete, inaccurate, unsigned or illegible.
- Authorization was not obtained.
- Signature on sales draft is not a reasonable facsimile of signature on Card.
- Transaction amount is split between two or more sales drafts.
- MasterCard/Visa sales draft was used to record transaction for another card type.
- Description of goods/services is not listed.
- Transaction was processed more than once.
- Manual draft was not deposited within time allowed.
- Retrieval Request was not fulfilled within time allowed.
- A Cardholder dispute was filed regarding the transaction.

Although we are unable to notify you before a Chargeback is initiated, in most cases you may challenge the Chargeback by filing a rebuttal within the time specified in our Chargeback notice. Your failure to act within that time may not provide us with a reasonable number of days to evaluate your dispute of the

Chargeback. We are not obligated to represent Chargebacks except to the extent allowed by the Operating Rules and your timely dispute of the Chargebacks. We do not engage in direct collection efforts against Cardholders on your behalf. In your rebuttal, you should supply documentation substantiating that the Card and the transaction were valid and that correct processing procedures were followed. We recommend that you include a detailed rebuttal letter along with all pertinent documents. The more information we have at the time of the Chargeback, the better we can dispute the item on your behalf. If you have any questions, call us for assistance.

ONLINE DEBIT CARD TRANSACTIONS

Online Debit Card Transactions require customers to enter a PIN at the point of sale terminal and the amount of the transaction is debited from the customer's checking account. Most but not all ATM/debit Cards can be accepted at the point of sale at participating locations. Examine the back of the Card to determine if the Card participates in a network that you are authorized to accept. The Debit Network mark(s) will be printed on the back of the Debit Network Cards. If the Card is valid and issued by a Debit Network, and you offer Online Debit Transactions, you must follow the following procedures:

- You must honor all Valid Debt Network Cards
- You must treat transactions by Cardholder from all Debit Card Issuers in the same manner.
- You may not establish a minimum or maximum amount for the transaction.
- You may not require additional information, other than the PIN, for the completion of the transaction unless specifically required by the Operating Rules for a particular type of transaction, which typically will be for an exception procedure. You may not require or request a Cardholder signature.
- You may not complete a transaction without entry of the PIN by the Cardholder. The Pin must be entered into the PIN pad only by the Cardholder. You cannot accept the PIN from the Cardholder verbally or in written form.

You must obtain Authorization for each online Debit Card Transaction before you complete the transaction. There is no voice authorization or imprinter procedure for Online Debit Card Transactions. You may not complete a transaction that has not been authorized.

If you cannot obtain an authorization, you should request another form of payment from the customer. You may not manually enter the account number. The account number must be read electronically from the magnetic stripe. If the magnetic strip is unreadable, you should request another form of payment from the customer. You must issue a receipt to the Cardholder upon the successful completion of a transaction. Only the last four digits of the Cardholder account number will appear on the receipt.

At your option, you may offer cash back to Cardholders ("Cashback"), provided you transmit the Cardholder's requested Cashback amount request to the Card Issuer as part of the Authorization procedures and receives an Authorization for the transaction. If Authorization is denied with a denial code that indicates the Cashback transaction has been denied solely because the Cashback portion would cause the Cardholder to exceed a limit on cash withdrawals imposed by the Card Issuer, you should inform the Cardholder that the transaction was denied solely because of the cash withdrawal limit, but that a new transaction in the amount of the purchase alone may be approved.

You may void a transaction electronically, but only if the voiding transaction is entered in accordance with the Operating Rules which typically require the voiding transaction to occur before midnight of the calendar day on which the original transaction was initiated, as well as Cardholder re-entry of the PIN used for the original transaction, and your transmission of the trace number and exact dollar amount of the transaction to be cancelled. Cancellations must be initiated at the same location as the original transaction, but do not have to be at the same terminal.

You will fully cooperate with the Debit Networks, their members and us in the resolution of Cardholder disputes. The Debit Networks and we may investigate your practices relating to Online Debit Card Transactions as permitted by the Operating Rules.

Card Issuers may charge Online Debit Card Transactions back to you through the Debit Networks and us when permitted by the Operating Rules and under the time limits imposed by the Operating Rules. We are not obligated to make representations of Chargebacks, but at our option, may assist you in making representations under the Operating Rules.

EBT TRANSACTIONS

Electronic Benefit Transfer (EBT) transactions are similar to other electronic payment transactions. EBT transactions are PIN based, just like the Online Debit Card Transactions. An EBT Card is a magnetic striped Card that electronically delivers Federal and State funded Food Stamps and Cash Benefits to qualified EBT recipients.

We must approve you to issue EBT benefits to qualified recipients.

DISPLAYS AND ADVERTISING

If you deal with the general public, you must display advertising and promotional materials provided by us to inform the public which Cards will be honored by you. You must display the proprietary names and symbols associated with the Cards you accept only in compliance with Operating Rules and while the Agreement is in effect, or until we or an applicable Card Organization notifies you to stop using them. You will not indicate or suggest in any way that we or Card Organizations endorse your products or services.

You may only display Visa and MasterCard approved decals, program marks and other advertising and promotional materials for the Card types you selected on the Application. If you have any questions, concerning what materials you may display, please contact us.

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