Customer Vault Schedule

This Customer Vault Schedule ("**Vault Schedule**") is a Schedule to the Merchant Agreement and sets forth the terms and conditions applicable to Customer Vault. Capitalized terms used but not otherwise defined in this Vault Schedule shall have the meanings prescribed in Merchant Agreement.

<u>Customer Vault.</u> Customer Vault provides Merchant with the ability to create, configure, and manage information about one or more of Merchant's customers (each a "**Customer Profile**"), including the option to store customer's Card data for use in connection with future payment transactions between Merchant and such customer (each a "**Stored Credential"**). Customer Vault is accessible and available via the Merchant Dashboard. Customer Vault is considered Software with Customizable Features under the Merchant Agreement and includes Data Features.

<u>Features and functionality of Customer Vault</u>:

- Merchant can create, update, modify, and/or remove a Customer Profile
- Various personal and company demographic data fields are available for Merchant to populate in each Customer Profile, including name, email address, mailing address, phone number, and unique customer identifier ("**Reference ID**") associated with Merchant's customers and individual Cardholders.
- Search Customer Vault to display Customer Profiles with resulting matches, including by name, email, or Reference ID.
- Merchant can store up to 5 Stored Credentials per Customer Profile and elect to designate one Stored Credential as the default card, which will be used for current and future Card transactions using the Virtual Wallet available from Processor via the Merchant Dashboard
- Customer can update the following information for any existing Card stored in a Customer Profile: Cardholder Name, Zip Code, Expiration Date.

<u>Dependent Solutions.</u>

- Access to Merchant Dashboard and all Dependent Solutions thereof
- For using a Stored Credentials in connection with a Transaction, access to Virtual Terminal via the Merchant Dashboard

<u>Merchant Obligations for Customer Vault.</u>

- Will not use or include Consumer Information as a Reference ID
- Merchant must not store, transmit, or process any sensitive Card information or Cardholder Data on, to, or from Merchant Systems unless in compliance with the Data Security Standards.
- Merchant is responsible for defining and maintaining its Reference IDs.
- By electing to use the Stored Credential feature, Merchant acknowledges and agrees that it will comply with all applicable laws and Network Rules regarding Stored Credentials and/or recurring transactions, including, but limited to:
    - Before submitting a Transaction using a Stored Credential, Merchant must either submit an Authorization request for the Transaction amount or if payment is not required, submit an account verification. If the initial Authorization request or account verification is not approved, Merchant must not store the Card as a Stored Credential .
    - Providing Cardholders whose Cards are being used for Merchant's Transactions with clear and accessible customer service contact information (including an email/URL and/or phone number), Merchant's refunds and returns policies, and Merchant's privacy policy.
    - If Merchant accepts recurring payments, Merchant must provide the Cardholder whose Card is being used for such recurring payment a simple and easily accessible online cancelation procedure, if end-users sign up for payments online.
    - Merchant must obtain each Cardholder's express informed consent through an agreement that provides all material information related to the purchase transaction; the Merchant; and the terms and conditions of the Merchant's storage of the Stored Credentials. Merchant must retain a copy of this written agreement to the terms of the Stored Credential arrangement.

- Merchant may use a Stored Credential only as agreed with the Cardholder. The agreement must include the following:
    - The account number that will be used to make payment (last four digits only).
    - How the Cardholder will be notified of any changes to the agreement.
    - Transaction amount or a description of how the Transaction amount will be determined.
    - The transaction currency.
    - How the Stored Credential will be used.
    - Timing and frequency of transactions. If the Stored Credential will be used for unscheduled Transactions, the event that will prompt the Transaction.
    - The expiration date of the agreement, if applicable.
    - The length of any trial period, introductory offer, or promotional period.
- All requirements related to specific Transaction types must be clearly displayed when the Cardholder gives consent to Merchant to create a Stored Credential and must be displayed or provided separately from the general purchase terms and conditions.
- Any recurring Transaction or unscheduled Transaction must not include any finance charges, interest, or imputed interest.