Virtual Terminal Schedule

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

Virtual Terminal. Virtual Terminal ("**Virtual Terminal**") is a web-based software application tool accessible via the Merchant Dashboard which enables Merchant to accept Card payments from its customers by Merchant manually keying the Card data into the Virtual Terminal platform, together with related features. Merchant's Transactions initiated through Virtual Terminal will be processed by Processor as part of the Merchant Services provided to Merchant under the Merchant Agreement.

Features and functionality of Virtual Terminal:

- Supports both Sale Transactions and Refund Transactions.
- Merchant can initiate preauthorization(s), convert preauthorization(s) to Sale Transactions, and manage pending Authorizations.
- Include additional details and information about certain Transactions ("**Enhanced Data**") as more fully described below
- Fields for Merchant to include necessary information for inclusion on its Transaction receipts together with receipt generation for Merchant to provide receipts to cardholders associated with each Sale Transaction or Refund Transaction.
- Compatible with Customer Vault from Processor, enabling Merchant to:
    - Select one of the Stored Credentials to initiate Sale Transaction(s) or Refund Transactions or pre-authorizations.
    - Use the Card designated as the default Card for current and future Card Transactions

Dependent Solutions

- Access to Merchant Dashboard and all Dependent Solutions thereof
- If using Stored Credentials in connection with Virtual Terminal, receiving Customer Vault from Processor and all Dependent Solutions thereof

Merchant Obligations for Virtual Terminal.

- Merchant is responsible for providing transaction receipts to Cardholders, including ensuring all necessary itemization and details are provided to Cardholders as required by Applicable Laws and/or Network Rules.
- Merchant is responsible for all data entered by Merchant into Virtual Terminal, including calculating taxes, line-item descriptions, customer codes, invoice details, prices, Card data, postal codes, etc.
- Merchant understands that the amount entered for tax will apply to the entire Transaction and that Merchant is exclusively responsible for ensuring the appropriate tax amount is entered into Virtual Terminal prior to submitting the Transaction
- Merchant acknowledges that any pending Authorizations or preauthorization(s) conducted through Virtual Terminal that are not timely converted by Merchant to a Sale Transaction or otherwise reversed or Voided as permitted or required under Network Rules may result in fees, fines, or other assessments against Merchant.
- For Virtual Terminal transactions using a Stored Credential available or accessible via Customer Vault, Merchant must:
    - Before the first Transaction occurs using a Stored Credential, Merchant must either submit an Authorization Attempt 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, including as part of a Customer Profile in connection with Customer Vault or otherwise Before processing Transaction initiated by the Cardholder, Merchant must validate the identity of the Cardholder.

  - Except as permitted by Network Rules, the Authorization amount must not exceed the individual Transaction amount.
  - If an Authorization Attempt for a Transaction initiated by the Cardholder using a Stored Credential is declined, the Merchant must notify the Cardholder in writing and allow at least seven (7) calendar days to pay by other means.

Enhanced Data. Virtual Terminal will automatically detect whether Card is eligible for Enhanced Data itemization, and if so, the Enhanced Data itemization fields will display. If Enhanced Data fields are displayed, Merchant must include data for required Enhanced Data fields to proceed with the Transaction.

Enhanced Data: Additional Features and Functionality

- Information entered into any Enhanced Data field will apply to the entire Transaction
- Merchant may designate a Transaction as tax exempt, in which case no tax will be applied to the Transaction.
- Automatically completes calculations for values entered in certain fields, which currently include:
  - "Item Total" equals the product of the values Merchant enters into the "Quantity" and "Unit Cost" fields
  - "Subtotal" equals total of the values Merchant enters in "Item Total" fields.
  - "Total" equals the sum of the "Subtotal" and "Tax" fields.
  - The "Total" value calculated must equal the value Merchant entered in the "Amount" field to proceed with processing the Transaction.

Merchant Obligations for Enhanced Data. In addition to Merchant's obligations for Virtual Terminal (above), Merchant has the following additional obligations when using the Enhanced Data feature of the Virtual Terminal:

- Merchant is responsible for the accuracy of all data entered into the Enhanced Data fields, and ensuring such data is appropriately entered to apply to the entire Transaction
- Merchant acknowledges and agrees that any tool tips or other guidance available or provided in connection with any Enhanced Data field is not intended as legal, compliance, or tax advice and Merchant is responsible for consulting its own legal counsel or qualified tax adviser for advice specific to its circumstances, business activities, and/or Transactions.