

# **AUTHORIZE.NET PAYMENT GATEWAY MERCHANT SERVICES AGREEMENT**

The Authorize.net Payment Gateway Merchant Services Agreement (the “Agreement”) is a legally binding contract between your company (“Customer”) and Authorize.net LLC (“Authorize.net”) (each, a “party” and collectively, the “parties”). This Agreement sets out the terms and conditions under which Customer may utilize the Transaction Services. Customer should read this Agreement carefully.

**By clicking on the “I AGREE” button or a similar affirmation, or by acknowledging acceptance of the Agreement by any other method allowed by Authorize.net, or by using or accessing the Transaction Services through any means permissible including, without limitation via an internet portal, user interface or a mobile application, Customer acknowledges and agrees that: (i) it has reviewed and understands the Agreement; (ii) it agrees to be legally bound by the terms and conditions of the Agreement; and (iii) its use of the Transaction Services and any related products or services will be governed by this Agreement. If Customer does not agree or is not willing to be bound by the terms and conditions of this Agreement, Customer should not click on the “I AGREE” button and should not seek to obtain or use the Transaction Services.**

**1 Customer’s Capacity and Related Matters.** By accepting the terms and conditions of this Agreement, Customer represents and warrants that (a) the person executing this Agreement on behalf of Customer is eighteen (18) years of age or older and has the authority to enter into this Agreement on behalf of Customer, (b) all information Customer has provided to Authorize.net is true and correct in all respects, and (c) Customer will update Authorize.net by email with any changes to information Customer has previously supplied. Customer further represents and warrants that Customer has the legal authority to accept the terms and conditions of this Agreement and that such acceptance will be binding on Customer. Authorize.net reserves its right, in its sole discretion, to refuse to provide Customer with any Authorize.net Service. Words and phrases with initial letters capitalized and not otherwise defined herein shall have the meaning set forth in Section 15.

## **2 Authorize.net Undertakings.**

**2.1 Transaction Services.** Authorize.net shall provide to Customer the Transaction Services at the rates set forth in the Fee Schedule and in accordance with the terms and conditions of this Agreement.

**2.2 Customer Service.** During the Term of this Agreement, if Customer is current in the payment of all fees owing to Authorize.net and is otherwise not in default under this Agreement, Authorize.net shall provide customer service to Customer, as set forth in the Contact Us section of the Authorize.net website at the URL <https://support.authorize.net> >.

## **3 Customer’s Undertakings.**

**3.1 ID and Password.** Customer must select a unique identifier (“ID”) and password to enable Customer to access Customer’s payment gateway account and use the Transaction Services. Customer will restrict access to such ID, password, and account to Customer’s employees and agents as may be reasonably necessary consistent with the purposes of this Agreement and will ensure that each such employee and agent accessing and using the account is aware of and otherwise complies with all applicable provisions of this Agreement regarding such use and access. Customer is solely responsible for maintaining adequate security and control of any and all IDs, passwords, or any other codes for purposes of giving Customer access to the Transaction Services. Authorize.net shall be entitled to rely on information it receives from Customer and may assume that all such information was transmitted by or on behalf of Customer. Customer shall comply with all Authorize.net recommendations and notices regarding the security of Customer’s ID, password and payment gateway account(s).

**3.2 Relationship to Merchant Service Providers.** Customer may have enrolled in the Transaction Services via a Merchant Service Provider. In addition to any other agreement Customer may have with the Merchant Service Provider, the terms and conditions of this Agreement govern Customer’s use and Authorize.net’s provision of the Transaction Services. In the event of conflict between this Agreement and Merchant Service Provider agreement, the terms of this Agreement control. Customer expressly acknowledges and agrees that Authorize.net may share information about Customer and Customer’s account with its Merchant Service Providers.

**3.3 Compliance.** In connection with the exercise of Customer’s rights and obligations under this Agreement (including, without limitation, any related to individual privacy), Customer will comply, at Customer’s own expense, with Applicable Law, including those applicable to Customer, this Agreement, Personal Information or the Transactions and/or orders of any governmental authority or regulatory body having jurisdiction over the subject matter hereof, including, without limitation, the Payment Network Rules, the Federal Trade Commission and Services Documentation. Authorize.net reserves the right to amend, modify or change the Services Documentation at any time. Customer shall not use the Transaction Services in any manner, or in furtherance of any activity that violates Applicable Law or that may cause Authorize.net to violate Applicable Law or be subject to any fines, penalties, investigation, prosecution, or legal action.

**3.4 Third Party Products and Services.** Customer’s use of third party products and services shall be governed by and subject to separate third party product, service, software, and/or license agreements. Authorize.net will not be a

party to such third party agreements and is not liable for and does not warrant or guarantee any third party product or service.

## **4 Data Collection, Privacy and Security.**

### **4.1 Customer.**

a. Customer is solely responsible for the security of data residing on servers owned or operated by Customer, or a third party designated by Customer (e.g., a Web hosting company, processor or other service provider). Customer shall comply with all applicable laws, policies and regulations governing the security, privacy, collection, retention and use by Customer of End User data, including, without limitation, financial information, card account numbers, and all other Personal Information. Customer agrees to provide notice to End Users on Customer’s website that discloses how and why personal and financial information is collected and used, including uses governed by this Agreement.

b. Customer will comply with Applicable Law and take such security measures, as applicable, including without limitation, issued by Payment Networks and the Federal Trade Commission, associated with the collection, security, dissemination and destruction of End-User and Transaction data, and expressly including the PCI DSS. Customer will establish and maintain policies, procedures, and technical, physical, and administrative safeguards, designed to (i) ensure the security and confidentiality of all personal information and any other Confidential Information that Customer receives, stores, maintains, processes or otherwise accesses in connection with the provision of Transaction Services, (ii) protect against any reasonably foreseeable threats or hazards to the security or integrity of personal information or other Confidential Information, (iii) protect against unauthorized access to or use of personal information or other Confidential Information, (iv) maintain reasonable procedures to detect and respond to any internal or external security breaches, and (v) ensure appropriate disposal of personal information or other Confidential Information. In the event that Customer’s system is breached and an unauthorized third party has access to or has accessed End-User data or Transaction data, Customer shall immediately notify Authorize.net of such breach. Customer shall take all reasonable action to remedy the breach and mitigate any loss which results therefrom. Customer shall make all commercially reasonable efforts to prevent such breaches from occurring in the future.

c. Customer agrees that Customer will comply with all Authorize.net security protocols and security advisories in effect during the Term of this Agreement. Customer is solely responsible for verifying the accuracy and completeness of all Transactions submitted and processed by Authorize.net associated with Customer’s account and verifying that all corresponding funds are accurately processed. Customer acknowledges that Authorize.net shall not be liable for any improperly processed or unauthorized Transactions or illegal or fraudulent access to Customer’s account, End-User or Transaction data. Authorize.net’s liability for improperly processed or unauthorized Transactions solely attributable to the negligence of Authorize.net is limited pursuant to Section 12.

### **4.2 Authorize.net.**

a. Authorize.net will collect, retain, and disclose information and Personal Information collected from Customer and End Users in accordance with the Services Documentation and the Authorize.net Data Processing Agreement. In addition, Authorize.net, its subsidiaries, Merchant Service Providers, Affiliates, partners, suppliers and/or their agents/contractors may transfer data amongst themselves as necessary for the purpose of the provision and management of the Transaction Services, perform its obligations and exercise its rights under the Agreement, detect data security incidents, or improve and develop products and solutions. Authorize.net may transfer and share such information: (i) with third parties assisting Authorize.net in evaluating Customer’s eligibility for, provision of, administration and management of the Transaction Services; (ii) with non-affiliated entities that assist Authorize.net in providing products and services that Customer has requested; (iii) with companies that provide support services to Authorize.net or with which Authorize.net has agreements to provide marketing services on its behalf; or (v) as otherwise permitted by law. While Authorize.net

uses commercially reasonable efforts to safeguard data, Authorize.net does not warrant that End-User data and Transaction data will be transported without unauthorized interception or modification or that data will not be accessed or compromised by unauthorized third parties. Customer agrees that Authorize.net and its Affiliates may access and use Personal Information for improving/enhancing underlying products and services, detecting data security incidents, or improving and enhancing security and fraud prevention tools for use by Customer and/or any other customers and clients of Authorize.net or its Affiliates. Authorize.net transfers and stores Personal Information in the United States to perform its obligations and exercise its rights under the Agreement. The Authorize.net Data Processing Agreement describes how Authorize.net Processes Personal Information to provide the Transaction Services. Customer acknowledges and agrees that Authorize.net may modify the Data Processing Agreement to the extent required by Applicable Data Protection Laws by posting an updated version at the link set forth below.

b. During the Term of this Agreement, Authorize.net will maintain compliance with the PCI DSS. Authorize.net acknowledges that Authorize.net is responsible for the security of End User cardholder data while in Authorize.net's possession.

4.3 **Data Retention.** Customer is solely responsible for compiling and retaining permanent records of all Transactions and End-User data for Customer's reference and in accordance with Applicable Law. Except as otherwise provided herein, at no time shall Authorize.net have an obligation to store, retain, report or otherwise provide any copies of or access to any records of Transactions or End-User data collected or processed by Authorize.net.

## 5 Fees; Taxes

5.1 **Authorize.net Service Fees.** Customer shall pay to Authorize.net the fees set forth in the Fee Schedule located in the Merchant Interface, which is hereby incorporated into the terms of this Agreement by reference. For clarity, Authorize.net retains the right to change the fees as set forth in the Fee Schedule at any time, provided that it provides Customer prior notice of any fee changes via the Merchant Interface. Notwithstanding anything to the contrary and if agreed upon by the parties, a Merchant Service Provider may charge, bill, and collect such fees from Customer, in the amounts stated in and in accordance with the terms and conditions of the agreement between Customer and such Merchant Service Provider. If Customer's relationship with a Merchant Service Provider expires or terminates and such Merchant Service Provider was billing Customer for certain fees, Customer agrees to pay Authorize.net for any further use of the Transaction Services upon such expiration or termination in accordance with the terms herein.

### 5.2 Account Fees

5.2.1 **Late Payment Fee.** Authorize.net will invoice Customer in accordance with the Section 6. If Customer does not remit payment in full for any invoice on or before the fifteenth (15th) day of the month in which the invoice is due, Customer will be subject to a late payment fee, in the amount set forth in the Fee Schedule. If Customer has not paid all amounts due before the last day of the month in which they were due, Customer's ability to use the Transaction Services shall automatically be suspended at the end of the month in which the invoice is due.

5.2.2 **Abandoned Account Fee.** If Customer's account becomes an Abandoned Account with a balance due to Customer, Customer shall be assessed a monthly Abandoned Account Fee in the amount set forth in the Fee Schedule. In addition, all costs incurred by Authorize.net in managing Customer's Abandoned Account, including costs associated with attempting to locate Customer to deliver Customer's account balance or incurred with respect to escheating Customer's funds to the appropriate governmental agency will be deducted from Customer's account, as applicable.

5.3 **Taxes.** The fees described above are exclusive of all taxes. Customer agrees to pay all applicable taxes for the Transaction Services, except taxes assessed on Authorize.net's income. Customer agrees that the payment of fees to Authorize.net shall be made without deduction or withholding for any taxes. If Customer is required to withhold any taxes, the amount paid by Customer to Authorize.net shall be increased to the extent necessary to yield to Authorize.net (after withholding of such taxes) a net amount equal to the amount Authorize.net would have received had no such withholding been made. Customer bears the ultimate responsibility for the proper payment of taxes applicable to Customer's sale of its products or services.

5.4 **Opening/Closing Accounts.** If Customer fails to pay fees due under an Authorize.net account ("Original Account") and subsequently opens another Authorize.net account ("Subsequent Account"), Customer acknowledges that Authorize.net reserves the right to invoice the Subsequent Account for amounts due under the Original Account whether or not the Original Account was closed.

## 6 Billing and Payment Terms.

### 6.1 Authorize.net Bills Customer.

6.1.1 **Billing Terms.** Authorize.net shall bill Customer for all Transaction Services provided by Authorize.net commencing on or after the Effective Date. Authorize.net service fees are due and payable to Authorize.net

on a monthly basis, and the first payment shall be due on the first day of the month immediately following the billing effective date. Unless otherwise specified herein, fees and payments for any subsequent time periods shall be due on the first day of the month. Payments will be made in U.S. Dollars.

a. **Customers with U.S. Bank Accounts.** Customer hereby authorizes Authorize.net to initiate transaction entries to Customer's depository account(s) provided in its Customer application for all amounts due to Authorize.net by Customer under this Agreement. This authority is to remain in full force and effect until the expiration or termination of this Agreement. If Customer provides Authorization.Net written notification of its intent to terminate this Agreement, Authorize.net will be afforded a commercially reasonable opportunity to acknowledge and respond to the request. If Customer's depository account(s) number and/or federal income tax ID number changes, Customer shall promptly update its account information in the Merchant Interface. Entries initiated to or from Customer's depository account will be in accordance with the rules of the National Automated Clearing House Association and/or any other regulatory body or agency having jurisdiction over the subject matter hereof.

b. **Customers without U.S. Bank Accounts.** If Customer does not have an account with a banking institution based in the United States, Customer hereby authorizes Authorize.net to charge Customer's credit card provided in its Customer application for all amounts due to Authorize.net by Customer under this Agreement. This authority is to remain in full force and effect until the expiration or termination of this Agreement. If Customer provides Authorization.Net written notification of its intent to terminate this Agreement, Authorize.net shall be afforded a commercially reasonable opportunity to acknowledge and respond to the request. If Customer's credit card number and/or federal income tax ID number changes, Customer shall promptly update its account information in the Merchant Interface. Charges or credits to Customer's credit card account will be in accordance with Payment Network Rules and/or any other regulatory body or agency having jurisdiction over the subject matter hereof.

6.1.2 **Disputes.** The parties shall promptly investigate any disputed fees under this Agreement. A dispute will not relieve Customer of its payment obligations herein. If it is determined that Customer paid an incorrect fee, Authorize.net will credit the Customer's account in an amount equal to the incorrect fee. All disputes must be made in good faith and in writing within thirty (30) days of the date of the disputed billing statement. Fees billed shall be deemed accepted where written objections are not lodged within such thirty (30) day period.

6.2 **Merchant Service Provider Bills Customer.** Notwithstanding Section 6.1, if Customer is to be billed by a Merchant Service Provider for some or all of the fees associated with Transaction Services, Customer shall pay the Merchant Service Provider in accordance with the terms mutually agreed upon between Customer and such Merchant Service Provider.

7 **Term.** The Term of this Agreement shall commence on the Effective Date and remain in full force and effect until terminated pursuant to Section 8.

## 8 Termination and Suspension.

8.1 **Termination by Customer.** Customer may terminate this Agreement at any time and for any reason, with or without cause, upon providing written notice to Authorize.net, as set forth in Section 14.4. For clarity, Customer shall remain responsible to Authorize.net for all fees and activity incurred by Customer for the remainder of the then-current term and shall not receive any prorations or credits upon such termination. In the event Customer is billed by a Merchant Service Provider in accordance with Section 6.2, Customer hereby authorizes the Merchant Service Provider to terminate this Agreement on Customer's behalf.

8.2 **Termination by Authorize.net.** Authorize.net may terminate this Agreement and/or Customer's access to the Transaction Services, at any time and for any reason, with or without cause, upon thirty (30) days' written notice.

8.3 **Termination or Suspension of Customer by a Merchant Service Provider.** If Authorize.net is to be paid for Customer's access to and use of the Transaction Services by a Merchant Service Provider, and if Authorize.net receives notice from such Merchant Service Provider that it has terminated or suspended its relationship with Customer, Authorize.net may suspend and/or terminate Customer's right to access and use the Transaction Services and/or this Agreement without notice and without liability. In addition, Authorize.net may suspend and/or terminate the Transaction Services and/or this Agreement without notice and without liability upon receipt of notice from Customer's Processor or acquiring bank that Customer is no longer entitled to send an authorization message, settlement message, or other message or payment data related to a card transaction to Customer's Processor.

8.4 **Threatening Condition.** In the event that Authorize.net reasonably believes that Customer is in violation of its obligations hereunder, including, without limitation, selling products or services that violate Applicable Law, or that Customer's conduct poses a threat to Authorize.net's systems, equipment, processes, or Intellectual Property (the "Threatening Condition") Authorize.net may immediately suspend Customer's Account(s). In any event, Authorize.net may terminate this Agreement if the Threatening Condition remains uncured more

than thirty (30) calendar days after Customer is notified of the Threatening Condition.

**8.5 Effect of Termination.** Upon termination of the Agreement for any reason, all rights and obligations of the parties under this Agreement shall be extinguished, except that (a) all payment obligations hereunder shall survive such termination; and (b) the rights and obligations of the parties under Sections 9.1, 10, 11, 12, 13 14 and 15 shall survive such termination.

## **9 Intellectual Property.**

**9.1 Authorize.net.** The parties agree that Authorize.net owns and retains all right, title and interest in and to the Authorize.net Trademarks, Transaction Services, Intellectual Property and any related technology utilized under or in connection with this Agreement, including but not limited to all Intellectual Property rights associated therewith. No title to or ownership of any of the foregoing is granted or otherwise transferred to Customer or any other entity or person under this Agreement. Customer will not reverse engineer, disassemble, decompile or otherwise attempt to discover the source code or trade secrets for any of the Transaction Services or related technology.

**9.2 API and Services Documentation License.** Subject to the terms of this Agreement, Authorize.net hereby grants to Customer and Customer hereby accepts from Authorize.net a personal, limited, revocable, non-exclusive, non-transferable license and right to the Authorize.net API and accompanying Services Documentation for the following purposes:

- i. install and use the Authorize.net API on as many machines as reasonably necessary (which machines are and shall be maintained in facilities owned, occupied, or leased by Customer) to use the Transaction Services for the purpose of selling products and services to End-Users;
- ii. use the accompanying Services Documentation solely for the purpose of using the Authorize.net APIs and Transaction Services; and
- iii. create a reasonable number of copies of the Authorize.net API and Services Documentation, with all copyright notices intact, for archival purposes only.

**9.3 Authorize.net Trademarks License.** Subject to the terms and conditions contained herein, Authorize.net hereby grants to Customer a non-exclusive, royalty-free, fully-paid up right to use, reproduce, publish, perform and display the Authorize.net Trademarks on Customer's website in connection with Customer's offering of payment options to End Users.

**9.4 Customer's Marks License.** Subject to the terms and conditions contained herein, Customer hereby grants to Authorize.net a non-exclusive, royalty-free, fully-paid up right to use, reproduce, publish, perform and display Customer's Marks as necessary in connection with the performance of the Transaction Services or in marketing materials to be developed and distributed by Authorize.net.

**9.5 Use of Trademarks.** Each party shall strictly comply with all standards with respect to the other party's Trademarks contained herein or which may be furnished by such party from time to time. Further, neither party shall create a combination mark consisting of one or more Trademarks of the other party. Uses of the other party's Trademarks shall inure to the benefit of the party owning such Trademark. Either party may update or change the list of Trademarks usable by the other party hereunder at any time by written notice to the other party.

**9.6 Use the Appropriate ® or ™ Symbol.** Customer must reproduce any Authorize.net Trademarks exactly as shown in Appendix A, including the exact reproduction of any proprietary markings or legends and including the appropriate ® or ™ symbol at the first and most prominent reference, or as soon as practicable thereafter.

**9.7 Trademarks and Domain Registration.** Except as otherwise provided herein, Customer shall not use, register or attempt to register any (a) Authorize.net Trademarks or (b) marks or domain names that are confusingly similar to any of the Authorize.net Trademarks or the Domain(s).

**9.8 Trademark Restrictions.** Customer shall not (a) use the Authorize.net Trademarks except as expressly authorized in this Agreement; (b) take any actions inconsistent with Authorize.net's ownership of the Authorize.net Trademarks and any associated registrations, or attack the validity of the Authorize.net Trademarks, its ownership thereof, or any of the terms of this Agreement; (c) use the Authorize.net Trademarks in any manner that would indicate Customer is using such Authorize.net Trademarks other than as a licensee of Authorize.net; nor (d) assist any third party do any of the same.

## **10 Confidential Information.**

**10.1** Each party, its directors, officers, Affiliates, employees, agents, and representatives (each a "Receiving Party") hereby agrees (i) to hold the Confidential Information of the other Party, its directors, officers, Affiliates, employees, agents, and representatives (each a "Disclosing Party") in strict confidence and to take reasonable precautions to protect such Confidential Information (including, without limitation, all precautions the Receiving Party employs with respect to its own confidential materials), (ii) not to divulge any such Confidential Information or any information derived therefrom to any third

person; (iii) not to make any use whatsoever at any time of such Confidential Information except as contemplated hereunder, (iv) not to remove or export from the United States or re-export any such Confidential Information or any direct product thereof, except in compliance with, and with all licenses and approvals required under, applicable U.S. and foreign export laws and regulations, (v) not to copy or reverse engineer any such Confidential Information, and (vi) that any employee, subcontractor, or agent given access to any such Confidential Information must have a legitimate "need to know" and shall be bound in writing to comply with the Receiving Party's confidentiality obligations, whether generally or specific to this Agreement.

**10.2** Except as otherwise provided in this Agreement, within thirty (30) calendar days of the expiration or termination of this Agreement, the Receiving Party shall, destroy all materials that constitute Confidential Information and/or Intellectual Property of the Disclosing Party and upon request provide to the Disclosing Party written certification signed by an authorized officer of the Receiving Party that all such information was so destroyed. Notwithstanding the foregoing, each party may retain Confidential Information that is (i) stored on archival or back-up files or (ii) required for compliance with Applicable Law, Payment Network Rules or its obligations pursuant to this Agreement, provided that such party continues to maintain confidentiality of such Confidential Information pursuant to the terms of this Agreement.

**10.3** Notwithstanding any provision in this Agreement to the contrary, each party may disclose Confidential Information of the other party to the extent it is required to be disclosed pursuant to a valid order or requirement of a governmental agency or court of competent jurisdiction.

## **11 Representations and Warranties; Disclaimers**

**11.1 Mutual Warranties.** Each party represents and warrants to the other that (a) it has all necessary right, power and ability to execute this Agreement and to perform its obligations therein; (b) no authorization or approval from any third party is required in connection with such party's execution, delivery or performance of this Agreement, (c) this Agreement constitutes a legal, valid and binding obligation, enforceable against it in accordance with its terms, (d) the party's obligations under this Agreement do not violate any law, policy or regulation or breach any other agreement to which such party is bound; and (e) it has all right, title or interest, or valid license to use its respective Trademarks, and that its grant of rights associated therewith do not violate any Intellectual Property or other proprietary rights of any third party.

### **11.2 Authorize.net Warranty.**

**11.2.1** With respect to the Transaction Services, Authorize.net represents and warrants that the Transaction Services provided to Customer hereunder will conform substantially to specifications set forth in the applicable Services Documentation, as may be amended from time to time at Authorize.net's sole discretion. The preceding warranty will not apply if (a) any Transaction Services or products provided hereunder are used in material variation with this Agreement or Services Documentation; (b) any Transaction Services or products have been modified without the prior written consent of Authorize.net; or (c) a defect in any Transaction Services or products has been caused by any of Customer's malfunctioning equipment or software. Customer expressly acknowledges that the Transaction Services are computer network-based services, which may be subject to outages, interruptions, attacks by third parties and delay occurrences.

**11.2.2** In the event Customer discovers that any Transaction Services or products are not in conformance with the representations and warranties made in Section 11.2.1 and report such non-conformity to Authorize.net or if the Transaction Services are subject to outages, interruptions, attacks by third parties and delay occurrences, Authorize.net shall use commercially reasonable efforts to remedy material interruptions and will provide adjustments, repairs and replacements, within its capacity, that are necessary to enable the Transaction Services to perform their intended functions in a reasonable manner. Customer acknowledges that Authorize.net does not warrant that such efforts will be successful. If Authorize.net's efforts are not successful, Customer may immediately terminate this Agreement. The foregoing shall constitute Customer's sole remedy, and Authorize.net's sole liability, in the event of interruption, outage or other delay occurrences in the Transaction Services. Authorize.net does not warrant the services of any third party, including without limitation, the Merchant Service Provider, bank or any third party processor.

**11.2.3 DISCLAIMER.** THE TRANSACTION SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATIONS OR WARRANTIES. AUTHORIZE.NET DOES NOT REPRESENT OR WARRANT THAT THE TRANSACTION SERVICES WILL BE AVAILABLE, ACCESSIBLE, UNINTERRUPTED, TIMELY, SECURE, ACCURATE, COMPLETE, OR ENTIRELY ERROR-FREE. CUSTOMER MAY NOT RELY UPON ANY REPRESENTATION OR WARRANTY REGARDING THE TRANSACTION SERVICES BY ANY THIRD PARTY IN CONTRAVENTION OF THE FOREGOING STATEMENTS, INCLUDING REPRESENTATIONS OR WARRANTIES OF ANY MERCHANT SERVICE

PROVIDER. EXCEPT AS EXPRESSLY SET FORTH IN SECTION 11.2.1, AUTHORIZE.NET SPECIFICALLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES, AND CONDITIONS WHETHER EXPRESS OR IMPLIED, ARISING BY STATUTE, OPERATION OF LAW, USAGE OF TRADE, COURSE OF DEALING, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO, WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE WITH RESPECT TO THE TRANSACTION SERVICES, OR OTHER SERVICES OR GOODS PROVIDED UNDER THIS AGREEMENT. CUSTOMER UNDERSTANDS AND AGREES THAT AUTHORIZE.NET SHALL BEAR NO RISK WITH RESPECT TO CUSTOMER'S SALE OF PRODUCTS OR SERVICES, INCLUDING, WITHOUT LIMITATION, ANY RISK ASSOCIATED WITH CARD FRAUD OR CHARGEBACKS.

**11.3 Customer's Warranties.** Customer represents and warrants that during the Term of this Agreement: (i) all representations and statements made by Customer in this Agreement, or in any other document relating hereto by Customer or on Customer's behalf, are true, accurate and complete in all material respects; (ii) it is engaged in a lawful business and has all necessary rights and authorizations to sell and distribute its products and/or services; (iii) that prior to transmitting Personal Information to Authorize.net it will provide all applicable disclosures and/or obtain all applicable consents from each End-User regarding the intended disclosures and uses of its Personal Information; and (iv) Customer will comply, at Customer's own expense, with all Applicable Laws, policies, guidelines, regulations, ordinances or rules applicable to Customer, this Agreement, Personal Information or the Transactions, including, without limitation: (a) the Payment Network Rules; (b) PCI DSS; (c) any regulatory body or agency having jurisdiction over the subject matter hereof; and (d) the Services Documentation.

**11.4 Third Party Programs.** Customer acknowledges that the Transaction Services are designed for use with certain third party programs, including, without limitation, certain internet browser and software programs developed and owned by third parties. Customer will look solely to the developers and manufacturers of such programs with regard to warranty, maintenance or other support regarding the same. Authorize.net does not warrant and shall not be responsible for services or software provided by unaffiliated third party vendors. Customer authorizes Authorize.net to disclose to any third party vendor information concerning Customer to the extent required to deliver the requested service.

## **12 LIMITATIONS OF LIABILITY AND DISCLAIMERS.**

**12.1 LIMITATIONS.** UNDER NO CIRCUMSTANCES (I) WILL AUTHORIZE.NET OR ANY OF ITS PARENTS, AFFILIATES OR VENDORS (OR ANY OFFICERS, DIRECTORS, EMPLOYEES OR AGENTS OF THE PARTIES, OR ITS PARENTS, AFFILIATES OR VENDORS) BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGE OR LOSS SUFFERED OR INCURRED BY CUSTOMER, REGARDLESS OF THE FORM OF ACTION, OR ANY LOSS OF REVENUE, PROFITS OR BUSINESS, ANTICIPATED SAVINGS, LOSS OF GOODWILL OR REPUTATION, COSTS OF DELAY, LOST OR DAMAGED DATA, OR THE INCURRING OF LIABILITY FOR LOSS OR DAMAGE OF ANY NATURE WHATSOEVER SUFFERED BY THIRD PARTIES, ALL WHETHER IN CONTRACT, STRICT LIABILITY OR TORT (INCLUDING NEGLIGENCE), REGARDLESS OF WHETHER IT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES; OR (II) WILL AUTHORIZE.NET'S TOTAL AGGREGATE LIABILITY TO CUSTOMER UNDER THIS AGREEMENT EXCEED THE GREATER OF THE AGGREGATE COMPENSATION AUTHORIZE.NET RECEIVED FOR PROVIDING THE TRANSACTION SERVICES TO CUSTOMER DURING THE SIX (6) MONTHS PRECEDING THE DATE ON WHICH THE CLAIM AROSE OR ONE THOUSAND DOLLARS (\$1,000). NOTHING IN THIS AGREEMENT SHALL BE DEEMED TO EXCLUDE OR LIMIT LIABILITY THAT CANNOT BE EXCLUDED OR LIMITED AS A MATTER OF LAW.

**12.2 DISCLAIMER.** EXCEPT AS OTHERWISE PROVIDED IN THIS AGREEMENT, CUSTOMER EXPRESSLY AGREES THAT AUTHORIZE.NET SHALL NOT BE LIABLE FOR ANY LOSS (HOWEVER OCCURRING, INCLUDING NEGLIGENCE), ARISING FROM OR RELATED TO: (A) CUSTOMER'S FAILURE TO PROPERLY ACTIVATE, INTEGRATE OR SECURE CUSTOMER'S MERCHANT ACCOUNT; (B) FRAUDULENT TRANSACTIONS PROCESSED THROUGH CUSTOMER'S PAYMENT GATEWAY ACCOUNT(S); (C) DISRUPTION OF TRANSACTION SERVICES, SYSTEMS, SERVER OR WEBSITE BY ANY MEANS, INCLUDING WITHOUT LIMITATION, DDOS ATTACKS, SOFTWARE VIRUSES, TROJAN HORSES, WORMS, TIME BOMBS, OR ANY OTHER TECHNOLOGY; (D) ACTIONS OR INACTIONS BY ANY THIRD PARTY, INCLUDING WITHOUT LIMITATION, A MERCHANT SERVICE PROVIDER, PAYMENT PROCESSOR OR BANK; OR (E) THE LIMITATION OF THE FUNCTIONING OF ANY TRANSACTION SERVICES OR SOFTWARE, HARDWARE, OR EQUIPMENT ASSOCIATED THEREWITH.

**12.3 THIRD PARTY PRODUCTS AND SERVICES.** AUTHORIZE.NET MAKES NO REPRESENTATION, WARRANTY OR GUARANTEE WHATSOEVER IN RELATION TO THIRD PARTY PRODUCTS OR SERVICES. CUSTOMER'S USE OF THIRD PARTY PRODUCTS AND SERVICES IS AT CUSTOMER'S OWN RISK. AUTHORIZE.NET ASSUMES NO RESPONSIBILITY AND EXPRESSLY DISCLAIMS ANY LIABILITY FOR CLAIMS OF LOSS AND/OR FRAUD INCURRED RESULTING FROM THE USE OF OR CONCLUSIONS DRAWN FROM ANY THIRD PARTY PRODUCT OR SERVICE, REGARDLESS OF WHETHER OR NOT AUTHORIZE.NET IS A RESELLER OF OR REFERRAL AGENT FOR SUCH PRODUCT OR SERVICE.

## **13 Indemnification.**

**13.1 Indemnification by Customer.** Customer shall defend, indemnify, and hold harmless Authorize.net and its affiliates, parents, and/or subsidiaries, and any of their officers, directors, agents and employees, from and against any and all claims, actions, proceedings, and suits and all related liabilities, damages, settlements, penalties, fines, costs or expenses (including reasonable attorneys' fees and other litigation expenses) incurred by Authorize.net, arising out of or relating to (a) any breach or alleged breach by Customer of any representation, warranty, or obligation of Customer set forth in this Agreement; (b) any damage or loss caused by negligence, fraud, dishonesty or willful misconduct by Customer or any of Customer's employees, agents or customers; (c) the reliability, accuracy, or legitimacy of payment data or purchase orders submitted by Customer to Authorize.net; (d) payment card transactions submitted by Customer to Authorize.net and rejected by Authorize.net or an issuing bank; (e) any alleged infringement of a patent, copyright, trademark or other Intellectual Property right resulting from Customer's actions; (f) claims by End Users, including, without limitation, claims relating to the disclosure of End User or consumer data; or (g) any alleged or actual violation by Customer of any Applicable Laws, regulations, the Payment Network Rules or any regulatory body or agency having jurisdiction over the subject matter hereof. In the event Customer causes fines and/or penalties to be charged to Authorize.net by the Payment Networks or any other entity, Customer agrees to immediately reimburse Authorize.net for said fines or penalties.

**13.2 Indemnification Procedure.** The obligations of Customer ("Indemnitor") under this Section 13 to defend, indemnify and hold harmless Authorize.net ("Indemnitee") shall be subject to the following: (a) Indemnitee shall provide Indemnitor with prompt notice of the claim giving rise to such obligation; provided, however, that any failure or delay in giving such notice shall only relieve Indemnitor of its obligations under this section to the extent it reasonably demonstrates that its defense or settlement of the claim or suit was adversely affected thereby; (b) Indemnitor shall have control of the defense and of all negotiations for settlement of such claim or suit; and (c) Indemnitee shall cooperate with Indemnitor in the defense or settlement of any such claim or suit, provided that Indemnitee shall be reimbursed for all reasonable out-of-pocket expenses incurred in providing any cooperation requested by Indemnitor. Subject to clause (b) above, Indemnitee may participate in the defense of any such claim or suit at its own expense. Indemnitor shall not, without the consent of the Indemnitee, enter into any settlement that reasonably can be expected to require a material affirmative obligation of, result in any ongoing material liability to or materially prejudice Indemnitee in any way.

**13.3 Exceptions.** If Customer is an agency or instrumentality of a state of the United States and are precluded by the law of Customer's state from entering into indemnification obligations, then the obligations under Sections 13.1 and 13.2 shall apply only to the extent permitted by such state law.

## **14 General Provisions.**

**14.1 Marketing.** Except as provided in this Agreement or in any announcement intended solely for internal distribution or any disclosure required by legal, accounting or regulatory requirements beyond the reasonable control of either party, all media releases, public announcements or public disclosures (including, but not limited to, promotional or marketing material) by either party or its employees or agents relating to this Agreement or its subject matter, or including the name, trade name, trademark, or symbol of the other party, are prohibited without the prior written consent of both parties. Notwithstanding the foregoing, either party shall be entitled to disclose the existence of the relationship formed hereunder between Authorize.net and Customer without the prior written consent of the other party and Authorize.net shall be entitled to include Customer's name and/or logo in customer lists within Authorize.net corporate presentations without prior written consent.

**14.2 Non-exclusivity.** Each party acknowledges and agrees that the rights granted to the other party in this Agreement are non-exclusive, and that, without limiting the generality of the foregoing, nothing in this Agreement shall be deemed or construed to prohibit either party from participating in similar business arrangements with similar entities as those described herein.

**14.3 Relationship of the Parties.** The parties are independent contractors and nothing in this Agreement shall make them joint venturers, partners, employees, agents or other representatives of the other party. Neither party shall



make any representation that suggests otherwise. Customer further recognizes that if Customer contracted for the Transaction Services with a Merchant Service Provider, such Merchant Service Provider is an independent contractor and is not a joint venturer, partner, or agent of Authorize.net.

**14.4 Notices.** All notices to Customer shall be given electronically, sent to the electronic mail address provided by or for Customer during registration for the Transaction Services and/or posted in the announcement section of Customer's payment gateway account(s). Service termination notices to Authorize.net shall be given electronically from within Customer's Authorize.net Merchant Interface or by phone, chat, or by opening a support case. Customer can log into Merchant Interface at <<https://secure.Authorize.net/>>, click to chat, submit a support case or send a letter. Service termination notices sent via electronic mail shall be deemed given the next business day following the date delivered. All other notices to Authorize.net must be in writing and sent to Authorize.net LLC, 900 Metro Center Blvd. Foster City, CA 94404, Attention: ANET Legal. Such written notice will be deemed given upon personal delivery, or three (3) days after the date of mailing if sent by certified or registered mail, postage prepaid.

**14.5 Amendment; Modifications.** No amendment, modification, or change to any provision of this Agreement, nor consent to any departure by either party therefrom, will in any event be effective unless the same will be in writing and signed by the other party, and then such consent will be effective only in the specific instance and for the specific purpose for which given. Notwithstanding the foregoing, Authorize.net may amend this Agreement, at any time, upon written or electronic notice to Customer of not less than ten (10) days prior to the effective date of such amendment; provided that the addition or change of service fees, will become effective upon at least thirty (30) days' notice. If Customer does not agree to such amendments, Customer's sole remedy is to immediately terminate this Agreement upon written notice to Authorize.net.

**14.6 Severability; Headings.** If any provision of this Agreement is held to be invalid or unenforceable for any reason, the remaining provisions will continue in full force without being impaired or invalidated in any way. The parties agree to replace any invalid provision with a valid provision, which most closely approximates the intent and economic effect of the invalid provision. Headings are used for convenience of reference only and in no way define, limit, construe or describe the scope or extent of any section, or in any way affect this Agreement.

**14.7 Governing Law; Consent to Jurisdiction.** This Agreement will be deemed entered into in the State of California, USA and will be governed by and interpreted in accordance with the laws of the State of California, USA excluding (i) that body of law known as conflicts of law and (ii) the United Nations Convention on Contracts for the International Sale of Goods. The parties agree that any dispute arising under this Agreement will be resolved in the state or federal courts in San Mateo County, California, USA and the parties hereby expressly consent to jurisdiction therein.

**14.8 Arbitration.** Any dispute arising out of or relating to this Agreement, including the breach, termination or validity thereof, must be brought to, and shall be finally resolved by, arbitration in accordance with the International Institute for Conflict Prevention and Resolution ("CPR") Rules for Administered Arbitration of International Disputes by three arbitrators, of whom each party shall designate one, with the third arbitrator to be appointed by CPR. Judgment upon the award rendered by the arbitrator(s) may be entered by any court having jurisdiction thereof as set forth in Section 14.7. The seat of the arbitration shall be San Francisco, California. The language of the arbitration shall be English.

**14.9 Waiver.** The failure of any party to insist on or enforce strict performance of any provision of this Agreement or to exercise any right or remedy under this Agreement or applicable law will not be construed as a waiver or relinquishment to any extent of the right to assert or rely upon any such provision, right or remedy in that or any other instance; rather, the same will be and remain in full force and effect. Waiver by either party of a breach of any provision contained herein must be in writing, and no such waiver will be construed as a waiver of any other and/or succeeding breach of such provision or a waiver of the provision itself.

**14.10 Assignment.** Except as provided in this Agreement, Customer will not have the right or the power to assign any of Customer's rights or delegate the performance of any of Customer's obligations under this Agreement without the prior written consent of Authorize.net, including in the case of a merger.

**14.11 Force Majeure.** Neither party will be liable for any losses arising out of the delay or interruption of its performance of obligations under the Agreement due to any acts of God, acts of civil or military authorities, civil disturbances, wars, strikes or other labor disputes, fires, transportation contingencies, interruptions in telecommunications, utility, Internet services or network provider services, acts or omissions of a third party, infiltration or disruption of the Transaction Services by a third party by any means, including without limitation, DDoS attacks, software viruses, Trojan horses, worms, time bombs or any other software program or technology designed to disrupt or delay the Transaction Services, or other catastrophes or any other occurrences which are beyond such parties' reasonable control (each a "Force Majeure Event"), provided that the party delayed will

provide the other party notice of any such delay or interruption as soon as reasonably practicable, will use commercially reasonable efforts to minimize any delays or interruptions resulting from the Force Majeure Event and in no event will any failure to pay any monetary sum due under this Agreement be excused for any Force Majeure Event.

**14.12 Telephone Recording, Chat Notice.** Customer acknowledges, agrees and consents to Authorize.net monitoring and recording any customer service telephone conversations or internet chat communications with Customer at any time, without additional further notice to the parties to such conversations.

**14.13 Entire Agreement.** This Agreement together with its exhibits, appendices, addenda and all of Authorize.net's policies referenced herein sets forth the entire understanding and agreement of the parties, and supersedes any and all prior or contemporaneous oral or written agreements or understandings between the parties, as to the subject matter of this Agreement. Customer acknowledges that this Agreement reflects an informed, voluntary allocation between Authorize.net and Customer of all risks (both known and unknown) associated with the Transaction Services.

**14.14 Survival.** The provisions of this Agreement relating to any fees or other amounts owed, payment of interest on unpaid fees, confidentiality, warranties, limitation of liability, indemnification, governing law, severability, headings and this paragraph shall survive termination or expiration of this Agreement.

**14.15 Mobile Device Application.** If Customer chooses to download and use the Authorize.net mobile device application, Customer's use of the application shall be subject to the additional usage terms governing such application located within the application service provider's user interface.

**14.16 Affiliates.** The rights, duties and/or obligations of Authorize.net under this Agreement may be exercised and/or performed by Authorize.net and/or any of Authorize.net's Affiliates, or any of their subcontractors and/or agents. All liabilities arising under or as a consequence of this Agreement, whether arising from the acts or omissions of Authorize.net or any of Authorize.net's Affiliates, or any of their subcontractors and/or agents, shall be solely Authorize.net's and not those of any of Authorize.net's Affiliates, or any of their subcontractors and/or agents. Customer agrees to bring any claim and or action relating to the foregoing against Authorize.net only and not against any of Authorize.net's Affiliates, or any of their subcontractors and/or agents.

**14.17 Government Entity Obligations.** If Customer is a governmental or quasi-governmental entity, Customer agrees that it has informed Authorize.net, and will inform Authorize.net of any changes or updates, in writing, of any law, regulation, ordinance, policy, or ethical requirement that would restrict or require disclosure of any political contributions made by Authorize.net or its directors, officers, or employees because of the existence of a contract between Customer and Authorize.net.

**14.18 Export Control.** Customer understands and acknowledges that Authorize.net is subject to regulation by agencies of the U.S. government which prohibits export or diversion of certain products and technology to certain countries, persons, or other entities. Any and all obligations of Authorize.net to provide the Transaction Services shall be subject to all applicable export laws and restrictions and regulations. Customer agrees to comply with all applicable export laws and restrictions and regulations and not to export or re-export any Authorize.net Intellectual Property (i) into (or to a national or resident of) any country to which the U.S. has embargoed goods including, without limitation, Iran, Russia, Cuba, Syria, Sudan, the Crimea Region of the Ukraine, and North Korea; or (ii) to any person on the U.S. Treasury Department's list of Specially Designated Nationals or the U.S. Commerce Department's Denied Person's List.

**14.19 Additional Services.** In the event Customer enrolls in and/or utilizes any Additional Services, the following terms will apply and form part of the Agreement:

- i. **Payment Terms.** If fees are applicable to the Additional Services Customer agrees to pay the Additional Services fees in accordance with the billing and payment terms set forth in Section 6 of this Agreement and in the amounts set forth in the Fee Schedule located in the Merchant Interface and/or in the Additional Services documentation page accessed during enrollment in the applicable Additional Service. The Additional Service Fee Schedules are incorporated herein by reference. By clicking the "I ACCEPT" button next to an Additional Service Fee schedule, Customer acknowledges Customer's acceptance of such fees, Customer's obligation to pay the fees and the terms and conditions applicable to the Additional Service.
- ii. **Customer's Warranty.** In addition to the warranties set forth in the Agreement, Customer represents, warrants, and covenants to Authorize.net that its use of the Additional Services and any information gathered by it in connection with use of an Additional Services: (a) will be fully compliant with all Applicable Law including local, state and federal laws, rules, and regulations; (b) will be in accordance with all applicable Services Documentation; and (c) will not be used for any purpose other than in connection with the Additional Services.

- iii. **Acknowledgement.** Customer understands, acknowledges, and agrees that (a) Customer will be solely responsible for ALL Transactions processed through its payment gateway account(s), regardless of whether such Transactions are monitored by or transmitted through an Additional Service; (b) Customer will be solely responsible for its use of the Additional Service including, without limitation (i) configuring, maintaining and updating, as Customer deems necessary, the applicable settings for its Additional Service account; and (ii) with respect to each Transaction processed via your payment gateway account(s), and regardless of any data, analysis, or information generated or not generated by the Additional Service, as applicable, determining the appropriate action for each such Transaction (i.e., approve, void, decline, reject); (c) under certain circumstances, it may be necessary for Authorize.net to adjust Customer's Additional Service security settings, with or without notice to Customer, to guard against fraudulent activity and that such actions may inadvertently cause legitimate transactions to expire, be rejected or delayed; and (d) Authorize.net shall not be liable under any theory of law, including negligence, for any loss associated with any of the foregoing.
- iv. **DISCLAIMER.** IN ADDITION TO ANY LIMITATIONS OR DISCLAIMERS SET FORTH IN THE AGREEMENT, CUSTOMER ACKNOWLEDGES AND AGREES THAT THE TRANSACTION SERVICES AND ANY ADDITIONAL SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATIONS OR WARRANTIES. AUTHORIZE.NET DOES NOT REPRESENT OR WARRANT THAT THE TRANSACTION SERVICES, INCLUDING ANY ADDITIONAL SERVICES, WILL BE AVAILABLE, ACCESSIBLE, UNINTERRUPTED, TIMELY, SECURE, ACCURATE, COMPLETE, OR ENTIRELY ERROR-FREE. CUSTOMER MAY NOT RELY UPON ANY REPRESENTATION OR WARRANTY REGARDING THE TRANSACTION SERVICES OR ANY ADDITIONAL SERVICES BY ANY THIRD PARTY IN CONTRAVENTION OF THE FOREGOING STATEMENTS, INCLUDING REPRESENTATIONS OR WARRANTIES OF ANY MERCHANT SERVICE PROVIDER. AUTHORIZE.NET SPECIFICALLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES, AND CONDITIONS WHETHER EXPRESS OR IMPLIED, ARISING BY STATUTE, OPERATION OF LAW, USAGE OF TRADE, COURSE OF DEALING, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO, WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE WITH RESPECT TO THE TRANSACTION SERVICES AND ADDITIONAL SERVICES, OR OTHER SERVICES OR GOODS PROVIDED UNDER THE AGREEMENT. CUSTOMER UNDERSTANDS AND AGREES THAT AUTHORIZE.NET SHALL BEAR NO RISK WITH RESPECT TO CUSTOMER'S SALE OF PRODUCTS OR SERVICES, INCLUDING, WITHOUT LIMITATION, ANY RISK ASSOCIATED WITH CARD FRAUD OR CHARGEBACKS.
- v. **Risk, Security and Disclosure.** In addition to the data collection, privacy and security obligations set forth in the Agreement, Customer understands and agrees that the risk and security suggestions provided in the Services Documentation for any of the Additional Services are solely for illustrative purposes to show best industry practices. Customer is solely responsible for choosing the appropriate settings and parameters for its account.
- vi. **Integration.** If Customer elects to use any of the Additional Services subsequent to the Effective Date and is presented with updated Additional Services Terms and Conditions, the latter version of the Terms and Conditions will apply to Customer's use of the Additional Service(s).
- vii. **Termination.** Termination or expiration of the Agreement shall likewise terminate access to the Additional Services.

## 15 Definitions

**"Abandoned Account"** means any inactive account through which no Transactions have been processed for a minimum of six (6) months **AND** for which all contact information (address, phone numbers, fax numbers, email address) and billing information (ABA routing number and bank account number and/or card number) is no longer valid.

**"Account"** means a top-level gateway identifier that is issued by Authorize.net to Customer to enable Customer's use of Transaction Services hereunder. For each business unit within Customer's organization that requires invoices to be sent to an address different than the primary Account, a new Account is required.

**"Additional Services"** means any service or product that may be offered by Authorize.net or its Affiliates in the future, including, without limitation, fraud protection, account management, risk and billing solutions

**"Authorize.net Affiliates"** means any entity that controls, is controlled by, or is under common control with a party, including its parents and subsidiaries.

**"Authorize.net Data Processing Agreement"** means the agreement located at <https://www.authorize.net/en-us/about-us/dpa.html>

**"API"** means application programming interface.

**"Applicable Law"** means any laws, statutes, writs, policies, guidelines, regulations, ordinances, rules, decrees or orders of any governmental or regulatory authority, whether domestic or foreign, including without limitation all federal and state laws, including those imposed by any administrative, executive, judicial or legislative body.

**"Batch(es)"** means any batch settlement submitted to a Processor by Authorize.net consisting of any card authorization, credit, ticket only, decline transaction or other related transaction.

**"Confidential Information"** shall mean any data or information, oral or written, treated as confidential that relates to either party's (or, if either party is bound to protect the confidentiality of any third party's information, such third party's) past, present, or future research, development or business activities, including any unannounced products and services, any information relating to services, developments, Services Documentation (in whatever form or media provided), inventions, processes, plans, financial information, End-User data, revenue, transaction volume, forecasts, projections, and the financial terms of this Agreement. Notwithstanding the foregoing, Confidential Information shall not be deemed to include Personal Information or information if: (i) it was already known to the receiving party prior to the Effective Date of this Agreement, as established by documentary evidence; (ii) it is in or has entered the public domain through no breach of this Agreement or other wrongful act of the receiving party; (iii) it has been rightfully received by the receiving party from a third party and without breach of any obligation of confidentiality of such third party to the owner of the Confidential Information; (iv) it has been approved for release by written authorization of the owner of the Confidential Information; or, (v) it has been independently developed by a party without access to or use of the Confidential Information of the other party.

**"Domain(s)"** means any website or sites operated by or for Authorize.net, including without limitation the website located at <https://www.Authorize.net>.

**"Effective Date"** means the earlier of the date Customer acknowledges and agrees to the Agreement terms and conditions by (a) clicking the "I AGREE" button associated with the Agreement; (b) acknowledging Customer's acceptance of the Agreement by any other method allowed by Authorize.net, including without limitation execution of a Merchant Service Provider application that incorporates the Agreement by reference; or (c) by using the Transaction Services.

**"End User"** shall mean any person that purchases any of Customer's goods or services, whose information Customer will submit to Authorize.net during the course of Customer's use of the Transaction Services.

**"Federal Trade Commission"** means the United States Federal Trade Commission or any successor agency thereto.

**"Fee Schedule"** means a list of fees and charges to be paid by Customer to Authorize.net. The Fee Schedule is located in the Merchant Interface.

**"Intellectual Property"** shall mean all (i) copyrights (including, without limitation, the right to reproduce, distribute copies of, display and perform the copyrighted work and to prepare derivative works), copyright registrations and applications, trademark rights (including, without limitation, registrations and applications), patent rights, trade names, mask-work rights, trade secrets, moral rights, author's rights, privacy rights, publicity rights, algorithms, rights in packaging, goodwill and other proprietary rights, and all renewals and extensions thereof, regardless of whether any of such rights arise under the laws of any state, country or jurisdiction; (ii) intangible legal rights or interests evidenced by or embodied in any idea, design, concept, technique, invention, discovery, enhancement or improvement, regardless of patentability, but including patents, patent applications, trade secrets, and know-how; and (iii) all derivatives of any of the foregoing.

**"Merchant Interface"** means the user interface available to Merchants at <https://secure.Authorize.net>.

**"Merchant Service Provider"** for purposes of this Agreement, a Merchant Service Provider shall mean any third party through whom Authorize.net may offer the Transaction Services to Customer, including but not limited to a reseller, Independent Sales Organization ("ISO"), application service provider, merchant aggregator, acquiring bank and financing agency.

**"National Automated Clearing House Association" or "NACHA"** means the national trade association for electronic payments associations, which establishes the rules, industry standards, and procedures governing the exchange of commercial, automated clearing house payments by depository financial institutions.

“**Payment Networks**” means Visa, MasterCard, American Express, Discover Financial Services, and any affiliates thereof or any other payment network applicable to this Agreement.

“**Payment Network Rules**” means the operating rules, bylaws, schedules, supplements and addenda, manuals, instructions, releases, specifications and other requirements, as may be amended from time to time, of any of the Payment Networks.

“**Payment Card Industry Data Security Standard**” or “**PCI DSS**” means the data security requirements and standards promulgated by the Payment Networks, as may be revised from time to time.

“**Personal Information**” has the meaning provided in the Authorize.net Data Processing Agreement.

“**Processor**” means a card processor that accepts Transactions from Authorize.net and processes Transactions for Customer.

“**Services Documentation**” means collectively, the operating instructions, user manuals, and help files, in written or electronic form, made available to Customer and that are intended for use in connection with the Transaction Services.

“**Trademark(s)**” means all common law or registered trademark, service mark, trade name and trade dress rights and similar or related rights arising under any of the laws of the United States or any other country or jurisdiction, whether now existing or hereafter adopted or acquired.

“**Transaction(s)**” means any card authorization, credit, ticket only, capture or settlement request, decline transaction, or other related transaction, completed or submitted under Customer’s account to Authorize.net.

“**Transaction Services**” means the Authorize.net payment management solutions selected by Customer in the Fee Schedule now or in the future, including Additional Services, and as set forth in more detail in the Services Documentation.

“**Term**” means the period of time that the Agreement is in effect, commencing on the Effective Date through the date on which this Agreement expires or terminates.

## **Appendix A- Trademarks**

### **I. Authorize.net Marks**

For purposes of this Agreement, “Authorize.net Trademarks” means those trademarks listed below and such other trademarks as Authorize.net may from time to time notify Customer in writing to be “Authorize.net Trademarks” within the meaning of this Agreement.

**Authorize.net®**

**Authorize.net Advanced Fraud Detection Suite™**

**Authorize.net Automated Recurring Billing™**

**CyberSource®**

**eCheck.Net®**

**Authorize.Net®**  
a CyberSource solution

### **II. Customer’s Marks**

For purposes of this Agreement, “Customer’s Marks” means Customer’s customary name and logo, and such other trademarks as Customer may from time to time notify Authorize.net in writing to be “Customer’s Marks” within the meaning of this Agreement.