

MERCHANT TERMS AND CONDITIONS

Effective date 01/01/2020

These Merchant Terms and Conditions (the “Terms and Conditions”) govern and are incorporated into the iATM Merchant Agreement between iATM and Merchant (collectively, the “**Agreement**”). iATM, subject to the provisions of this paragraph, may amend the Terms and Conditions in its sole discretion and at any time. The most recent version of the Terms and Conditions (as may be amended by iATM from time to time) will be available: (i) in iATM’s Merchant Center, and/or (ii) as part of the iATM Merchant Newsletter. Merchant agrees that either or both of these notification methods constitute adequate notice to inform Merchant of any amendments to the Agreement and Merchant further agrees to be bound by any such amendments to the Agreement upon such notification.

Definitions

“**MERCHANT OFFERING**” means the goods and/or services to be provided by the Merchant, stated on the Prepaid Token Voucher as presented by iATM. Values determined by Merchant.

“**MAXIMUM NUMBER OF PREPAID TOKEN VOUCHERS**” means the maximum number of Prepaid Token Vouchers iATM is authorized to administer the sale of on behalf of the Merchant.

“**MONTHLY MAXIMUM NUMBER OF PREPAID TOKEN VOUCHERS**” means the maximum number of Prepaid Token Vouchers iATM is authorized to administer the sale of on behalf of Merchant each month after the Maximum Number of Prepaid Token Vouchers has been sold.

“**FULL OFFER VALUE**” means the Amount Paid plus the Promotional Value.

“**AMOUNT PAID**” means the amount a purchaser pays for each Prepaid Token Voucher.

“**PROMOTIONAL VALUE**” means the Full Offer Value less the Amount Paid.

“**PROMOTIONAL VALUE EXPIRATION DATE**” means the date stated on the Prepaid Token Voucher when the Promotional Value expires.

“**REMITTANCE AMOUNT**” means the amount iATM shall remit to Merchant for each Prepaid Token Voucher, subject to the payment terms.

“**FINE PRINT**” means the conditions and restrictions concerning Prepaid Token Voucher redemption and the Merchant Offering stated on the Website and Prepaid Token Voucher.

1. Prepaid Token Voucher Program

- a. iATM is authorized to promote and sell Prepaid Token Vouchers on Merchant’s behalf subject to the terms of this Agreement and the “Terms of Use” of the Website. The Prepaid Token Voucher will evidence the Merchant Offering and will be sent to the purchaser electronically once payment is received. The purchaser will then redeem the Prepaid Token Voucher with the Merchant by presenting the Prepaid Token Voucher electronic form. Merchant is the issuer of the Prepaid Token Vouchers and seller of the Merchant Offering. If there is a conflict between this Agreement and the Terms of Sale, the Agreement controls.

- b. iATM is authorized to promote and sell Prepaid Token Vouchers on Merchant's behalf through any platform, including its feature deal-of-the-day, affiliates, business partner network, marketplace, or referral network. The Prepaid Token Vouchers may be offered to all or part of iATM's subscriber base or its affiliate subscriber base or referral network and segmented by various variables including gender, age, location, and consumer preferences. The features may be offered through a variety of distribution channels, including, the Internet, the Website, affiliate websites, business partner network, email, mobile applications, other types of electronic offerings and other platforms or distribution channels owned, controlled, or operated by iATM, its affiliates or business partners. In addition, in connection with iATM's promotion of a Merchant Offering, Merchant authorizes iATM to shorten or extend the Promotional Value Expiration Date.
- c. iATM performs compliance due diligence and background checks on its Merchants and/or independent contractors performing services, iATM shall provide the results of such background checks to Merchant upon request. Merchant shall obtain the necessary consent to share with iATM the documents requested.
- d. iATM is authorized to promote and sell up to the Maximum Number of Prepaid Token Vouchers in multiple markets and on dates in its discretion. If Merchant elects to offer recurring month-to-month features, then iATM will promote and sell up to the Maximum Number of Prepaid Token Vouchers for the initial feature, then promote and sell up to the Monthly Maximum Number of Prepaid Token Vouchers for subsequent features. Merchant shall specify the Maximum Number of Prepaid Token Vouchers and, if applicable, specify the Monthly Maximum Number of Prepaid Token Vouchers, and may increase either number in its discretion.
- e. iATM reserves the continuing right to reject, revise, or discontinue any Merchant Offering, at any time and for any reason in iATM's sole discretion, and to terminate the Merchant Offering and to remove all references to the Merchant Offering and Prepaid Token Voucher from the Website; and redirect or delete any URL used in connection with the Merchant Offering.
- f. Merchant shall honor the Prepaid Token Vouchers for the Merchant Offering through the Promotional Value Expiration Date. After the Promotional Value Expiration Date, MERCHANT AGREES TO REDEEM THE PREPAID TOKEN VOUCHER FOR THE AMOUNT PAID INDEFINITELY.
- g. After the Promotional Value Expiration Date, Merchant must always allow the purchaser to redeem the Prepaid Token Voucher for the Amount Paid toward the Merchant Offering. If the goods and services constituting the Merchant Offering and stated on the Prepaid Token Voucher are no longer available, the Merchant must always allow the purchaser to redeem the Prepaid Token Voucher toward any goods or services then offered by the Merchant equivalent to at least the Amount Paid.

- h. Partial redemptions: If applicable, and if a purchaser redeems a Prepaid Token Voucher for less than the Amount Paid, the Merchant is responsible for handling any unredeemed value as required by applicable law.
- i. Merchant agrees that in providing the Merchant Offering, Merchant will not inflate prices or impose any additional fees, charges, conditions or restrictions that contradict or are inconsistent with the terms stated on the Prepaid Token Voucher, including the Fine Print. Unless disclosed in the Fine Print, Merchant further agrees not to impose different terms or a different cancellation policy than what is imposed on its non-iATM customers.
- j. Merchant agrees that so long as an appointment or reservation is made to redeem a Prepaid Token Voucher, or purchaser has made an attempt to make an appointment, before the Prepaid Token Voucher's Promotional Value Expiration Date, the Prepaid Token Voucher will be honored for the Full Offer Value without restriction, even though the services may be provided after the Promotional Value Expiration Date.
- k. For any seasonal Merchant Offering(s), following the initial Promotional Value Expiration Date specified in the iATM Merchant Agreement the: (i) Promotional Value Expiration Date will reset to be the end of the immediately following season specified by Merchant; and (ii) Maximum Number of Prepaid Token Vouchers will reset for the immediately following season. Throughout the Term (as defined herein), the Promotional Value Expiration Date and the Maximum Number of Prepaid Token Vouchers for the seasonal Merchant Offering(s) will continue to reset after each season.
- l. Merchant is responsible for all customer service in connection with the Merchant Offering and for supplying all goods and services stated in the Merchant Offering. Merchant is also responsible for any customer loyalty programs associated with the Merchant Offering.
- m. If applicable, Merchant will hold the Merchant Offering for pick-up by each purchaser at the Redemption Site. The "Redemption Site" is the complete and accurate address provided by Merchant to iATM where purchasers are able to redeem the Prepaid Token Voucher to pick-up the Merchant Offering. Merchant also agrees to provide iATM with the hours and dates of operation, complete with any exceptions, and a valid phone number for the Redemption Site. If any of the information related to a Redemption Site changes, Merchant agrees to notify iATM immediately of such change.
- n. Merchant agrees to accept returns of the Merchant Offering in compliance with applicable laws and the Fine Print, but in any event: (i) will accept returns of a defective Merchant Offering or nonconforming items in or a part of any Merchant Offering at all times and pay (or reimburse a purchaser for) any and all costs associated with the return of such Merchant Offering; and (ii) will not impose a more restrictive return policy on purchasers than Merchant's regular return policy as applied to Merchant's purchaser in the ordinary course of Merchant's business.

2. Payment

- a. Amounts retained by iATM from the proceeds of the Merchant Offering are compensation to iATM for marketing, promoting, and advertising the Merchant Offering and distributing the Prepaid Token Vouchers on behalf of Merchant. Merchant shall retain the Remittance Amount in trust for the benefit of purchasers holding unredeemed Prepaid Token Vouchers until Merchant delivers the Merchant Offering, refunds the holder of any unredeemed Prepaid Token Voucher or escheats the amount required to a taxing authority, if applicable. The funds held in trust shall be returned to iATM upon demand for refunds to purchasers iATM is authorized to review Merchant's credit history, which may include a soft credit check.
- b. iATM is authorized to initiate ACH credit transaction entries to Merchant's depository account at the depository financial institution named in this Agreement or as otherwise provided to iATM by Merchant in writing ("**Merchant Bank Account**"). Only in the event of an error, iATM is authorized to initiate debit entry adjustments to the Merchant Bank Account to correct any error. Merchant hereby acknowledges that iATM's origination of all ACH transactions to Merchant Bank Account must comply with provisions of U.S. law. ACH payments take up to five (5) business days to become available in the Merchant Bank Account after processing.
- c. Merchant will accept the amounts received from iATM as payment in full for all services provided by Merchant delivered pursuant to the Merchant Offering. Merchant is solely responsible for complying with any contractual requirements imposed by its contracts with Third-Party Payors, including but not limited to requirements related to offering discounted services.
- d. Tax Levy. In the event iATM receives written notice of a validly issued state or federal tax levy relating to past-due taxes owed by Merchant, iATM may, in accordance with applicable law, deduct any such amounts from payments due to Merchant.
- e. Taxes Generally. It is Merchant's responsibility to determine what, if any, taxes apply to the payments Merchant makes or receives, and it is Merchant's responsibility to collect, report and remit the correct tax to the appropriate tax authority. iATM is not responsible for determining whether taxes apply to Merchant's transaction with either purchasers or iATM, or for collecting, reporting or remitting any taxes arising from any transaction with or by Merchant and purchaser. Merchant may be asked to provide iATM with a valid Tax Identification Number for tax reporting purposes. An IRS Form 1099 may be issued in Merchant's name for the value of payments made. Notwithstanding anything else in this Agreement, Merchant shall be, and will remain, registered for sales, use and other similar tax collection purposes in all states and localities in which Merchant is required to be so registered in connection with the Merchant Offering and pursuant to the terms and redemption of the Prepaid Token Voucher, and shall be responsible for paying any and all sales, use or any other taxes related to the Merchant Offering or the goods and services.

- f. Transaction Taxes. Merchant bears sole financial responsibility for any and all sales, use, excise, general, GST, or other similar taxes, including any interest penalties and additions related thereto, imposed on or arising from the transactions contemplated by this Agreement between iATM and Merchant (“Transaction Taxes”), if any. iATM shall apply the applicable Transaction Tax to the amounts it retains and/or other fees remitted to iATM pursuant this Agreement. Transaction Taxes are calculated using the Merchant’s billing address and will be included on invoices. Tax rates are subject to change. If applied, Transaction Taxes will be calculated at the time of each payment using the rates in effect under current law.
- g. Withholding Taxes. iATM may be required by tax authorities to withhold taxes on behalf of Merchant. iATM reserves the right to deduct any such taxes from amounts due to Merchant and to remit them to the appropriate tax authority. iATM may also be required to report the withholding tax payments to the tax authorities. iATM shall provide evidence of payment of withholding taxes to Merchant no later than 60 days after payment of the withholding taxes.
- h. Notwithstanding anything to the contrary, iATM will have no obligation to advance amounts that have been paid to iATM by a purchaser until Merchant has complied with Merchant’s obligations under this Agreement. If iATM reasonably believes that Merchant has breached any provision of this Agreement, iATM may offset, delay, withhold, or suspend future payments to Merchant, in iATM’s sole discretion. In addition, if Merchant is unwilling to, or in iATM’s reasonable discretion appears unable to, perform its obligations under this Agreement, iATM is authorized to offset, delay, withhold, or suspend future payments to Merchant in addition to such other remedies as may be available under this Agreement or at law, to secure payment from Merchant for any refunds and/or other amounts payable by Merchant under this Agreement.

3. Customer Data Restrictions

- a. **“Customer Data”** means all identifiable information about purchasers generated or collected by iATM or Merchant, including, but not limited to, purchasers’ name, shipping addresses, email addresses, phone numbers, purchaser preferences and tendencies, and financial transaction data.
- b. Merchant shall use Customer Data only to fulfill its redemption obligations in connection with the Merchant Offering as authorized by this Agreement. Merchant expressly agrees that any Customer Data shall be used only for this purpose (including, but not limited to, the redemption of Prepaid Token Vouchers and provision of goods and services to purchasers), and not to enhance a file or list owned by Merchant, or any third party. Merchant represents, warrants and covenants that it will not resell, broker or otherwise disclose any Customer Data to any third party, in whole or in part, for any purpose, unless required by applicable law. If Merchant engages any third party to facilitate its redemption obligations hereunder, Merchant shall ensure that such third party implements and complies with reasonable security measures in handling any Customer Data. If any

Customer Data is collected directly by Merchant or a third party engaged by Merchant to facilitate its redemption obligations hereunder, Merchant shall ensure that it or such third party adopts, posts and processes the Customer Data in conformity with its posted privacy policy and all applicable laws.

- c. As long as Merchant uses Customer Data in compliance with applicable law and Merchant's posted privacy policy, restrictions stated in this Agreement on Merchant's use of Customer Data do not apply to: (i) data from any purchaser who is already a customer of Merchant before the Effective Date, if such data was provided to Merchant by such purchaser independent of this Agreement or any transaction hereunder; or (ii) data supplied by a purchaser directly to Merchant who becomes a customer of Merchant in connection with such purchaser explicitly opting in to receive communications from Merchant.
- d. Merchant shall immediately notify iATM if Merchant becomes aware of or suspects any unauthorized access to or use of Customer Data or any confidential information of iATM, and shall cooperate with iATM in the investigation of such breach and the mitigation of any damages. Merchant will bear all associated expenses incurred by iATM to comply with applicable laws (including, but not limited to, any data breach laws) or arising from any unauthorized access or acquisition of Customer Data while such data is in Merchant's reasonable possession or control. Upon termination or expiration of this Agreement, Merchant shall, as directed by iATM, destroy or return to iATM all the Customer Data in Merchant's or any agent of Merchant's possession.

4. Mobile Redemption Devices

If iATM leases or lends Merchant a tablet or mobile redemption device ("**Device**"), Merchant agrees to be bound by the terms of use, end user license agreements, or other provisions governing its use, unless otherwise authorized by iATM in writing. Unless otherwise stated in writing, Merchant shall only use the Device for transmitting redemption data to iATM and processing purchaser payments and shall return a loaned Device fourteen (14) days after the Promotional Value Expiration Date, unless a new feature is planned or if requested by iATM for any reason. iATM reserves the right to bill Merchant for the cost of the Device, or offset any current or future payments due to Merchant under any contract between the parties if the device is not returned, or for costs related to damage or other misuse.

5. Term and Termination

This Agreement will continue in effect until terminated by either party in accordance with this Section ("**Term**"). iATM is authorized to terminate this Agreement, at any time for any reason, upon written notice to Merchant. Merchant is authorized to terminate this Agreement upon seven (7) business days prior written notice to iATM. Termination of this Agreement will not in any way affect Merchant's obligation to redeem any Prepaid Token Voucher according to the terms of this Agreement, including the obligation to honor the Prepaid Token Voucher for the Amount Paid after the Promotional Value

Expiration Date. Provisions in this Agreement that are intended to survive termination will continue in full force and effect after the Term.

6. Compliance with Gift Card, Gift Certificate and Abandoned Property Laws

Merchant agrees to comply with the Prepaid Token Voucher terms and conditions as stated on the Website, including but not limited to the “Terms of Use” of the Website, and to ensure that the Prepaid Token Vouchers comply with all laws that govern Prepaid Token Vouchers, gift cards, coupons, and gift certificates, including but not limited to the United States Credit CARD Act of 2009 (if applicable) and any laws governing the imposition of expiration dates, service charges or dormancy fees and all Fine Print related to the Merchant Offering stated on the Prepaid Token Voucher. Merchant is solely responsible for compliance with any applicable escheat or abandoned or unclaimed property laws. Upon written request from Merchant, but only when required, iATM will provide Merchant with information in iATM’s possession that the Merchant needs to comply with its obligations under this Agreement. Merchant agrees that, regardless of the payment terms, Merchant, and not iATM, maintains any obligation for unredeemed Prepaid Token Vouchers under applicable escheat or abandoned or unclaimed property laws.

7. Marketing

iATM and its business partners may communicate with Merchant with regard to products, promotions, and other services that may be of interest to Merchant. This may include email or other communications. iATM may also solicit Merchant’s opinion for market research purposes.

8. Intellectual Property Rights

- a. Merchant grants to iATM a non-exclusive, worldwide, royalty free, paid-up, perpetual, irrevocable, transferable and sub-licensable license and right to use, modify, reproduce, sublicense, publicly display, distribute, broadcast, transmit, stream, publish and publicly perform: (a) Merchant’s name, logos, trademarks, service marks, domain names, and any audiovisual content, video recordings, audio recordings, photographs, graphics, artwork, text and any other content provided, specified, recommended, directed, authorized or approved to use by Merchant (collectively, “**Merchant IP**”); and (b) any third party’s name, logos, trademarks, service marks, domain names, audiovisual recordings, video recordings, audio recordings, photographs, graphics, artwork, text and any other content provided, specified, recommended, directed, authorized or approved for use by Merchant (collectively, “**Third Party IP**”), in each case in connection with the promotion, sale/resale (as may be applicable) or distribution of the Merchant Offering in all media or formats now known or hereinafter developed (“**License**”). Any use of the Merchant IP or Third Party IP as contemplated in this Agreement is within iATM’s sole discretion.
- b. Merchant acknowledges and agrees that, as between the parties, iATM owns all interest in and to the Website, Customer Data, iATM trade names, logos, trademarks, service marks, domain names, social media identifiers, all data collected through or from the Website, all audiovisual

content, video recordings, audio recordings, photographs, graphics, artwork, text or any other content created by iATM or at iATM's direction, or assigned to iATM, and any materials, software, technology or tools used or provided by iATM to promote, sell/resell (as may be applicable) or distribute the Merchant Offering and conduct its business in connection therewith (collectively "**iATM IP**"). Merchant shall not use, sell, rent, lease, sublicense, distribute, broadcast, transmit, stream, place shift, transfer, copy, reproduce, download, time shift, display, perform, modify or timeshare the iATM IP or any portion thereof, or use such iATM IP as a component of or a base for products or services prepared for commercial use, sale, sublicense, lease, access or distribution, except that iATM grants Merchant a limited, non-exclusive, revocable, non-transferable, non-sub licensable license during the Term to use one copy of iATM's mobile merchant software application on a single mobile computer, tablet computer, or other device, solely for the purposes permitted by that software, and to make one copy of the software for back-up purposes. Merchant shall keep the iATM IP confidential, and shall not prepare any derivative work based on the iATM IP or translate, reverse engineer, decompile or disassemble the iATM IP. Merchant shall not take any action to challenge or object to the validity of iATM's rights in the iATM IP or iATM's ownership or registration thereof. Except as specifically provided in this Agreement, Merchant and any third party assisting Merchant with its obligations in this Agreement, are not authorized to use iATM IP in any medium without prior written approval from an authorized representative of iATM. Merchant shall not include any trade name, trademark, service mark, domain name, social media identifier, of iATM or its affiliates, or any variant or misspelling thereof, in any trademark, domain name, email address, social network identifier, metadata or search engine keyword. Merchant shall not use or display any iATM IP in a manner that could reasonably imply an endorsement, relationship, affiliation with, or sponsorship between Merchant or a third party and iATM. All rights to the iATM IP not expressly granted in this Agreement are reserved by iATM.

- c. If Merchant provides iATM or any of its affiliates with feedback, suggestions, reviews, modifications, data, images, text, or other information or content about a iATM product or service or otherwise in connection with this Agreement, any iATM IP, or Merchant's participation in the Merchant Offering or Prepaid Token Voucher, (collectively, "**Feedback**"), Merchant irrevocably assigns to iATM all right, title, and interest in and to Feedback. In the event your assignment to iATM is invalid for any reason, you hereby irrevocably grant iATM and its affiliates a perpetual, paid-up, royalty-free, nonexclusive, worldwide, irrevocable, freely transferable right and license to (i) use, reproduce, perform, display, and distribute Feedback; (ii) adapt, modify, re-format, and create derivative works of Feedback for any purpose and sublicense the foregoing rights to any other person or entity. Merchant warrants that: (A) Feedback is Merchant's original work, or Merchant obtained Feedback

in a lawful manner; and (B) iATM and its sublicensees' exercise of rights under the license above will not violate any person's or entity's rights, including any copyright rights. Merchant agrees to provide iATM such assistance as iATM might require to document, perfect, or maintain iATM's rights in and to Feedback.

9. Representations and Warranties

Merchant represents and warrants that: (a) Merchant has the right, power and authority to enter into this Agreement; (b) Merchant, if required by applicable law, is registered for sales and use tax collection purposes in all jurisdictions where Merchant's goods and services will be provided; (c) the Prepaid Token Voucher, upon being delivered by iATM, will be available immediately for redemption and Merchant will have sufficient goods and/or services available for redemption through the Promotional Value Expiration Date (*i.e.*, a number of goods and/or services sufficient to fulfill its redemption obligations in connection with the applicable Maximum Number of Prepaid Token Vouchers); (d) the terms and conditions of the Prepaid Token Voucher, including any discounts or goods and services offered thereunder do not and will not violate any, local, state, provincial, territorial or federal law, statute, rule, regulation, or order, including but not limited to, any law or regulation governing the use, sale, and distribution of alcohol and any laws governing Prepaid Token Vouchers, gift cards, coupons, and gift certificates; (e) the Merchant's redemption of the Prepaid Token Voucher will result in the bona fide provision of goods and/or services by Merchant to the purchaser; (f) Merchant owns all interest in and to the Merchant IP and has licensing rights in (with the right to sublicense to iATM) the Third Party IP, and has the right to grant the License stated in this Agreement; (g) the Merchant IP and the Third Party IP, the Merchant Offering, iATM's use and promotion thereof, and the results of such Merchant Offerings, will not infringe, dilute, misappropriate, or otherwise violate, anywhere in the world, any patent, copyright, logo, trademark, service mark, trade name, rights in designs, or other intellectual property right or right of privacy or publicity of any third party or any applicable law, and does not and will not result from the misappropriation of any trade secret or the breach of any confidentiality obligations to any person or entity; (h) the Merchant IP and Third Party IP does not include any material that is unlawful, threatening, abusive, defamatory, vulgar, obscene, profane or otherwise objectionable, or that encourages conduct that constitutes a criminal offense, gives rise to civil liability or otherwise violates any law; (i) the Prepaid Token Vouchers and any advertising or promotion of Merchant's goods and services relating thereto will not constitute false, deceptive or unfair advertising or disparagement under any applicable law; (j) Merchant and its employees, contractors and agents have had the proper education and training and hold all required and up-to-date regulatory authorization, licenses and certifications relating to any Merchant Offering to provide the goods or services described in this Agreement; (k) Merchant's business information and direct deposit details as provided in this Agreement, indicating where payments should be forwarded are accurate and Merchant is the authorized entity to receive the funds forwarded by iATM; (l) Merchant is not authorized to resell, broker or otherwise disclose any

Customer Data (as defined in this Agreement) to any third party, in whole or in part, for any purpose, and Merchant is not authorized to copy or otherwise reproduce any Customer Data other than for the purpose of redeeming or verifying the validity of Prepaid Token Vouchers in connection with this Agreement and (m) the Merchant Offering is: (i) free from defects in workmanship, materials and design, (ii) merchantable and suitable for the purposes, if any, stated in the Agreement, and (iii) genuine, bona fide products, as described herein and does not violate the rights of any third party.

10. Indemnification

To the extent allowed under applicable law, Merchant agrees to defend, indemnify and hold iATM, its affiliated and related entities, and any of its respective officers, directors, agents and employees, harmless from and against any claims, lawsuits, investigations, penalties, damages, losses or expenses (including but not limited to reasonable attorneys' fees and costs) arising out of or relating to any of the following: (a) any breach or alleged breach by Merchant of this Agreement, or the representations and warranties made in this Agreement; (b) any claim for state sales, use, or similar tax obligations of Merchant arising from the sale and redemption of a Prepaid Token Voucher; (c) any claim by any local, state, provincial, territorial or federal governmental entity for unredeemed Prepaid Token Vouchers or unredeemed cash values of Prepaid Token Vouchers or any other amounts under any applicable abandoned or unclaimed property or escheat law, including but not limited to any claims for penalties and interest; (d) any claim arising out of a violation of any law or regulation by Merchant or governing Merchant's goods and/or services; (e) any claim arising out of Merchant's violation of law or regulation governing the use, sale, and distribution of alcohol; (f) any claim by a purchaser or anyone else arising out of or relating to the goods and services provided by Merchant and/or pick up of the goods and services at the Redemption Site, including but not limited to, any claims for false advertising, product defects, personal injury, death, or property damages; (g) any claim by a purchaser for the Amount Paid; (h) any claim arising out of Merchant's misuse of Customer Data, or any violation of an applicable data privacy or security law; and (i) any claim arising out of Merchant's negligence, fraud or willful misconduct. iATM maintains the right to control its own defense and to choose and appoint its own defense counsel, regardless of the presence or absence of a conflict of interest between iATM and Merchant. Merchant's duty to defend and indemnify iATM includes the duty to pay iATM's reasonable attorneys' fees and costs, including any expert fees.

11. Confidentiality

The terms for the Merchant Offering described in this Agreement are confidential, and Merchant agrees not to disclose the terms described in this Agreement to any party (other than to its employees, parent companies, shareholders, lawyers and accountants on a strict need-to-know basis or as required by applicable public records and other law, if Merchant has taken the necessary precautions of the kind generally taken with confidential information to preserve the confidentiality of the information made available to such parties). In the event of a breach, iATM is entitled to injunctive relief and a decree for specific performance,

and any other relief allowed under applicable law (including monetary damages if appropriate).

12. Limitation of Liability

EXCEPT FOR MERCHANT'S INDEMNIFICATION OBLIGATIONS HEREUNDER, IN NO EVENT IS EITHER PARTY LIABLE OR OBLIGATED TO THE OTHER PARTY OR ANY THIRD PARTY FOR ANY LOST PROFITS, LOST BUSINESS, SPECIAL, INCIDENTAL, EXEMPLARY, CONSEQUENTIAL, PUNITIVE, OR INDIRECT DAMAGES REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT OR OTHERWISE, EVEN IF INFORMED OF THE POSSIBILITY OF ANY SUCH DAMAGES IN ADVANCE. iATM'S SOLE AND COMPLETE LIABILITY TO MERCHANT FOR ANY CLAIMS ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR ANY ERRORS, OMISSIONS OR MISPLACEMENTS OF ANY PREPAID TOKEN VOUCHER IS LIMITED TO THE AMOUNT OF FEES RETAINED BY iATM HEREUNDER FOR THE PRECEDING SIX (6) MONTHS AFTER FINAL CALCULATION AND RECONCILIATION OF ALL REFUNDS. THIS LIMITATION OF LIABILITY APPLIES TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW AND NOTWITHSTANDING THE FAILURE OF ANY LIMITED REMEDY. IN ADDITION, ANY CLAIM BY OR ON BEHALF OF A MERCHANT IN CONNECTION WITH ANY PAYMENT MADE BY iATM, INCLUDING, BUT NOT LIMITED TO, CLAIMS ALLEGING THAT A MERCHANT WAS UNDERPAID, MUST BE MADE IN WRITING TO WITHIN NINETY (90) DAYS FROM THE DATE iATM REMITS THE PAYMENT AT ISSUE. ALL CLAIMS NOT MADE IN ACCORDANCE WITH THE FOREGOING SHALL BE DEEMED WAIVED, RELEASED AND DISCHARGED BY MERCHANT.

13. Dispute Resolution

All disputes arising out of, or relating in any way to this Agreement, shall be resolved pursuant to this Section 14 Dispute Resolution.

a. Binding Arbitration

EXCEPT AS SPECIFICALLY STATED HEREIN, ANY DISPUTE OR CLAIM BETWEEN MERCHANT AND iATM ARISING OUT OF, OR RELATING IN ANY WAY TO, THIS AGREEMENT ("**DISPUTES**") SHALL BE RESOLVED EXCLUSIVELY BY FINAL, BINDING ARBITRATION. BY VIRTUE OF THE AGREEMENT IN THIS SECTION 14 TO ARBITRATE, MERCHANT AND iATM ARE EACH GIVING UP THE RIGHT TO GO TO COURT AND HAVE A DISPUTE HEARD BY A JUDGE OR JURY (EXCEPT AS OTHERWISE SET FORTH IN THIS SECTION 14). The provisions of this Section 14 shall constitute Merchant's and iATM's written agreement to arbitrate Disputes under the Federal Arbitration Act. The arbitration will be administered by the American Arbitration Association ("AAA") and conducted before a single arbitrator pursuant to its applicable rules, including those applicable to Commercial Disputes, available at <https://www.adr.org> or by calling 800-778-7879. The arbitrator will apply and be bound by this Agreement, apply applicable law and the facts, and issue a reasoned award.

To begin an arbitration proceeding, Merchant or iATM must comply with the limitations provision set forth in Section 13 and submit the Dispute by making a demand for arbitration as detailed at <https://www.adr.org>. If Merchant demands arbitration, it shall simultaneously send a copy of the completed demand to the following address: P.O. Box 1281, Hurst, TX 76053. If iATM demands arbitration, it shall simultaneously send a copy of the completed demand to the Merchant's address of record. Payment of all filing, administration and arbitrator fees will be governed by the AAA's rules. iATM will reimburse those fees for Disputes totaling less than \$10,000 if Merchant is the prevailing party in such arbitration. iATM will not seek attorneys' fees and costs in arbitration unless the arbitrator determines that a Merchant Dispute is frivolous. The arbitration will be conducted based upon written submissions unless Merchant requests and/or the arbitrator determines that a telephone or in-person hearing is necessary. If the arbitrator grants the request or determines an in-person hearing is necessary, the hearing will proceed in Chicago, Illinois, unless the arbitrator determines or we agree that the matter should proceed in the county of Merchant's principal place of business.

b. Class Action Waiver

WE EACH AGREE THAT WE SHALL BRING ANY DISPUTE AGAINST THE OTHER IN OUR RESPECTIVE INDIVIDUAL CAPACITIES AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE PROCEEDING OR AS AN ASSOCIATION. IN ADDITION, WE EACH AGREE THAT DISPUTES SHALL BE ARBITRATED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED OR REPRESENTATIVE ACTION. THE ARBITRATOR DOES NOT HAVE THE POWER TO VARY THESE PROVISIONS.

c. Choice of Law/No Jury Trial

If for any reason a Dispute proceeds in court: (i) Merchant and iATM agree that any such Dispute may only be instituted in a state or federal court in Cook County, Illinois; (ii) Merchant and iATM irrevocably consent and submit to the exclusive personal jurisdiction and venue of such courts for resolution of such Disputes; (iii) Merchant and iATM agree that the Federal Arbitration Act, the AAA rules, applicable federal law and the laws of the State of Illinois, without regard to principles of conflicts of law, will govern this Agreement and any Disputes; and (iv) MERCHANT AND iATM AGREE TO WAIVE ANY RIGHT TO A TRIAL BY JURY.

d. Injunctive Relief/Attorneys' Fees

Notwithstanding anything to the contrary in this Agreement, either party may bring suit in court seeking an injunction or other equitable relief arising out of or relating to claims that the other party's conduct may cause the other irreparable injury.

In the event iATM is the prevailing party in any Dispute, subject to any exceptions in this Section 14, Merchant shall pay to iATM all reasonable attorneys' fees and costs incurred by iATM in connection with any Dispute.

14. Other

- a. The parties are independent contractors. Nothing in this Agreement is to be construed to create a joint venture, partnership, franchise, or an agency relationship between the parties. Neither party has the authority, without the other party's prior written approval, to bind or commit the other in any way.
- b. This Agreement constitutes the entire agreement between the parties relating to its subject matter and supersedes all prior or contemporaneous oral or written agreements concerning such subject matter.
- c. Merchant is not authorized to transfer or assign its rights or obligations under this Agreement, whether by operation of law or otherwise, without iATM's prior written consent. Any waiver must be in writing and signed by an authorized signatory of iATM. iATM is authorized to transfer or assign this Agreement to a present or future affiliate or pursuant to a merger, consolidation, reorganization or sale of all or substantially all of the assets or business, or by operation of law, without notice to Merchant.
- d. If any provision of this Agreement should be held to be invalid or unenforceable, the validity and enforceability of the remaining provisions of this Agreement are not affected.
- e. EXCEPT AS EXPRESSLY STATED IN THIS AGREEMENT, NEITHER PARTY MAKES ANY REPRESENTATIONS OR WARRANTIES, EXPRESS NOR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. iATM DOES NOT WARRANT OR GUARANTEE THAT THE SERVICES OFFERED ON OR THROUGH THE WEBSITE WILL BE UNINTERRUPTED OR ERROR-FREE, THAT THE PREPAID TOKEN VOUCHERS ARE ERROR-FREE, OR THAT ANY MERCHANT OFFERING WILL RESULT IN ANY REVENUE OR PROFIT FOR MERCHANT.