

Payzer Debit Card Solutions - Customer may apply for and, if approved and established by Payzer in its sole discretion, use Debit Card(s) for rewards and incentives, expense management and payroll.

Expense Cards

CUSTOMER ACKNOWLEDGES AND UNDERSTANDS THAT PAYZER HAS AN AGREEMENT WITH A THIRD-PARTY LICENSED PROGRAM MANAGER, PREPAID TECHNOLOGIES COMPANY, INC., DBA DASH SOLUTIONS (“DASH”), to provide Expense Cards. Any reference to PAYZER in this Section and the Dash terms and conditions shall also be a reference to DASH. Customer desires to provide Expense Cards to recipients (“Cardholders”) and (i) consents to the DASH Terms and Conditions provided and approved by DASH and found on the DASH website, www.dashsolutions.com/client-terms, (ii) agrees to accurately complete the Customer Due Diligence & Beneficial Ownership information as requested by PAYZER (iii) agrees to pay to PAYZER applicable Customer fees and charges as communicated to Customer by PAYZER, and (iv) as applicable, agrees to the Customer Funding Account Agreement terms and conditions. Customer acknowledges that Expense Cards shall only be used to distribute Customer Funds to Cardholders that directly or indirectly benefits the Customer. CUSTOMER ACKNOWLEDGES AND UNDERSTANDS THAT THE EXPENSE CARDS PROVIDED WILL NOT BE TREATED AS CONSUMER CARDS UNDER THE PROVISIONS OF STATE AND FEDERAL LAW. CUSTOMER WILL NOT HAVE THE BENEFIT OF ANY LIMITATIONS OF LIABILITY WITH RESPECT TO THE UNAUTHORIZED USE OF THE EXPENSE CARDS. CUSTOMER ACCEPTS AND AGREES TO UNDERTAKE THE ADDITIONAL RISK ASSOCIATED WITH USE OF BUSINESS PURPOSE CARDS AND AGREES TO ASSUME THE GREATER MEASURE OF LIABILITY DESCRIBED IN THE DASH TERMS AND CONDITIONS.

Reward Cards

CUSTOMER ACKNOWLEDGES AND UNDERSTANDS THAT PAYZER HAS AN AGREEMENT WITH A THIRD-PARTY LICENSED PROGRAM MANAGER, PREPAID TECHNOLOGIES COMPANY, INC., DBA DASH SOLUTIONS (“DASH”), to provide Reward Cards. Any reference to PAYZER in this Section and the Dash terms and conditions shall also be a reference to DASH. Customer desires to provide Reward Cards to recipients (“Cardholders”) and (i) consents to the DASH Terms and Conditions provided and approved by DASH and found on the DASH website, www.dashsolutions.com/client-terms, (ii) agrees to accurately complete the Customer Due Diligence & Beneficial Ownership information as requested by PAYZER (iii) agrees to pay to PAYZER applicable Customer fees and charges as communicated to Customer by PAYZER, and (iv) as applicable, agrees to the Customer Funding Account Agreement terms and conditions. Customer acknowledges and agrees that each Reward Card will have an expiration date from the date on when the Reward Card is issued. Customer agrees that any balance remaining on any Card at time of Card’s expiration date may revert to and become property of PAYZER or may be escheatable pursuant to Applicable Law.

Pay Cards

CUSTOMER ACKNOWLEDGES AND UNDERSTANDS THAT PAYZER HAS AN AGREEMENT WITH A THIRD-PARTY LICENSED PROGRAM MANAGER, PREPAID TECHNOLOGIES COMPANY, INC., DBA DASH SOLUTIONS (“DASH”), to provide programs (“Programs”) which are issued by a nationally chartered financial institution (“Bank”) that is a member of Visa USA, MasterCard, or Discover (collectively “Associations”). Any reference to PAYZER in this Section and the Dash terms and conditions shall also be a reference to DASH. Customer desires to provide Pay Cards to recipients (“Cardholders”) and (i) consents to the DASH Terms and Conditions provided and approved by DASH and found on the DASH website, www.dashsolutions.com/client-terms, (ii) agrees to accurately complete the Customer Due Diligence & Beneficial Ownership information as requested by PAYZER (iii) agrees to pay to PAYZER applicable Customer fees and charges as communicated to Customer by PAYZER, and (iv) as applicable, agrees to the Customer Funding Account Agreement terms and conditions.

PAYZER is committed to preventing money laundering, terrorist financing, and the misuse of our products for other

criminal purposes. In support of this commitment, we comply and cooperate, as appropriate, with the enforcement of regulatory guidelines and the prosecution of criminal activities.

As part of PAYZER'S commitment, Corporate Customers and required personnel are trained in all applicable aspects of BSA and OFAC requirements. The following material covers the pertinent regulatory requirements:

Money laundering is the process criminals use to transform the monetary proceeds derived from criminal activity into funds with an apparently legal source. Money is laundered to conceal illegal activity and the result is that illegally-gained money is introduced into the US Financial System. Money laundering is usually associated with drug trafficking, armed robbery, tax evasion, smuggling, prostitution, arms dealing, fraud, forgery, counterfeiting, bribery, and corruption. Money laundering involves a series of complex transactions that include the following three steps:

- placement: dirty money being integrated into the financial system
- layering: attempts to distance the money from its illegal source through layers of financial transactions
- integration: moving the funds back into the US Financial System

Terrorist financing differs from money laundering in that most funds are used for a purpose, rather than to conceal profits of a crime. Many times, terrorist funds are not derived from illegal means. Generally, terrorist financing will use the same methods as are used for money laundering in order to move money and maintain the secrecy of transactions and access to funds.

The Bank Secrecy Act (BSA) is a U.S. government legislation that was created in 1970 to prevent financial instruments from being used as tools by criminals to hide or transfer money derived from their illegal activity. This is achieved by requiring financial institutions to file reports. Cash transactions in excess of \$10,000 conducted on any one day by or on behalf of one person requires a Currency Transaction Report (CTR) and unusual or suspicious activity is required to be reported once identified via the Suspicious Activity Report (SAR). All unusual or suspicious activity is confidential and should only be shared on a need to know basis.

The USA PATRIOT Act (USAPA) is an act Congress passed after the terrorist attacks in 2001. Section 326 of the USA PATRIOT Act requires each bank to implement a written Company Identification Program (CIP) to enable the bank to form a reasonable belief it knows the true identity of each customer. The written CIP program must entail notification, collection, verification, and screening. Each customer must be notified information requested will be used to verify their identity. A customer Name, Physical Address, Government ID number, and Date of Birth (DOB) is required to be collected and then used to verify the customer's identity. The last requirement is to ensure the customer is screened against suspected terrorist or terrorist organization lists.

Although the Office of Foreign Assets Control (OFAC) is separate and distinct from BSA and USAPA they are often lumped together. OFAC is a department of the U.S. Treasury that enforces economic and trade sanctions against countries and groups of individuals involved in terrorism, narcotics, and other disreputable activities. As it is the responsibility of all U.S. persons and entities to comply with OFAC regulations, all customers should be screened initially and ongoing to ensure compliance.

All BSA and OFAC records and documents are required to be retained for a period of five (5) years. Institutions and individuals may face criminal and civil liability for violating BSA or OFAC requirements.

PAYZER'S BSA/OFAC RESPONSIBILITIES INCLUDE:

- CIP – PAYZER will provide the CIP notification in the card Terms and Conditions and will screen the collected CIP information against appropriate lists.
- OFAC Screening - All cardholders are subject to OFAC screenings at onboarding and then at least monthly thereafter.

- SAR and CTR Reporting - PAYZER maintains controls to monitor unusual or suspicious activity, along with cash transaction activity, as part of the fraud loss control program. PAYZER will work with issuing bank to ensure all proper reporting is completed as required.
- Record Retention – PAYZER will retain all BSA and OFAC records for a period of at least five (5) years after account closure.

CUSTOMER'S BSA/OFAC RESPONSIBILITIES INCLUDE:

- CIP - For each cardholder receiving funds on a RELOADABLE PREPAID CARD, the Customer is responsible to provide the following information when requested by ISI:
 - The cardholder's First & Last Name, Physical Address, Government ID number, and DOB
 - The description of the documents used to complete the cardholders I9 Employment Eligibility Verification form or Passport AND USA Visa for H2A employees (including type of document, ID number, place of issuance, issue date, and expiration date as applicable)
- Unusual Activity – If the Customer identifies any unusual activity (actual or attempted money laundering or terrorist financing), they must notify ISI immediately.
- Record Retention – All documentation used, or the description of each document used (including type of document, ID number, place of issuance, issue date, and expiration date as applicable) to complete CIP must be retained for a period of 5 years from account opening.