

**USA TECHNOLOGIES
SERVICES AGREEMENT**

Operator Name	_____ ("Operator")
Agreement No.	_____
Effective Date	_____

USA Technologies, Inc. ("**USA Technologies**") offers a point-of-sale and payment processing solution (together with any other services provided by or on behalf of USA Technologies in connection with this Agreement, the "**Services**") through which an Operator can sell its products and services through point-of-sale kiosks and similar devices in combination with other hardware, such as telemeters, antennas and accessories, made available by USA Technologies or otherwise interoperating with the Services (the "**Hardware**"). USA Technologies will be responsible for all order processing, payment processing and other services agreed to by USA Technologies and Operator. Operator may manage orders, manage revenues, track delivery and otherwise monitor sales of their products and services using an application or online dashboard provided by USA Technologies (the "**Dashboard**"). In addition, USA Technologies offers optional professional integration and implementation services (the "**Professional Services**").

This Services Agreement ("**Agreement**") permits Operator (as identified above) to purchase Services and Professional Services from USA Technologies pursuant to USA Technologies order forms referencing this Agreement ("**Order Form(s)**") and sets forth the terms and conditions under which those services will be delivered. To the extent any payments for sales transactions that are payable to Operator are received by USA Technologies, Operator hereby appoints USA Technologies as its authorized agent and representative to receive such payments in accordance with this Agreement. This Agreement shall govern Operator's initial purchase of services from USA Technologies as well as any future purchases made by Operator that reference this Agreement. This Agreement incorporates any and all attachments, Statement of Works and Order Forms executed by the parties.

Accepted and agreed to as of the Effective Date by the authorized representative of each party:

OPERATOR

Address

Signature

Print Name

Title

Tel: _____

Fax No.: _____

Email: _____

Primary Contact: _____

USA Technologies, Inc.

100 Deerfield Lane, Malvern, PA 19355

Signature

Print Name

Title

Tel.: _____

Fax No.: _____

Email: _____

Primary Contact: _____

1. SERVICES

1.1. Provision of Services. USA Technologies will make the Services available to Operator during the term of this Agreement, as further described in the applicable Order Form and on the USA Technologies website(s) (the "**USA Technologies Website**"), and USA Technologies hereby grants to Operator a non-exclusive, limited license to use the Services on the terms set forth herein. The Services include provision of the Dashboard and may include such other services as Operator elects to receive on the applicable Order Form or over the USA Technologies Website. USA Technologies shall have the right, from time to time in its sole and absolute discretion, to add to, modify, discontinue or withdraw any one or more of the services that are contained in the Services should USA Technologies deem it necessary to do so. Each change will be an amendment to Operator's Services, shall be done in the ordinary course of business with notice to Operator through the Dashboard or by email, newsletter or notice on the USA Technologies Website, and shall be implemented in accordance with USA Technologies' current policies and procedures.

1.2. Access to Dashboard. During the term of this Agreement, Operator may access and use the Dashboard solely for its own benefit and in

accordance with the terms and conditions of this Agreement. Use of and access to the Dashboard is permitted only by (i) Operator's employees and (ii) independent contractors and consultants who are not competitors of USA Technologies ("**Contractors**"), in each case who are made aware of the terms and conditions of this Agreement and agree to comply with the terms and conditions hereof ("**Permitted Users**"). If Operator is given passwords to access the Dashboard, Operator shall require that all Permitted Users keep user ID and password information strictly confidential and not share such information with any unauthorized person. Operator shall be responsible for any and all actions that are taken by any party using Operator's accounts and passwords, including all actions and use by the Permitted Users. Operator shall immediately notify USA Technologies if there is any unauthorized access to Operator's accounts or passwords. Operator is required to either electronically transmit to USA Technologies on a daily basis, or have Operator's vending management services provider electronically transmit to USA Technologies on a daily basis, Operator's product level plan-o-gram information.

1.3. General Restrictions. Operator shall not (and shall not permit any third party to): (i) rent, lease, copy, provide access to or sublicense the Services to a third party; (ii) use any Service to provide services to, or incorporate any Service into any product or service provided to, a third

party, (iii) reverse engineer, decompile, disassemble, or otherwise seek to obtain the source code or non-public APIs to the Services, except to the extent expressly permitted by applicable law (and then only upon advance notice to USA Technologies), (iv) modify any Service or create any derivative product from any of the foregoing, (v) remove or obscure any proprietary or other notices contained in any Service (including any reports or data printed from the Dashboard), or (vi) publicly disseminate information regarding the performance of the Services.

1.4. Processing Agreement and Operator Agreements with Processor; Compliance with Laws, Rules and Regulations; Prohibited Activities.

1.4.1. Processing Agreement and Operator Agreements with Processor. USA Technologies is a payment facilitator or submitter under a processing agreement (“**Processing Agreement**”) with a payment processor (the “**Processor**”) who is a member of the Card Organizations. In order for USA Technologies to process Operator’s transactions, Operator may be required to enter into certain agreements with the Processor that may allow Operator to be in privity of contract with the Processor and to be a sub-merchant of USA Technologies under the Processing Agreement so that Operator’s transactions can be submitted to the Processor. Operator agrees to enter into the additional agreements with USA Technologies and the Processor (the “**Operator Processing Agreements**”) that are required by the Processor and to provide Processor with any information that it requests in connection therewith. Operator acknowledges and agrees that it shall not be able to sell the Operator Products through the Hardware or use the Services, and USA Technologies shall not be required to provide the Services, until Operator has been approved by Processor as a sub-merchant of USA Technologies under the Processing Agreement. USA Technologies may from time to time transfer Operator’s transactions to a different payment processor, and in such event, Operator agrees to enter into any required agreements with, and to provide any requested information to, such new processor.

1.4.2. Compliance with Laws, Rules and Regulations. Operator acknowledges and agrees that sales of Operator Products through the Hardware or otherwise in connection with the Services are subject to (i) applicable laws, rules and regulations (collectively, “**Applicable Laws**”) of the United States and other relevant jurisdictions, including laws, rules and regulations (a) that prohibit unfair, deceptive and/or abusive practices (UDAAP laws) that apply to Operator’s marketing and sale of the Operator Products, (b) relating to anti-money laundering regulations and Office of Foreign Assets Control regulations, and (c) relating to privacy and data security, including the Gramm-Leach-Bliley Act, General Data Protection Regulation (GDPR) and state data privacy statutes such as the California Consumer Privacy Act (CCPA); (ii) the standards, bylaws, rules, regulations, releases, interpretations and other requirements (whether contractual or otherwise) (collectively, the “**Card Organization Rules**”) imposed or adopted by any entity formed to administer and promote credit, debit and other cards, including MasterCard International, Inc., Visa, Inc., Discover Financial Services, LLC and any applicable debit networks (the “**Card Organizations**”), and other authorities that govern the payments industry generally, including the PCI Security Standards Council (“**PCI SSC**”); (iii) the rules, guidelines and policies of USA Technologies that USA Technologies may notify Operator of from time to time in order for USA Technologies to meet its obligations with respect to Applicable Laws, the Card Organizations Rules, the PCI SSC Data Security Standards and the rules, policies and guidelines of its third party payment processors (collectively, the “**USA Technologies Policies**”); and (iv) the Operator Processing Agreements. Operator covenants and agrees that it shall conduct its business at all times in compliance with all Applicable Laws, Card Organization Rules, PCI SSC Data Security Standards, USA Technologies Policies and the Operator Processing Agreements and in accordance with best industry practices. Operator acknowledges and agrees that it may not use the Services to sell Operator Products or process transactions that are in and of themselves illegal or which involve illegal or prohibited products, including the products that are prohibited by the Card Organizations, the Processor or the USA Technologies Policies from time to time. USA Technologies shall conduct its business at all times in compliance with all Applicable Laws, Card Organization Rules and PCI SSC Data Security Standards. Information regarding the Card Organization Rules for VISA can be found at [http://usa.visa.com/merchants/merchant-support/international-](http://usa.visa.com/merchants/merchant-support/international-operating-regulations.jsp)

[operating-regulations.jsp](http://www.mastercard.com/us/merchant/pdf/BM-Entire_Manual_public.pdf), and for MasterCard at http://www.mastercard.com/us/merchant/pdf/BM-Entire_Manual_public.pdf and for Discover at www.discovernetwork.com, in each case as amended or modified during the term of this Agreement and at such other replacement site created by the Card Organizations during the term of this Agreement.

1.5. Operator Products, Appointment as Payment Facilitator and Licenses by Operator.

1.5.1. Operator Products. “**Operator Products**” means any assets, goods and/or services of Operator that are sold by Operator through the Hardware or otherwise using the Services.

1.5.2. Appointment as Payment Facilitator. Operator hereby appoints USA Technologies, and USA Technologies hereby accepts such appointment, as the payment facilitator or submitter of Operator’s transactions under the Processing Agreement. Any collection or receipt of Operator’s payments by USA Technologies from end users is done at the express direction of Operator, and Operator hereby directs USA Technologies to collect and process payments on Operator’s behalf in accordance with this Agreement and the Processing Agreement. The parties acknowledge and agree that receipt by USA Technologies of monies or payments that are due to Operator from end users for the sale of Operator Products through the Services shall satisfy the end user’s obligation to Operator up to the amount of monies or payments received by USA Technologies.

1.5.3. License to Use Operator Intellectual Property. Operator hereby grants to USA Technologies, during the term of this Agreement, a worldwide, non-exclusive, irrevocable, royalty-free limited license to use those trademarks, service marks and tradenames owned or held by Operator (“**Operator Intellectual Property**”) that are useful to USA Technologies in the provision of the services to Operator under this Agreement, including Operator’s name and applicable Operator Product trademarks.

1.6. Operator Product Obligations.

1.6.1. End User Agreements; Warranty, Support and Maintenance Obligations. Operator shall be solely responsible for providing and entering into the applicable terms with end users for use of the Operator Products (each, an “**End User Agreement**”), if necessary or applicable. Operator shall be solely responsible for providing all warranty, support, maintenance or any other after-sales obligations to end users of the Operator Products.

1.6.2. Export Controls. In its use of the Services, Operator agrees to comply with all export and import laws and regulations of the United States and other applicable jurisdictions. Without limiting the foregoing, (a) Operator represents and warrants that it is not listed on any U.S. government list of prohibited or restricted parties or located in (or a national of) a country that is subject to a U.S. government embargo or that has been designated by the U.S. government as a “terrorist supporting” country, (b) Operator shall not (and shall not permit any of its users to) access or use the Services in violation of any U.S. export embargo, prohibition or restriction, and (c) Operator shall not submit to the Services any information that is controlled under the U.S. International Traffic in Arms Regulations.

1.7. Suspension of Services. Subject to USA Technologies’ right to terminate this Agreement pursuant to Section 7.2 below, USA Technologies reserves the right to suspend provision of the Services at any time and with or without prior notice to Operator (although written notification will be provided) with respect to any or all of the Operator Products: (i) if Operator breaches any representation, warranty, covenant or obligation in this Agreement or the Operator Processing Agreements; (ii) if Operator violates or is charged with violating any Applicable Law or breaches or violates any Card Organization Rule, PCI SSC Data Security Standard, USA Technologies Policy or Processing Agreement; (iii) if USA Technologies reasonably believes that any such breach or violation has occurred; (iv) if USA Technologies is notified of any claim regarding Operator or the Operator Products or believes such a claim to be likely; (v) if USA Technologies receives material complaints regarding Operator from any of its payment processors, Card Organizations or other partners (including for excessive Refunds or Chargebacks); (vi) if USA Technologies reasonably determines

suspension is necessary to avoid material harm to USA Technologies or its business for any reason; or (vii) for inactivity if no transactions involving Operator Products have occurred in a consecutive three (3) month period.

2. PROFESSIONAL SERVICES. USA Technologies shall provide the Professional Services purchased by Operator in the applicable Order Form. The scope of Professional Services shall be as set forth in a Statement of Work (“SOW”) executed by both parties describing the work to be performed, fees and any applicable milestones, dependencies and other technical specifications or related information. Unless Professional Services are provided on a fixed-fee basis, Operator shall pay USA Technologies at the per-hour rates set forth in the Order Form (or, if not specified, at USA Technologies’ then-standard rates) for such Professional Services. Operator will reimburse USA Technologies for reasonable travel and lodging expenses as incurred by USA Technologies in the provision of the Professional Services. Notwithstanding anything to the contrary in the applicable SOW and subject to the terms set forth in the SOW and this Section 2, during the term of this Agreement, Operator shall have a limited, non-exclusive, non-transferable, non-sublicensable, royalty-free license to use, solely in connection with the Services, the work product, code or deliverables, and any derivative, enhancement or modification thereof created by USA Technologies (or its agents), that are delivered to Operator by USA Technologies as part of the Professional Services. USA Technologies shall retain all rights, title and interest in and to any such work product, code or deliverables and any derivative, enhancement or modification thereof created by USA Technologies (or its agents), including any (i) copyrights, patents, know how, database rights and rights in software, trademark, trade names, service marks, domain names, designs (whether registered or unregistered) and trade secrets, (ii) applications for registration, and the right to apply for registration, for any of the same and (iii) all other intellectual property rights and equivalent or similar forms of protection existing anywhere in the world (collectively, “USA Technologies Intellectual Property Rights”).

3. HARDWARE

3.1. Generally. Operator may use Hardware in connection with the Services, which may or may not be purchased, leased or otherwise obtained from or through USA Technologies. Operator shall follow any and all reasonable instructions in relation to the operation of the Hardware. USA Technologies shall not be responsible for any misuse, neglect or abuse of, tampering with or any external forces affecting the Hardware. Operator shall be responsible for the purchase, installation and maintenance of any and all Hardware necessary for the provision of Services. After installation of the Hardware, Operator should use the Dashboard to update the device location for proper identification. Failure to do so may result in higher chargebacks. The Hardware may be subject to a manufacturer’s warranty as between Operator and the device manufacturer as administered by the manufacturer. USA Technologies does not provide any warranties of any kind for the Hardware. To the extent applicable, USA Technologies shall assign to Operator any third-party warranties for the Hardware. Operator’s sole and exclusive remedy for the breach of any such third-party obligations shall be against the applicable third party manufacturer or Operator, and not against USA Technologies. The procurement of Hardware from USA Technologies may be subject to additional terms included in the applicable Order Form.

3.2. Risk of Loss. If purchased or leased from or through USA Technologies, title and risk of loss of the Hardware shall pass to Operator upon shipment (FOB) or such Hardware being available for Operator pick-up, as applicable. Operator shall be responsible for all costs of insurance, taxes, storage, and transportation.

3.3. Returns. All returns of unused Hardware purchased or leased from USA Technologies are subject to a twenty (20%) restocking fee and must be initiated within ninety (90) days of ship date of the order.

3.4. End of Life. Operator acknowledges that USA Technologies may sunset or otherwise discontinue the provision of certain Hardware (“Retired Hardware”) from time to time, provided that USA Technologies will use commercially reasonable efforts to give at least twelve (12) months advance written notice prior to doing so with respect to the applicable Retired Hardware. USA Technologies’ obligations to support the operating systems, firmware or other software relating to Retired Hardware shall only

continue for a period of twelve (12) months following the date the Retired Hardware is no longer made available, at which time USA Technologies shall have no responsibility for or obligation relating to the Retired Hardware or the operating systems, firmware or other software relating thereto.

Device Transfer, unRegistration and ReRegistration. In case of transfer of ownership of Hardware to a third party, Operator must (i) provide thirty (30) days’ prior notice of such intent to USA Technologies, (ii) pay to USA Technologies a one-time transfer fee per device as outlined in the then-valid price list, and (iii) abide by all other requirements as described in USA Technologies’ Transfer Process Requirements which are available for download at <https://usatech.com/transfer-process-requirements/>. Operator may choose to unregister the SIM card of the Hardware at no charge but will incur a one-time fee of \$25 per device and reregistration in case of a reregistration. All SIM cards remain the property of USA Technologies and must be returned upon termination or expiration of this Agreement.

4. OPERATOR DATA

4.1. Generally. “Operator Data” means any business information or other content or data of any type that is (a) provided by Operator to USA Technologies in connection with the Services, including information input by Operator, or provided to USA Technologies for inputting, into the Services and (b) all information that Operator or USA Technologies, on Operator’s behalf, collects from end users, including contact information and payment information. Operator shall ensure that Operator’s use of the Services and all Operator Data (and the collection, storage, disposal, transfer and other use thereof) is at all times compliant with Operator’s privacy policies, all Applicable Laws, the Card Organization Rules and the PCI SSC Data Security Standards, including those rules, regulations and policies related to data privacy and transfer, international communications, and the exportation of technical or personal data. Operator is solely responsible for the accuracy, content and legality of all Operator Data. Operator represents and warrants to USA Technologies that Operator has all necessary rights in the Operator Data to grant the rights granted to USA Technologies in Section 4.2 below and that the Operator Data does not infringe or violate the intellectual property, publicity, privacy or other rights of any third party.

4.2. Rights in Operator Data. As between the parties, Operator shall retain all right, title and interest (including any and all intellectual property rights) in and to the Operator Data as provided to USA Technologies. Subject to the terms of this Agreement, Operator hereby grants to USA Technologies a non-exclusive, worldwide, royalty-free right to use, copy, store, transmit, modify, create derivative works of and publicly perform and display the Operator Data solely to provide the Services to Operator and for any other lawful purpose.

4.3. Storage of Operator Data. Operator acknowledges that USA Technologies does not provide an archiving service. USA Technologies expressly disclaims all obligations with respect to storage of the Operator Data.

4.4. Support provided by USA Technologies related to Operator’s Duty to reply to Consumer Inquiries. USA Technologies will comply with all reasonable instructions from Operator related to (i) questions or complaints received from Consumers regarding their Personal Information (each, a “Privacy Inquiry”) and (ii) any requests from Consumers exercising their rights in their Personal Information granted to them under applicable data protection laws (“Privacy Request”). If USA Technologies is directly contacted with a Privacy Inquiry or Privacy Request, USA Technologies will forward such inquiry to Operator. Unless otherwise permitted by applicable data protection laws, USA Technologies will only take actions regarding a Privacy Inquiry or a Privacy Request pursuant to its legal obligations and Operator’s lawful and commercially reasonable instructions. At Operator’s written request, USA Technologies will assist Operator at Operator’s expense in answering or complying with any Privacy Inquiry or Privacy Request within thirty (30) days of Operator’s written request.

5. OWNERSHIP.

5.1. Operator Products. Operator retains all right, title and interest (including all patent, copyright, trademark, trade secret and other

intellectual property rights) in and to the Operator Products. To the extent Operator Products consist of physical goods, title and risk of loss shall transfer to the end user upon delivery to the end user.

5.2. USA Technologies Technology. Operator acknowledges and agrees that this Agreement is a subscription agreement for use of the Services and is not an agreement for sale. Operator acknowledges that it is obtaining only a limited license to use the Services on the terms set forth herein and that, irrespective of any use of the words “purchase”, “sale” or like terms in this Agreement, no ownership rights are being conveyed by USA Technologies to Operator under this Agreement. Operator agrees that USA Technologies or its licensors retain all rights, title and interest in and to all USA Technologies Intellectual Property Rights, the Services (excluding any Operator Intellectual Property or the Operator Products offered therein), the Dashboard, any Professional Services deliverables, and any and all related and underlying technology and documentation and any derivative works, modifications or improvements of any of the foregoing, including as may incorporate Feedback or Aggregated Anonymous Data (collectively, the “USA Technologies Technology”). Further, Operator acknowledges that the Services are offered as an on-line, hosted solution and that Operator has no right to obtain a copy of any underlying software or other technology itself. USA Technologies will use commercially reasonable efforts to ensure the USA Technologies are operating and available to Operator in accordance with their specifications and documentation in all material respects.

5.3. Feedback. Operator, from time to time, may submit comments, information, questions, suggestions or other information or feedback to USA Technologies (collectively, “Feedback”). USA Technologies may freely use, copy, disclose, license, distribute and exploit any Feedback in any manner without any obligation, royalty or restriction based on intellectual property rights or otherwise.

5.4. Aggregated Anonymous Data. Notwithstanding anything to the contrary herein and without limiting USA Technologies other rights herein, Operator agrees that USA Technologies may obtain and aggregate technical and other data about Operator’s use of the Services that is non-personally identifiable with respect to Operator (“Aggregated Anonymous Data”), and USA Technologies may use the Aggregated Anonymous Data to improve, support and operate the Services and for any other lawful purpose during and after the term of this Agreement.

6. FEES & PAYMENT

6.1. Fees and Invoices.

6.1.1. Fees; Payments for Services. Operator shall be responsible for paying USA Technologies all fees and other amounts contemplated in any Order Form or otherwise arising under this Agreement. To the extent any payments for Services that are payable to Operator are received by USA Technologies, subject to the USA Technologies’ rights to offset pursuant to Section 6.4, USA Technologies will remit such amounts to Operator less amounts for (i) all Refunds and Chargebacks incurred (including any payment processing fees in connection with such Refunds or Chargebacks); and (ii) all foreign exchange and other fees, fines, assessments, penalties and other charges or any additional amounts charged by any Card Organization that are incurred. Unless otherwise contemplated in an Order Form, such amounts will be remitted to Operator weekly. Operator acknowledges and agrees that the foreign exchange and other fees, fines, assessments, penalties and other charges or any additional amounts charged by any Card Organization that may be charged by USA Technologies in connection with the Services are subject to change from time to time and that USA Technologies will include any changes to these fees, fines, assessments, penalties and other charges and amounts in accordance with Section 6.1.3 below. USA Technology will make available such information via the Dashboard where it can be retrieved by Operator, and Operator must notify USA Technologies in writing of any suspected errors in the amounts owed to Operator within three (3) months of Operator’s receipt of the corresponding payment for any such error to be subject to adjustment, and any such errors outside of the foregoing three (3) month window shall not be subject to adjustment and are hereby waived. Such notice must include: (i) Operator’s name; (ii) the dollar amount of the asserted error; (iii) a description of the asserted error; and (iv) an explanation of why an error exists and the cause of it, if known.

6.1.2. Payment Delays. USA Technologies reserves the right to delay payments to Operator as follows up to fourteen (14) days if exceptional events occur, including material fluctuations over ordinary sales volumes or any new data requiring considerable modifications.

6.1.3. Changes in Fees. USA Technologies may, from time to time in its sole discretion and without the consent of Operator, modify the foreign exchange and other fees, fines, assessments, penalties and other charges or any additional amounts charged by any Card Organization to be paid by Operator for sales of Operator Products in connection with the Services to reflect changes in such fees, fines, assessments, penalties and other charges and amounts that are charged to USA Technologies by its third party processors and other third parties, for example, changes in interchange fees, foreign currency fees and the like. USA Technologies will give notice to Operator of the changes in these fees, fines, assessments, penalties and other charges and amounts (a) in writing, or (b) through the Dashboard or (c) by email to Operator. Additionally, USA Technologies may increase fees for the Services upon at least thirty (30) days advance written notice following the initial term and each renewal term.

Other Fees & Payment. All other fees, including fees for Professional Services or Hardware, if applicable, set forth in the applicable Order Form shall be paid by Operator within thirty (30) days from receipt of USA Technologies’ invoice, unless otherwise specified in the applicable Order Form. Invoices may be made available via the Dashboard, where Operator will directly access those invoices, or may be sent to Operator electronically to the email address(es) provided by Operator, which Operator shall provide upon entering into this Agreement. Unless otherwise expressly stated in an applicable Order Form, all orders are non-cancellable and non-refundable. Billing for such other fees, with the exception noted as follows, commences upon the earlier of Hardware activation or ninety (90) days from the purchase of Services. Exceptions are: a) Hardware will be billed at the ship date, b) Seed Markets Software will be billed when a market is first restocked in Seed, and c) Seed Delivery will be billed on the first active delivery of the specific delivery point.

6.2. Except as expressly set forth in this Agreement, all fees shall be based on authorized and settled transaction and not on third party controllers providing DEX data or similar and are non-refundable. Operator is required to pay any sales, use, GST, value-added, withholding, or similar taxes or levies, whether domestic or foreign, other than taxes based on the income of USA Technologies. USA Technologies may add the appropriate amount to Operator’s payment obligation hereunder, and Operator shall pay such amount unless Operator provides USA Technologies with a valid tax exemption certificate authorized by the appropriate taxing authority. Any late payments shall be subject to a service charge equal to 1.5% per month of the amount due or the maximum amount allowed by law, whichever is less.

6.3. Refunds and Chargebacks.

6.3.1. Refunds. “Refund” means (a) any amount paid by Operator or USA Technologies, on behalf of Operator, to an end user or (b) any amount Operator or USA Technologies, on behalf of Operator, is required to return to any third party system or Processor as a result of a refund event in accordance with this Agreement. If an end user of an Operator Product purchased through the Services requests a Refund of the fees paid by the end user, USA Technologies will make available such information via the Dashboard where it can be retrieved by Operator. Notwithstanding the foregoing, USA Technologies reserves the right to refund fees to an end user in the following situations: (i) an order is fraudulent; (ii) the end user has introduced a duplicate order or has placed a new and correct order for the desired Operator Product and confirms that the previous order was incorrect and should be cancelled; (iii) the end user has requested a Refund prior to confirmation and delivery of the Operator Product; (iv) if Operator does not reply in five (5) business days from receipt of (A) a Refund request or (B) a technical support request that was received from an end user and forwarded to Operator by USA Technologies; (v) if the request from the end user is made in accordance with Operator’s refund policy and within the return period limit; (vi) the Refund is required by law; (vii) USA Technologies determines a refund is necessary to avoid liability or to be consistent with best business practices or to comply with the Card Organization Rules or any rules or requirements of the Processor; or (viii) Operator fails to comply

with its obligations under this Agreement or the Operator Processing Agreements. In the event of a Refund, USA Technologies has the right to retain the respective amount for the Refund or to recover the amount directly from Operator by direct reimbursement. In the event of any Refund, USA Technologies reserves the right to deduct its margin and fees.

6.3.2. Chargebacks. “**Chargeback**” means (i) any failure of any third-party system or Processor to pay Operator or USA Technologies, on behalf of Operator, for any end user transaction through the Services and (ii) any retrieval request by a third party system or Processor with respect to any end user transaction. In the event of a Chargeback, USA Technologies has the right to retain the respective amount for the Chargeback and any fees, fines, assessments, penalties and other charges or any additional amounts charged by a Card Organization with respect to such Chargeback from the moment the Chargeback request is received by USA Technologies until the issue giving rise to a Chargeback is resolved (including by payment to the end user) or to recover the amount directly from Operator by direct reimbursement. In the event of any Chargeback, USA Technologies reserves the right to deduct its margin and any fees, fines, assessments, penalties and other charges or any additional amounts charged by a Card Organization with respect to such Chargeback. Operator assumes full risk of payment refusal related to a Chargeback.

6.3.3. Reserve. Operator acknowledges and agrees that USA Technologies may establish a reserve account (the “**Reserve**”) in the amount mentioned in the applicable Order Form or as subsequently determined by USA Technologies. The Reserve shall be funded directly by Operator, if requested by USA Technologies, or by USA Technologies retaining amounts necessary to fund the Reserve from the amounts due to Operator hereunder. USA Technologies may adjust the size of the Reserve, if necessary, in proportion to the volume of Operator’s Refunds and Chargebacks. The Reserve less (a) any Refunds or Chargebacks (including any payment processing fees in connection with such Refunds or Chargebacks) that may appear after termination of the Agreement and (b) other outstanding payments of any kind to be made to USA Technologies hereunder will be returned to Operator six (6) months after the effective date of termination of this Agreement.

6.4. Offset. USA Technologies will have the right to offset amounts owed by Operator to USA Technologies against amounts payable under this Agreement.

6.5. Invoice Disputes. In the event of a good faith dispute regarding an item on an invoice, Operator has the right to withhold such disputed amount while the parties attempt to resolve the dispute. Operator must notify USA Technologies within ten (10) business days of receipt of an invoice in question of the discrepancy leading to dispute, and Operator’s withholding of such payment shall not constitute a breach of this Agreement so long as Operator pays on a timely basis those amounts that are undisputed and owing.

6.6. Taxes for Operator Products. Operator shall be solely responsible for collection and payment of all sales taxes for sales of the Operator Products in accordance with any and all Applicable Laws. Operator will indemnify, defend and hold USA Technologies harmless from and against any tax, penalty and interest resulting from Operator’s failure to meet its obligations under this Section 6.6.

7. TERM AND TERMINATION

7.1. Term. This Agreement is effective as of the Effective Date and its initial term shall expire on the date the last Order Form executed under this Agreement has expired or terminated, or if the Order Form does not set forth a term for the applicable Services, the initial term shall be deemed to be three (3) years. After the initial term, this Agreement will automatically renew for additional one (1) year terms unless either party provides written notice of non-renewal at least thirty (30) days prior to the end of the then-current term. In case of early termination by Operator, Operator shall pay all outstanding payments and/or the balance of the Hardware lease or rental and all other fees as described in the lease agreement, if applicable, to USA Technologies at the time of termination in addition to an administrative fee of \$150 or \$5 per device, whichever is greater.

7.2. Termination for Suspension of Services. USA Technologies may, in addition to any other rights it may have hereunder, terminate this

Agreement at any time with or without prior notice to Operator (although written notification will be provided) if the Services have been suspended under Section 1.7, and such termination will be effective (i) immediately if such termination is required by Applicable Law, the Card Organization Rules, the USA Technologies Polices or USA Technologies’ acquiring bank or the Processor or (ii) five (5) days after notice to Operator of such precipitating breach, violation or event if such breach, violation or event is not cured by Operator to USA Technologies’ satisfaction, as determined in its sole discretion, within five (5) days of notice thereof.

7.3. Other Terminations. Operator may terminate this Agreement (including all related Order Forms) upon written notice to USA Technologies if USA Technologies fails to cure any material breach of this Agreement within thirty (30) days after written notice of such breach. Either party may terminate this Agreement (including all related Order Forms) (i) upon written notice to the other party if the other party ceases operation without a successor or seeks protection under any bankruptcy, receivership, trust deed, creditors’ arrangement, composition, or comparable proceeding, or if any such proceeding is instituted against that party (and not dismissed within sixty (60) days thereafter) or (ii) for any reason upon thirty (30) days prior written notice to the other party.

7.4. Effect of Termination. Upon any expiration or termination of this Agreement, (i) Operator shall immediately cease any and all use of and access to the Services (including any and all related USA Technologies Technology) and, upon the request of USA Technologies, any other Confidential Information of USA Technologies in accordance with Section 12 below and (ii) with respect to any sales to end users, Refunds, Chargebacks or other transactions that occur through the Services after termination (the “**Post-Termination Services**”), this Agreement shall continue and remain in full force and effect until such sales, Refunds, Chargebacks or other transactions have been processed and completed in accordance with the terms hereof. Operator acknowledges that following completion of all Post-Termination Services by USA Technologies under this Agreement it shall have no further access to any Operator Data that has been inputted into the Services, and that USA Technologies may destroy any such Operator Data as may have been stored by USA Technologies at any time. Termination of this Agreement is not an exclusive remedy and the exercise of either party of any remedy under this Agreement will be without prejudice to any other remedies it may have under this Agreement, by law, or otherwise.

7.5. Survival. The following Sections shall survive any expiration or termination of this Agreement: 1.3 (General Restrictions), 1.4 (Processing Agreement and Operator Agreements with Processor; Compliance with Laws, Rules and Regulations; Prohibited Activities), 4.3 (Storage of Operator Data), 4.4 (Ownership), 6 (Fees and Payment), 7 (Term and Termination), 8 (Warranty Disclaimer), 10 (Limitation of Remedies and Damages), 11 (Indemnification), 12 (Confidential Information), and 13 (General Terms).

8. WARRANTIES AND COVENANTS.

8.1. Warranties and Covenants of Operator. In addition to the other representations, warranties and covenants of Operator in this Agreement, Operator represents, warrants and covenants to USA Technologies as follows:

8.1.1. Due Authority. Operator has the requisite power and authority to carry on its business as currently conducted and to enter into and carry out the terms of this Agreement and the Operator Processing Agreements. There are no authorizations, consents or approvals required in connection with the validity and enforceability of this Agreement or the Operator Processing Agreements or Operator’s execution, delivery and performance of this Agreement or the Operator Processing Agreements. Operator has, and will continue to have during the term of this Agreement, the right and power to grant the licenses and rights granted to USA Technologies hereunder without the consent of any third party, and Operator’s performance under this Agreement and the Operator Processing Agreements will not conflict with any other obligation Operator may have to any other party.

8.1.2. All Necessary Rights. Operator owns or otherwise has the full right and authority to use and disseminate the Operator Products and the

Operator Data. The Operator Products have been and will be independently created by Operator's employees or Contractors, or Operator has procured all necessary rights and licenses from the owners of such rights to enter into and carry out the terms of this Agreement, and in either case the exercise of USA Technologies' rights under this Agreement will not require the acquisition of rights from any third party. Operator is legally authorized to sell the Operator Products, and Operator has obtained all necessary regulatory approvals, permits and certificates related thereto.

8.1.3. Non-Infringement. Neither the Operator Products nor the exercise by USA Technologies of any of the licenses granted hereunder will infringe or misappropriate any intellectual property right of any third party or be subject to any restrictions or to any mortgages, liens, pledges, security interest, encumbrances or encroachments.

8.1.4. No Litigation. Operator is not aware of any pending or threatened claims, suits, actions, or charges pertaining to the Operator Products, including any claims or allegations that any or all of the Operator Products infringes, violates, or misappropriates the intellectual property rights of any third party. Operator agrees that it will notify USA Technologies immediately if Operator becomes aware of any actual or potential claims, suits, actions, allegations or charges that could affect either party's ability to fully perform its duties or to exercise its rights under the Agreement.

8.1.5. Truthful Information. All Operator Data provided to USA Technologies hereunder is complete, truthful, accurate, valid and Operator's lawful property, and Operator has the right to communicate such Operator Data to USA Technologies hereunder. All email addresses, domain, URL, physical addresses and telephone information provided by Operator hereunder is complete, current and correct. Operator agrees to promptly inform USA Technologies of any change in this information. Operator is not doing business under a name or style that was not previously disclosed to USA Technologies.

8.2. Warranties and Covenants of USA Technologies. In addition to the other representations, warranties and covenants of USA Technologies in this Agreement, USA Technologies represents, warrants and covenants to Operator as follows:

8.2.1. Due Authority. USA Technologies has the requisite power and authority to carry on its business as currently conducted and to enter into and carry out the terms of this Agreement. There are no authorizations, consents or approvals required in connection with the validity and enforceability of this Agreement or USA Technologies' execution, delivery and performance of this Agreement. USA Technologies has, and will continue to have during the term of this Agreement, the right and power to grant the licenses and rights granted to Operator hereunder without the consent of any third party, and USA Technologies' performance under this Agreement will not conflict with any other obligation USA Technologies may have to any other party.

8.2.2. No Litigation. USA Technologies is not aware of any pending or threatened claims, suits, actions, or charges pertaining to the USA Technologies Technology, including any claims or allegations that any or all of the USA Technologies Technology infringes, violates, or misappropriates the intellectual property rights of any third party.

9. WARRANTY DISCLAIMER. THE USA TECHNOLOGIES TECHNOLOGY (INCLUDING THE SERVICES AND PROFESSIONAL SERVICES) AND HARDWARE ARE PROVIDED "AS IS". EXCEPT AS EXPRESSLY SET FORTH HEREIN, USA TECHNOLOGIES DOES NOT MAKE ANY OTHER WARRANTIES, EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY, TITLE, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SUITABILITY OR QUALITY, WITH RESPECT TO THE USA TECHNOLOGIES TECHNOLOGY OR HARDWARE PROVIDED HEREUNDER OR ANY GOODS PROVIDED INCIDENTAL TO THE FOREGOING PROVIDED HEREUNDER, INCLUDING ANY SERVICES OR ANY GOODS PROVIDED BY A THIRD PARTY, INCLUDING ANY BANK, PROCESSOR OR CARD ORGANIZATION. USA TECHNOLOGIES SHALL NOT BE LIABLE FOR DELAYS, INTERRUPTIONS, SERVICE FAILURES AND OTHER PROBLEMS INHERENT IN USE OF THE INTERNET AND ELECTRONIC COMMUNICATIONS OR OTHER SYSTEMS OUTSIDE THE REASONABLE CONTROL OF USA TECHNOLOGIES, INCLUDING THE UPTIME OR AVAILABILITY OF OPERATOR'S WEBSITE.

10. LIMITATION OF REMEDIES AND DAMAGES

10.1. LIMITATIONS OF CLAIMS AND DAMAGES. EXCEPT AS SET FORTH IN SECTION 10.3 BELOW, NEITHER PARTY SHALL BE LIABLE FOR ANY LOSS OF USE, LOST OR INACCURATE DATA, FAILURE OF SECURITY MECHANISMS, INTERRUPTION OF BUSINESS, COSTS OF DELAY OR ANY INDIRECT, SPECIAL, INCIDENTAL, RELIANCE, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY KIND (INCLUDING LOST PROFITS), REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR OTHERWISE, EVEN IF INFORMED OF THE POSSIBILITY OF SUCH DAMAGES IN ADVANCE.

10.2. LIABILITY LIMITATIONS. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT, USA TECHNOLOGIES' AND ITS SUPPLIERS' ENTIRE LIABILITY TO OPERATOR SHALL NOT EXCEED THE AMOUNTS ACTUALLY PAID BY OPERATOR TO USA TECHNOLOGIES PLUS THE MARGINS AND OTHER FEES RETAINED BY USA TECHNOLOGIES DURING THE PRIOR SIX (6) MONTHS UNDER THIS AGREEMENT.

10.3. EXCLUDED CLAIMS. THIS SECTION 10 SHALL NOT APPLY TO THE EXTENT PROHIBITED BY LAW AND SHALL NOT LIMIT OPERATOR'S LIABILITY WITH RESPECT TO ANY CLAIM ARISING UNDER THE SECTIONS TITLED "GENERAL RESTRICTIONS," "PROCESSING AGREEMENT AND OPERATOR AGREEMENTS WITH PROCESSOR; COMPLIANCE WITH LAWS, RULES AND REGULATIONS; PROHIBITED ACTIVITIES," "OPERATOR DATA", "WARRANTIES AND COVENANTS," "INDEMNIFICATION," "LIMITATION OF REMEDIES AND DAMAGES" OR "CONFIDENTIAL INFORMATION."

10.4. Survival. The parties agree that the limitations specified in this Section 10 will survive and apply even if any limited remedy specified in this Agreement is found to have failed its essential purpose.

11. INDEMNIFICATION.

11.1. Indemnification by Operator. Operator hereby agrees to defend, indemnify and hold harmless USA Technologies, its parent companies, subsidiaries and affiliated entities and each of their respective officers, shareholders, equity owners, directors, employees, representatives, licensees and agents (each, an "USA Technologies Indemnified Party"), from and against and in respect of any and all claims, demands, actions, losses, liabilities, costs, expenses and damages of any kind or nature (including reasonable attorneys' fees) arising out of: (i) a breach of any representation, warranty or covenant in this Agreement or the Operator Processing Agreements by Operator; (ii) any breach or violation by Operator of any Applicable Law, Card Organization Rule, PCI SSC Data Security Standard or USA Technologies Policy; (iii) any claim with respect to the Operator Products or the Operator Data, including any claim of infringement of any intellectual property right with respect to the Operator Products, the Operator Data or USA Technologies' exercise of the rights granted in this Agreement; (iv) any claim with respect to the End User Agreements or any claim arising from Operator's failure to implement and perform its obligations under an End User Agreement, including its obligations to provide the required warranties, maintenance and support thereunder; (v) any failure by Operator to obtain applicable export licenses for resale of the Operator Products or to notify USA Technologies of the export classification of the Operator Products; (vi) any tax, penalty and interest arising from Operator's obligations with respect to taxes hereunder; (vii) Operator's fraud, gross negligence or willful misconduct hereunder or under any End User Agreement; (viii) any claims of third parties arising out of or resulting from, or in connection with, the Operator Products and Operator's services, messages, programs, promotions, advertising, infringement or any claim for libel or slander; or (ix) death, personal injury, or property damage caused by the Operator Products, Operator or any Operator personnel. An USA Technologies Indemnified Party may participate in the defense of any such claims by counsel of its own choosing, at its cost and expense. Operator shall not settle any claim without an USA Technologies Indemnified Party's prior written consent if the settlement requires the USA Technologies Indemnified Party to take any action, refrain from taking any action, or admit any liability.

11.2. Indemnification by USA Technologies. USA Technologies hereby agrees to defend, indemnify and hold harmless Operator from and against and in respect of any and all claims, demands, actions, losses, liabilities, costs, expenses and damages of any kind or nature (including reasonable

attorneys' fees) arising out of any claim of infringement of any intellectual property right with respect to the USA Technologies Technology, including the Services or Operator's exercise of the rights granted in this Agreement. Operator may participate in the defense of any such claims by counsel of its own choosing, at its cost and expense. USA Technologies shall not settle any claim without Operator's prior written consent if the settlement requires Operator to take any action, refrain from taking any action, or admit any liability.

12. CONFIDENTIAL INFORMATION. Each party acknowledges that, from time to time, such party may be exposed to certain information that is not generally known to the public and would be considered confidential and proprietary by the other party ("**Confidential Information**"). Confidential Information includes all competitively sensitive or secret business, marketing, codes, inventions, know-how and technical and financial information, including pricing, disclosed by one party ("**Disclosing Party**") to another party ("**Receiving Party**"). Further, Operator agrees that any performance information relating to the USA Technologies Technology and the terms and conditions of this Agreement shall be deemed Confidential Information of USA Technologies without any marking or further designation. Confidential Information shall not include information that (i) was already known to the Receiving Party prior to the time that it is disclosed by the Disclosing Party; (ii) is or has entered the public domain through no breach of this Agreement or other wrongful act of the Receiving Party; (iii) has been rightfully received by the Receiving Party from a third party without breach of any confidentiality obligations; (iv) has been approved for release by written authorization of the Disclosing Party; or (v) is required to be disclosed pursuant to the final binding order of a court of competent jurisdiction, provided that the Disclosing Party has been given reasonable notice in advance of the pendency of such an order and the Receiving Party cooperates in any effort by Disclosing Party to obtain confidential treatment. The Receiving Party agrees that in the event such party is exposed to the other party's Confidential Information, the Receiving Party (a) shall protect such Confidential Information from unauthorized use and disclosure in the same manner that it protects its own Confidential Information (but, in any event, using a commercially reasonable standard of care), (b) will not disclose such Confidential Information to any third party and (c) will not use such Confidential Information other than for performance of its obligations or exercising its rights under this Agreement without the prior written consent of the Disclosing Party. The Receiving Party may disclose Confidential Information to its employees, agents, contractors and other representatives having a legitimate need to know (including, for USA Technologies, its third party payment processors, subcontractors and third party providers) (collectively, for each party, its "**Representatives**"), provided that such Representatives are bound to confidentiality obligations no less protective of the Disclosing Party than this Section 12 and that the Receiving Party remains responsible for compliance by any such Representative with the terms of this Section 12. These mutual obligations with respect to Confidential Information shall continue for the shorter of five (5) years from the date of termination of this Agreement, or until such information becomes publicly known other than by breach of this Agreement by the Receiving Party, provided that such obligations shall continue with respect to trade secrets for so long as the same remain trade secrets under applicable law. Within five (5) calendar days after a party's request, all materials or media containing any Confidential Information will be either returned to the Disclosing Party or destroyed by the Receiving Party, at the Disclosing Party's sole discretion, and each party agrees to certify its compliance with such obligation upon the request of the other party. The Receiving Party acknowledges that disclosure of Confidential Information would cause substantial harm for which damages alone would not be a sufficient remedy, and therefore that upon any such disclosure by the Receiving Party the Disclosing Party shall be entitled to seek appropriate equitable relief in addition to whatever other remedies it might have at law.

13. GENERAL TERMS

14.1. Assignment. This Agreement will bind and inure to the benefit of each party's permitted successors and assigns. Neither party may assign this Agreement except upon the advance written consent of the other party, except that either party may assign this Agreement in connection with a merger, reorganization, acquisition or other transfer of all or substantially all of such party's assets or voting securities. Any attempt to

transfer or assign this Agreement except as expressly authorized, and permission shall not be unreasonably withheld, under this Section 14.1 will be null and void.

14.2. Severability. If any provision of this Agreement shall be adjudged by any court of competent jurisdiction to be unenforceable or invalid, that provision shall be limited to the minimum extent necessary so that this Agreement shall otherwise remain in effect.

14.3. Governing Law; Jurisdiction and Venue; Waiver of Jury Trial.

14.3.1 This Agreement shall be governed by, construed and enforced in accordance with the laws of the Commonwealth of Pennsylvania, without giving effect to any conflict of laws provisions, and the application of the United Nations Convention on Contracts for the International Sale of Goods to this Agreement is expressly excluded. The exclusive jurisdiction and venue for all legal actions arising out of this Agreement shall be in state and United States Federal Courts located in Philadelphia, Pennsylvania, both parties hereby submit to the personal jurisdiction and venue of such courts, and each party expressly waives any rights to contest the jurisdiction, venue or convenience of any such state or federal court.

14.3.2 Equitable and Other Remedies. Operator agrees and acknowledges that any breach or threatened breach by Operator of this Agreement may cause USA Technologies irreparable injury for which the recovery of money damages would be inadequate. Therefore, in addition to any other remedies that may be available at law, in equity, or otherwise, USA Technologies shall be entitled to obtain injunctive relief against the breach or threatened breach of this Agreement, without the necessity of proving actual damages, or posting a bond, even if otherwise normally required.

14.3.3 WAIVER OF JURY TRIAL. THE PARTIES HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVE ANY RIGHTS EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LITIGATION BASED ON, ARISING OUT OF, OR IN CONNECTION WITH THIS AGREEMENT.

14.4. Attorneys' Fees and Costs. The prevailing party in any action to enforce this Agreement will be entitled to recover its attorneys' fees and costs in connection with such action.

14.5. Notice. Any notice or communication required or permitted under this Agreement shall be in writing to the parties at the addresses set forth on the Order Form or at such other address as may be given in writing by either party to the other in accordance with this Section 14.5 and shall be deemed to have been received by the addressee (i) if given by hand, immediately upon receipt; (ii) if given by overnight courier service, the first business day following dispatch or (iii) if given by registered or certified mail, postage prepaid and return receipt requested, the fifth business day after such notice is deposited in the mail.

14.6. Amendments; Waivers. Except as otherwise contemplated herein, no supplement, modification, or amendment of this Agreement shall be binding, unless executed in writing by a duly authorized representative of each party to this Agreement. No waiver will be implied from conduct or failure to enforce or exercise rights under this Agreement, nor will any waiver be effective unless in a writing signed by a duly authorized representative on behalf of the party claimed to have waived. No provision of any purchase order or other business form employed by Operator will supersede the terms and conditions of this Agreement, and any such document relating to this Agreement shall be for administrative purposes only and shall have no legal effect.

14.7. Entire Agreement. This Agreement, together with any applicable Order Forms or SOWs, contains the complete and exclusive statement of the mutual understanding of the parties and supersedes and cancels all previous written and oral agreements and communications relating to the subject matter of this Agreement. In the event of an inconsistency or conflict between the provisions of the Agreement and any Order Form, the inconsistency or conflict will be resolved by giving precedence to the Order Form.

14.8. Force Majeure. Neither party shall be liable to the other for any delay or failure to perform any obligation under this Agreement (except for

a failure to pay fees) if the delay or failure is due to unforeseen events which occur after the signing of this Agreement and which are beyond the reasonable control of such party, such as a strike, blockade, war, act of terrorism, riot, natural disaster, failure or diminishment of power or telecommunications or data networks or services, or refusal of a license by a government agency.

14.9. Subcontractors and Third-Party Providers. USA Technologies may use the services of subcontractors and third party providers, and permit them to exercise the rights granted to USA Technologies hereunder, in order to provide the services to Operator under this Agreement, provided that USA Technologies remains responsible for compliance of any such subcontractor or third party provider with the terms of this Agreement and for the overall performance of the services hereunder. Operator may not use subcontractors or third-party providers without the prior written consent of USA Technologies.

14.10. Independent Contractors. Except for the agency rights granted to USA Technologies by Operator hereunder, (i) the parties to this Agreement are independent contractors, (ii) there is no relationship of partnership, joint venture, employment, franchise or agency created hereby between the parties and (iii) neither party will have the power to bind the other or incur obligations on the other party's behalf without the other party's prior written consent.

14.11. Publicity. Operator agrees to the following publicity activities: (i) USA Technologies' public use of Operator's name and logo on USA Technologies' website and in USA Technologies marketing materials and customer lists; and (ii) issuance of a joint press release on a mutually agreed upon date or the "go live date" for the Hardware, whichever is earlier, provided that each party will have the right to approve such press release in advance. Neither party shall publicize or disclose the terms of this

Agreement to any third party without the prior written consent of the other, except as may be required by law.

14.12. Interpretation. The headings contained in this Agreement are for reference purposes only and will not affect in any way the meaning or interpretation of this Agreement. Whenever the words "include", "includes" or "including" are used in this Agreement, they will be deemed to be followed by the words "without limitation." The words "hereof," "herein" and "hereunder" and words of similar import when used in this Agreement will refer to this Agreement as a whole and not to any particular provision of this Agreement. The word "extent" in the phrase "to the extent" means the degree to which a subject or thing extends, and such phrase shall not simply mean "if." Any agreement, instrument, statute or Card Organization Rule defined or referred to herein means such agreement, instrument, statute or Card Organization Rule as from time to time amended, modified or supplemented. References to a party or person are also to its permitted successors and assigns. Whenever a party hereto is allowed or required to provide a consent, approval or waiver or to take any discretionary action or make any discretionary determination with respect to any matter, unless the applicable provision explicitly states to the contrary, such consent, approval, waiver action or determination may be given, taken, made or withheld in such party's sole, complete and absolute discretion.

14.13. Counterparts; Signatures. This Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together shall be deemed to be one and the same agreement. A signed copy of this Agreement delivered by facsimile, e-mail or other means of electronic transmission shall be deemed to have the same legal effect as delivery of an original signed copy of this Agreement.