## MERCHANT PROCESSING AGREEMENT TERMS AND CONDITIONS

THIS DOCUMENT CONTAINS THE TERMS AND CONDITIONS INCORPORATED BY REFERENCE INTO THE ACCOMPANIED MERCHANT APPLICATION DOCUMENT ("Merchant Application"), AND THE TERMS AND CONDITIONS HEREIN, TOGETHER WITH THE MERCHANT APPLICATION, COLLECTIVELY CONSTITUTE THE MERCHANT PROCESSING AGREEMENT.

This Merchant Agreement is between TRX Services, LLC whose principal place of business is 2727 Paces Ferry Road, Atlanta, GA 30339 ("ISO") and the merchant for the limited purposes expressly set forth herein below. This Merchant Agreement contains the terms and conditions under which Service Provider and/or other third parties will provide services to the Merchant and includes the Merchant Application signed by Merchant.

This document outlines the terms of use for our services, including the various payment methods we offer. We provide several alternative payment options to ensure a seamless and convenient experience for our customers. You can choose from a range of methods such as PayPal, Google Pay, and other secure payment solutions. Please read these terms carefully to understand your rights and obligations when using our services.

## 1.0 PayPal

Merchant agrees to pay TRX Services a percentage of the gross dollar amount of a Successful Transaction (as defined in the Agreement) (the "Fees"). PayPal will fund TRX, and TRX shall pay the Merchant the Successful Transaction dollar amount less the amount described below of the Successful Transaction, provided that Merchant complies with the terms and conditions (<a href="trxservices.com/terms">trxservices.com/terms</a>) of this Agreement. For each Successful Transaction where the Merchant provides a refund to the Customer, the Merchant shall reimburse TRX the refunded amount provided to the Customer and the Merchant shall not be entitled to the original transaction Fee in payment of the Services.

PayPal Terms and Conditions - https://www.paypal.com/us/legalhub/paypal/pocpsa-full

## 2.0 Google Pay

Google Pay Terms and Conditions – <a href="https://payments.developers.google.com/terms/sellertos">https://payments.developers.google.com/terms/sellertos</a>

## 3.0 Apple Pay

Apple Pay Terms and Conditions – <a href="https://www.apple.com/legal/applepayments/direct-payments/">https://www.apple.com/legal/applepayments/direct-payments/</a>