

GLOBAL CASH CARD RELOADABLE CARD SERVICES AGREEMENT

This AGREEMENT ("Agreement") is made this 29th day of January 2019 by and between GLOBAL CASH CARD, with its principal place of business at 7 Corporate Park, Suite 130, Irvine, CA 92606 and Brevard Workforce Development Board, Inc. (the "Client") with its principal place of business at 297 Barnes Boulevard, Rockledge, Florida 32955.

RECITALS

Global Cash Card operates the Global Cash Card Reloadable Card Service (the "Service") that (i) provides an electronic fund transfer service that facilitates the transfer of funds between a company, like the Client, and persons who receive a Global Cash Card (the "Card"); (ii) allows such persons (the "Cardholders") to have full access to the funds located within the designated Bank Controlled Account that corresponds to the issued Card and (iii) provides those Cardholders with electronic access to their funds, individual card information, and other transaction services;

Global Cash Card makes the Service available to the Client through a program (the "Program"), tailored to the Client's specific needs.

The Service is affected under the Program through the following arrangement between Global Cash Card, the Client and its Cardholders:

- (i) Global Cash Card will issue a Card to persons with proper identification, who participate in the Service and, if necessary have agreed to the terms and conditions of the Global Cash Card Cardholder Agreement and Disclosure Statement (the "Cardholder Agreement");

Global Cash Card will make available to the Cardholders:

1. FDIC Insured- Balances Cards will be FDIC Insured up to the applicable FDIC Insurance Limits provided the card is in the name of the primary cardholder.
2. Automated Teller Machine ("ATM") Services. Cardholders may use Cards at any ATM that bears the network logo that appears on the back of the Card to make cash withdrawals or to inquire about the amount of funds available to them.
3. Merchant Point-of-Sale ("POS") Services. Cardholders may use Cards to purchase goods and services at any retail or other establishment that displays the network logo that appears on the back of the Card.
4. Funds Transfer Services. Cardholders may use the provided electronic access services to transfer funds to their bank account or to companion cards.
5. Online Services. Cardholders may use the provided electronic access services to view balances, transaction history and other functionality which is made available.
6. Customer Service. Cardholders will be provided automated phone and live Customer Service.
7. Global Protect. Global protect allows users to lock and/or unlock their card. It also gives you your card balance when first bringing up the App. Finally, the travel usage button allows the user to perform transactions in any geographic area in which they travel.
8. Other Services available to Cardholders as outlined in disclosure materials from time to time.

Global Cash Card will make available to the Clients:

1. Account Manager: Global Cash Card will assign an experienced account manager to supervise client's program.

1. REPRESENTATIONS, WARRANTIES AND COVENANTS.

- 1.1 **Representations and Warranties of Global Cash Card.** Global Cash Card represents and warrants to, and covenants with, the Client that, as of the date hereof, and throughout the term of this Agreement, that:

- 1.1.1 Global Cash Card is duly organized, validly existing and qualified to transact business in each jurisdiction where it is required to be qualified, except where such qualification is not required or where the failure to be so qualified or remain in good standing would not have a material adverse effect upon Global Cash Card or the ability of Global Cash Card to perform its obligations hereunder.

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1.2 Representations and Warranties of the Client. The Client represents and warrants to, and covenants with, Global Cash Card that, as of the date hereof, and throughout the term of this Agreement, that:

1.2.1 The Client is duly organized, validly existing and in good standing as a recognized business organization under the law of the State of Florida and is or will be qualified to transact business in each jurisdiction where it is required to be qualified as a foreign business organization, except where such qualification is not required or where the failure to be so qualified or remain in good standing would not have a material adverse effect upon the client or the ability of the Client to perform its obligations hereunder.

2. FEES AND PAYMENTS

2.1 Client Fees. The fees to the Client ("Fees") related to the Service are set forth in Exhibit "A" attached to this Agreement. Global Cash Card may increase Fees at any time after the first six months of this Agreement upon at least thirty (30) days prior written notice to Client if such change is part of a general price change by Global Cash Card to clients for affected items. Notwithstanding the foregoing, Global Cash Card shall be entitled at any time to increase fees and charges with thirty-days (30) notice to offset any direct cost increases passed through to Global Cash Card by changes in operating rules imposed by networks, banks, processors, federal, state or local authority.

2.2 Payment Terms Cardholders. Client acknowledges that separate fees and charges will be applied to Cardholders' Cards as set forth on the fee schedule provided to each payee with the card kit prior to activation of the Card and such fees and charges are the responsibility of the Cardholder. Such Cardholder fees and charges are subject to change in accordance with the Cardholder Agreement applicable to the Cards. Current Card fees and charges are available upon request. Global Cash Card will deduct fees from the Cardholder Account based upon the then current Cardholder fee schedule upon the execution of the corresponding transaction.

2.3 Payment Terms Client. Client shall pay to Global Cash Card on a monthly basis, net 10 days, any fees owed by Client for the previous month.

3. ENROLLMENT

3.1 Availability of Services. Client shall notify all persons to whom the Client may from time to time desire to offer participation in the Service (collectively, the "Prospective Cardholders"), of the Client's participation in the Service, and the details of the particular Programs for which the Client has subscribed. The Client shall make available to all of the Prospective Cardholders the opportunity to enroll and participate in the Service under one or more Programs.

3.2 Identity Verification. If the Client has any reason to question the identity of the cardholder, Client shall promptly notify Global Cash Card. Global Cash Card and Issuer reserve the right to request and obtain identity information directly from the person seeking to utilize the Global Cash Card Services. Client agrees to take reasonable steps to determine whether the identification documents provided by cardholders are genuine, and Client will notify Global Cash Card if at any time it reasonably believes that any such identification documents appear to be forged, inaccurate or incomplete, or if Client has reason to question the identity of a Participating Cardholder.

Client will cooperate with Global Cash Card to implement any other practices and policies of Global Cash Card or Issuer to authenticate any person's identity in accordance with Applicable Law or applicable rules and regulation or any payment network association.

3.3 Record Preservation. The "Identity record Preservation Period" for any Participating Cardholder is the period commencing on the date such person becomes a participating Cardholder, and ending (3) years after the termination of card use with Client, or the period required by Applicable Law, whichever is longer; provided that if a change in Applicable Law requires a longer retention period for Issuer, the parties will use commercially reasonable efforts to agree on a process that permits Issuer to meet its obligations. Client agrees that, upon prior notice, Global Cash Card, Issuer and any regulatory authorities having jurisdiction over Global Cash Card or Issuer shall have the right to audit and inspect client's books and records related to the Service and Client's performance of its obligations with respect thereto, including the Identity Verification Documents.

3.4 Distribution of Enrollment Materials. The Client shall, if applicable, deliver to each Prospective Cardholder who enrolls in a Program a set of instructional materials (the "Enrollment Materials") for the Program in which the

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Prospective Cardholder elects to participate. The Enrollment Materials may include, without limitation, the then current Cardholder Agreement, which includes the then current Cardholder fee schedule, a Card, a direct Deposit Authorization Form and other materials as required.

- 3.5 Client agrees to cooperate with Global Cash Card in implementation, orientation and follow-up strategies to maximize participation in the Card Program.

4. DEPOSIT TO THE ACCOUNT.

4.1 **Regular Deposits.** The Client shall promptly deposit in the designated Bank Controlled Account, by timely, irrevocable wire transfer, direct deposit, ACH transfer or other means and all Program funds due to its Cardholders. With respect to each transfer of funds by the Client to Bank Controlled Account, Client shall deliver to Global Cash Card in the specified format data identifying the amount of such funds attributable to each Cardholder ("Disbursement Detail). Client acknowledges that Cardholders shall have access only to those funds held in the corresponding Bank Controlled Account, and that the Service under the Program will be made available to them only to the extent that adequate funds are available in the Account. Global Cash Card shall be liable to Cardholders only to the extent that Client funds for such Cardholders have been advanced to the Account and Client has provided Disbursement Detail to Global Cash Card. Global Cash Card shall have no obligation to provide the Service, or to make any funds available, to Cardholders with respect to whom inadequate funds are held in the Client Account or for whom Disbursement Detail is not delivered by Client.

4.2 **Maintenance of Sub-Account Entries for Each Cardholder.** The Bank Controlled Account shall be controlled by the designated bank exclusively, on behalf of all Cardholders, and Global Cash Card shall maintain individual entries in its system reconciled to amounts in the Account for each Cardholder ("Sub-Account"). It is the responsibility of the Client to provide confidential Cardholder information, such as Cardholder name and other individual Sub-Account information needed for these records. Each such Sub-Account entry shall accurately reflect the amount of funds in the Account that are attributable to, and held on behalf of, each particular Cardholder.

4.3 **Payroll and Other Matters.** The Client shall be solely responsible for compliance with all federal, state and local laws, rules and regulations relating to compensation matters.

5. TRANSACTION DATA PRIVACY

5.1 **Ownership of Certain Property.** The Service, Programs, Cards, Card numbers, PINs, and the intellectual property related to the operation and functionality of such items and processes, as well as their relationship to, and interaction with, the Services, are the sole property of Global Cash Card. The Client shall not use, divulge, or grant any third party access to any of the foregoing intellectual and other property, except: (i) as permitted under the Client Privacy Policy Statement (ii) as may be necessary to conduct its internal business, (iii) as may be required by law, or (iv) with the prior express written consent of Global Cash Card.

The Cardholders transaction information, including, without limitation, the information presented in the statements, is the property of the respective Cardholders. Neither Global Cash Card nor the Client shall use, divulge, or grant any third party access to, any such information, except: (i) as permitted under the Global Cash Card Privacy Policy Statement (as defined below) or the Client Privacy Statement, respectively, or (ii) as may be required by law.

5.2 **Global Cash Card Privacy Policy Statement.** Global Cash Card has approved and adopted a privacy policy statement, which is maintained and documented on the Global Cash Card Web Site (which may be accessed at <http://www.globalcashcard.com>) (the "Global Cash Card Privacy Policy Statement"), and, in the course of performing its obligations under this Agreement, Global Cash Card shall at all times comply with the Global Cash Card Privacy Policy Statement.

6. CONFIDENTIALITY; NON-COMPETITION.

6.1 **Confidentiality.** Global Cash Card and the Client shall not, during the performance of this Agreement, or at any time after the termination or expiration hereof, sell or disclose to any third party, other than as may be required in the performance of their duties and obligations hereunder or as may be required by law, the terms of this Agreement or any of the procedures, practices or confidential dealings of and between each other.

6.2 **Non-Competition.** All information received by Global Cash Card and the Client with respect to the business of the other (other than information which is or, not as a result of Client's actions, becomes, a matter of

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public knowledge) shall not be disclosed by such person to any third parties without the prior express written consent of the other party.

6.3 Survival. The covenants and agreements set forth shall survive the consummation of the transactions contemplated by this Agreement.

7. TERMS AND TERMINATION

7.1 Term. The term of this Agreement shall commence as of the date first set forth above and shall continue thereafter until the third anniversary of such date. Thereafter, this Agreement shall automatically renew for consecutive, successive terms of three (3) years each, unless and until either party hereto provides the other party written notice of non-renewal with ninety-days (90) notice.

7.2 Termination. This Agreement may be terminated in any of the following manners:

7.2.1 Termination for Convenience by Either Party. This Agreement may be terminated at any time by either party upon ninety (90) days written notice.

7.2.2 Termination by Non-Renewal. This Agreement may be terminated by either party by written notice of non-renewal in accordance with the provisions of 7.1 hereof.

7.2.3 Other

- If at any time GLOBAL CASH CARD'S membership in, participation in or access to a network is terminated without notice, GLOBAL CASH CARD may terminate this Agreement with respect to that network without notice.
- If at any time and for any reason GLOBAL CASH CARD or its licensors, suppliers or service providers access to networks is terminated or GLOBAL CASH CARD ceases providing its services, GLOBAL CASH CARD may terminate this Agreement upon written notice.
- If at any time GLOBAL CASH CARD's issuing bank or banks terminates its relationship and or sponsorship, GLOBAL CASH CARD may terminate this Agreement upon written notice.

7.2.4 Event of Default. If any one or more of the following events (each, an "Event of Default") shall occur and be continuing:

- The failure of a party to remit any payment required by this Agreement, which continues unremedied for longer than ten (10) business days after written formal notification;
- The failure of a party to observe or perform, in any material respect any other of the covenants, obligations or agreements set forth in this Agreement, which failure is not cured within thirty (30) days after the date on which written notice of such failure, requiring the same to be remedied, shall have been given;
- A decree or order of a court or agency or supervisory authority having jurisdiction for the appointment of a trustee, conservator, receiver, or liquidator in any insolvency, readjustment of debt, marshaling of assets and liabilities or similar proceedings, or for the winding-up or liquidation of its affairs, shall have been entered against party hereto and such decree or order shall have remained in force, un-discharged or un-stayed for a period of sixty-days (60);
- The consent by a party to the appointment of a conservator or receiver or liquidator in any insolvency readjustment of debt marshaling of assets and liabilities or similar proceedings relating to all or substantially all of such party's property; or
- A party admits in writing its inability to pay its debts as they become due, file a petition to take advantage of any applicable insolvency or reorganization or statute, make an assignment for the benefit of its creditors, or voluntarily suspend payment of its obligations.

Then, and in each and every such case, so long as an Event of Default shall not have been remedied, the non-defaulting party, by notice in writing to the party in default, may, in addition to whatever rights the non-defaulting party may have at law or equity to damages, including injunctive relief and specific performance, terminate this Agreement.

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8. **Unwinding Relationship.** Upon termination of this Agreement, the parties shall cooperate with each other to facilitate the termination of their relationship under this Agreement. Without limiting the generality of the foregoing, the parties shall cooperate to notify the Cardholders and any other third parties concerning which the parties hereto may mutually agree.

9. DISPUTES

9.1 **Duty to Notify.** In the event of any dispute, controversy, or claim arising out of or relating to this Agreement or the construction, interpretation, performance, breach, termination, enforceability or validity thereof (hereinafter, a "Dispute"), the party raising such Dispute shall notify the other within thirty-days (30) from the date of its discovery of the Dispute.

9.2 **Cooperation to Resolve Disputes.** The parties shall cooperate and attempt in good faith to resolve any Dispute promptly by negotiating between persons who have authority to settle the Dispute and who are at a higher level of management than the persons with direct responsibility for administration and performance of the provisions or obligations of this Agreement that are the subject of the Dispute.

9.3 **Arbitration.** Any Dispute which cannot otherwise be resolved as provided in 9.2 shall be resolved by arbitration conducted in accordance with the commercial arbitration rules of the American Arbitration Association ("AAA") and judgment upon the award rendered by the arbitration tribunal may be entered in any court having jurisdiction thereof. The arbitration tribunal shall consist of a single arbitrator mutually agreed by the parties, or in the absence of such agreement within thirty-days (30) from the first referral of the dispute to the AAA, designated by the AAA. The place of arbitration shall be Irvine, California, unless the parties shall have agreed to another location within fifteen-days (15) from the first referral of the dispute to the AAA. The arbitration award shall be final and binding.

The parties waive any right to appeal the arbitration award; to the extent a right to appeal may be lawfully waived. Each party retains the right to seek judicial assistance: (i) to compel arbitration; (ii) to obtain interim measures of protection prior to or pending arbitrations; (iii) to seek injunctive relief in the courts of any jurisdiction as may be necessary and appropriate to protect the unauthorized disclosure of its proprietary or confidential information, and (iv) to enforce any decision of the arbitrator, including the final award.

9.4. **Confidentiality.** The arbitration proceedings contemplated by this Section shall be as confidential and private as permitted by law. To that end, the parties shall not disclose the existence, content or results of any proceedings conducted in accordance with this Section, and materials submitted in connection with such proceedings shall not be admissible in any other proceeding, provided, however, that this confidentiality provision shall not prevent a petition to vacate or enforce an arbitral award, and shall not bar disclosures required by any laws or regulations.

10. LIMITATION OF LIABILITY; EXCLUSION OF DAMAGE; INDEMNIFICATION

10.1 **Limitation of Liability.** Notwithstanding anything to the contrary contained in this Agreement, GLOBAL CASH CARD's aggregate liability under this Agreement during any calendar year for damages (monetary or otherwise) under any circumstances for claims of any type or character made by Client or any third party arising from or related to the Services will be limited to the lesser of (i) the amount of actual damages incurred by Client or (ii) \$25,000. The foregoing limit on liability shall not apply to (i) GLOBAL CASH CARD'S willful, criminal or fraudulent misconduct; or (ii) the loss or misdirection of Client funds in possession or control of GLOBAL CASH CARD due to GLOBAL CASH CARD's error or omission.

10.2 **Indemnification.** GLOBAL CASH CARD together with its directors, officers, employees or agents shall be indemnified and held harmless by Client against any loss, liability or expense incurred in connection with any actions, proceedings or investigations (including the reasonable compensation and the expenses and disbursements of its counsel and of all persons not regularly in its employ) arising out of Client's failure to perform its obligations under this Agreement, other than any loss, liability or expense incurred by reason of GLOBAL CASH CARD'S willful misfeasance, bad faith or gross negligence in the performance of its duties hereunder or by reason of GLOBAL CASH CARD'S reckless disregard of its obligations or duties hereunder.

10.3 **No Consequential, etc. DAMAGES.** NEITHER GLOBAL CASH CARD NOR CLIENT WILL BE RESPONSIBLE FOR SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR OTHER SIMILAR DAMAGES (INCLUDING, WITHOUT LIMITATION, ANY LOST PROFITS OR DAMAGES FOR BUSINESS INTERRUPTION OR, LOSS OF INFORMATION) THAT THE OTHER PARTY MAY INCUR OR EXPERIENCE IN CONNECTION WITH THIS AGREEMENT OR THE SERVICES, HOWEVER CAUSED

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AND UNDER WHATEVER THEORY OF LIABILITY, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

11. MISCELLANEOUS

11.1 No Warranties. GLOBAL CASH CARD MAKES NO WARRANTIES, WHETHER EXPRESS OR IMPLIED, WITH RESPECT TO ANY SERVICES, PRODUCTS OR EQUIPMENT PROVIDED HEREUNDER, INCLUDING, AND WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. GLOBAL CASH CARD'S SOLE RESPONSIBILITY TO THE CLIENT AND THE CARDHOLDERS SHALL BE TO MAKE THE SERVICE AVAILABLE IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT AND THE CARDHOLDER AGREEMENT.

11.2 Force Majeure. Neither party hereto shall be liable for any failure to perform its obligations under this Agreement due to: (i) acts of God, such as fires, floods, electrical storms, unusually severe weather and natural catastrophes; (ii) civil disturbances such as strikes and riots; (iii) acts of aggression, direct or consequential, such as explosions, wars, and terrorism; (iv) failure of any third party service to providers to adequately provide such services, including, without limitation ATM network services, the Bank's services, telecommunication services, and merchant POS services; (v) failures or fluctuations in electric power, heat, light, air conditioning, computer or telecommunications services or equipment; and (vi) acts of government, including, without limitation, the actions of regulatory bodies which significantly inhibit or prohibit either party from performing their obligations under this Agreement (each, a "Force Majeure"). In such event, the performance of such party's obligations shall be suspended during the period of existence of such force Majeure and the period reasonably required thereafter resuming the performance of the obligation. The parties shall use their best reasonable efforts to minimize the consequences of the Force Majeure.

11.3 Governing Law. This Agreement shall be construed in accordance with the laws of the State of California and the obligations, rights and remedies of the parties hereunder shall be determined in accordance with such laws without regard to conflicts of law or choice of law principles.

11.4 Notices. All demands, notices and communications hereunder shall be in writing and shall be deemed to have been duly given if personally delivered at or mailed by registered mail, postage prepaid, to:

(a) in the case of Global Cash Card:

7 Corporate Park
Suite 130
Irvine, CA 92606
Attention: Business Services
Facsimile: 949-833-7999

(b) in the case of the Client:

297 Barnes Boulevard
Rockledge, FL 32955
Attention: Finance Department
Telephone: (321) 394-0522
Facsimile: (321) 504-2065

11.5 Severability of Provisions. If any one or more of the covenants, agreements, provisions or terms of this Agreement shall be held invalid for any reason whatsoever, then such covenants, agreements, provisions, or terms shall be deemed severable from the remaining covenant, agreements, provisions, or terms of this Agreement and shall in no way affect the validity or enforceability of the other provisions of this Agreement.

11.6 Waivers. No term or provision of this Agreement may be waived or modified unless such waiver or modification is in writing and signed by the party against whom such waiver or modification is sought to be enforced. Any failure to insist upon strict compliance with any of the terms or conditions of this Agreement shall not be deemed a waiver of such terms or condition, nor shall any waiver or relinquishment of any right or power hereunder at any time or times be deemed a subsequent waiver or relinquishment of such right or power.

11.7 Counterparts. This Agreement may be executed in one or more counterparts and by the different parties hereto on separate counterparts, each of which when so executed, shall be deemed to be an original, and all such counterparts shall constitute one and the same agreement. An executed facsimile copy of this Agreement is sufficient to evidence this Agreement and the effectiveness hereof.

11.8 Schedules and Exhibits. The Schedules and Exhibits to this Agreement, as amended and in effect from the time of such amendment until subsequent amendment thereto, if any, are hereby incorporated and made a part hereof and are an integral part of this Agreement.

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- 11.9 Entire Agreement.** This Agreement, including the Exhibits and Schedules hereto, constitutes the entire agreement between the parties with respect to the subject matter hereof, and supersedes all prior to contemporaneous agreements and understandings regarding the subject matter hereof, whether written or verbal. This Agreement may be modified or amended only in writing signed by the parties hereto.
- 11.10 Effect of Headings and Recitals.** The Section and paragraph headings herein, as well as the recitals and preamble that precede the material provisions of this Agreement, are for convenience only and shall not affect the construction hereof.
- 11.11 No Third-Party Beneficiaries.** This Agreement is not intended, and shall not be construed to, confer any rights upon any shareholder, creditor, partner or joint venturer of Global Cash Card (except to the extent any such persons or entities may be indemnified hereunder), or any other person or entity, whether as third party beneficiaries or otherwise, against any party hereto or their respective directors, officers, agents, employees, representatives, affiliates or controlling persons.
- 11.12 Non-Exclusivity.** The Client understands and agrees that Global Cash Card's relationship with the Client under this Agreement is non-exclusive, and that Global Cash Card may at any time establish similar relationships with one or more other parties for similar or any other purposes.
- 11.13 Amendment.** This Agreement may be amended from time to time only in writing signed by Global Cash Card and the Client.
- 11.14 Successors and Assigns.** This Agreement shall be binding upon and shall inure to the benefit of the parties and their successors and permitted assigns. Client shall not transfer or assign this Agreement without the prior written consent of Global Cash Card, such consent not to be unreasonably withheld, Global Cash Card shall be entitled to assign its rights to its parent, affiliate, subsidiary or any third party.

Global Cash Card	Quantity Assumed	Rate	Base
Global Cash Card Global Cash Card Kits	200	\$0.00	\$0.00 No Charge

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IN WITNESS WHEREOF, Global Cash Card and the Client have caused this Agreement to be duly executed the date and year first above by their duly authorized representative.

CLIENT

Brevard Workforce Development Board, Inc.

[Print Client name]

By: Marci L. Murphy
[Signature]

Name: Marci L. Murphy

Title: President

Email: mmurphy@careersourcebrevard.com

Direct Line: (321) 394-0700

Website: careersourcebrevard.com

Date: January 29, 2019

GLOBAL CASH CARD

By: Miguel Cardenas
[Signature]

Name: Miguel Cardenas

Title: VP of Operations

Email: miguel.cardenas@adp.com

Direct Line: (949) 527-6977

Website:

Date: 02/09/19

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THE, U.S. PATRIOT ACT, BANK SECRECY ACT & KNOW YOUR CUSTOMER PROVISION REQUIRES all of THE FOLLOWING:

If a Corporation:

Tax Identification Number: 59-3031785

Please provide a copy of Articles of Incorporation.

If a Limited Liability Organization:

Tax Identification Number: _____

Please provide a copy of Member Agreement.

If a Partnership:

Tax Identification Number: _____

Please provide a copy of Partnership Agreement.

If a Sole Proprietorship:

Tax Identification Number: _____

Please provide and a copy of Photo Identification
(i.e. Drivers License, Passport)

- Company Contact Information.
- Brief Outline of Company and length of time in business.
- List of Principals and addresses. (SEE NEXT PAGE)
- Financial Statements / Tax Returns for Company.

Please include all supporting documentation to this Reloadable Card Services Agreement.



Reloadable Card Services Agreement | ~~EXHIBIT A~~

Client Fees			
Duo Two-Factor Authentication	\$250/Each	Reporting	No Fee
Bulk Shipping	At Cost	On Site Field Support	No Fee
Set-Up	No Fee	IVR Messaging	No Fee
Web Interface/API	No Fee	Mobile Capability	
Card Cost		Administrator Mobile Web	No Fee
Instant Issue VISA	\$1.00	Notifications	
Personalized VISA	\$1.00	Telecom	No Fee
Funding/Incoming Wire	No Fee	Email	No Fee
Card Loads		Text Message	No Fee
Direct Deposit	No Fee	Implementation, Training, & Follow-Up	No Fee
Real-Time Batch Processing	No Fee		
Web Interface (Individual Loads)	No Fee		

Cardholder Fees			
Enrollment Fee	No Fee	Point of Sale (Within and Outside U.S.)	
Annual Fee	No Fee	Signature Purchase	No Fee
Monthly Fee	No Fee	PIN Purchase	\$0.50
Rewards Program Enrollment	No Fee	Signature Decline	\$0.80
Rewards Program Monthly	No Fee	PIN Decline	\$0.50
PIN Change	No Fee	Cardholder Notifications	
Card Replacement	\$3.00	Telecom	No Fee
Regular Mail	No Fee	E-Mail	No Fee
Overnight Fee	\$35.00	Text Message	No Fee
ATM – US		Periodic Statements	
Withdrawal	\$1.75	Electronic On-Line	No Fee
Withdrawal (Out-of-Network)	\$2.50	Mailed (On Request)	No Fee
ATM Decline	\$1.00	Transfer to Checking Account (ACH)	\$1.00
Balance Inquiry	\$1.00	Balance Inquiry	
ATM – Non- US		On-Line	No Fee
Withdrawal	\$3.50	IVR	No Fee
ATM Decline	\$3.25	Live Customer Service	No Fee
Balance Inquiry	\$3.25	Over-the-Counter "Bank Teller"	
Mobile Capability		Within US	2%
Cardholder 2-Way Text	No Fee	Outside US	2%
Cardholder Mobile Web	No Fee	Global Protect	No Fee

Initials

Date

Initials

Date



Global Cash Card
We make payments easy

Reloadable Card Services Agreement | Exhibit A

Cardholder Fees		
Load Card		
Direct Deposit	No Fee	
Government Benefits	No Fee	
Western Union (Cash Only, US Only)	Vendor Fee	Additional employee identification may be required.
MoneyGram (Select Locations, Cash Only, US Only)	Vendor Fee	
Ingo Money	Vendor Fee	
Account Closure	\$5.00	