



The Consumer Risk Management Experts™

Dear Subscriber:

The underwriting department of Secure Payment Systems (the "Company") has determined that based on the information submitted, which includes but is not limited to a review of length of time in business, credit data, and bank balances, the original limit requested cannot be considered without one of the following options being selected by _____ ("Subscriber"):

- (1) In lieu of options (2) and (3) below I ("Subscriber") agree to a lower EZPAY transaction limit equal to \$ _____.
- (2) I ("Subscriber") agree to allow a withholding equal to _____ % of each EZPAY deal in addition to any other fees contemplated by the Secure Payment System Service Agreement. The additional withholding will accumulate until a minimum reserve of \$ _____ is accrued (the "Minimum Reserve"), and any amount held in excess of the minimum will be refunded only if the reserve resulting from a prior batch can be refunded in full and not cause the reserve to fall below the Minimum Reserve requirement. Such withholding will be held by the Company as a reserve deposit until ninety (90) days following termination of the Agreement or ninety (90) days following the final consumer debit of Subscriber's final EZPAY transaction series, whichever is later, and then be returned in its entirety to Subscriber less any unpaid fees and charge backs remaining at that time.
- (3) I ("Subscriber") agree to provide an upfront reserve deposit equal to \$ _____ that will be held by the Company as a reserve deposit until ninety (90) days following termination of the Agreement or ninety (90) days following the final consumer debit of Subscriber's final EZPAY transaction series, whichever is later, and then be returned in its entirety to Subscriber provided that all fees and charge backs have been paid in full by Subscriber at that point in time.

AGREED:

I, _____, (printed name of authorized signer) select Option ____ above and by my signature below acknowledge that I am an officer of Subscriber and duly authorized to execute this Amendment to the Secure Payment Systems Service Agreement and agree to the incorporation of the additional terms and conditions selected above.

 Signature Title Date