

EXHIBIT F

Restricted States

Origination of ACH credits or debits in any of the states listed below as may be amended from time to time in writing and effective immediately upon receipt of notice shall be a breach of the Terms and Conditions of this Agreement and subject to legal remedies as permitted hereunder. This condition shall hold true regardless if subject to state or sovereign law, and regardless if a Customer's state of domicile is transmitted to Processor as expectation that such state shall be cross-referenced to the list below. In the event Company holds a valid, unexpired license to process in one of these domiciles Company shall present such evidence to Processor as an exception to this Exhibit F for approval by Processor and ODFI.

Arkansas

Arizona

Connecticut

District of Columbia

Georgia

Kansas

Maine

Maryland

Massachusetts

New Hampshire

New Jersey

New York

North Carolina

Ohio

Oregon

Pennsylvania

Vermont

West Virginia