



SERVICE AGREEMENT

Part A: Parties

SPREEDLY		CUSTOMER	
Name:	Spreadly, Inc.	Name:	Broadridge Financial Solutions, Inc.
Address:	733 Foster Street, Suite 100	Address:	5 Dakota Drive, Suite 300
City/State:	Durham, NC 27701	City/State:	Lake Success, NY 11042
PRIMARY SPREEDLY CONTACT		PRIMARY CUSTOMER CONTACT	
Name:	Justin Benson	Name:	Curtis Hughes
Title:	CEO	Title:	VP Finance
Phone:	919-432-5008	Phone:	631-254-7687
Email:	sales@spreadly.com	Email:	curtis.hughes@broadridge.com

Part B: Terms

1. This Service Agreement (including its exhibits, the "**Agreement**") is effective as of the last date of signing below ("**Effective Date**") and is between Spreadly, Inc. ("**Spreadly**", "**we**" or "**us**"), and the Customer listed above (the "**Customer**" or "**you**"). Except as otherwise provided herein, this Agreement is subject to the Spreadly Terms of Service ("**Terms of Service**") and Spreadly Privacy Policy ("**Privacy Policy**"), which are incorporated herein by reference, and which can be viewed at <https://spreadly.com/>. Together, this Agreement and the Terms of Service constitute a binding agreement between the Customer and Spreadly. To the extent that any term in the Terms of Service or Privacy Policy conflicts with the terms of this Agreement or any inconsistency between such Terms of Service and/or Privacy Policy and this Agreement exists, the terms of this Agreement shall prevail.
2. **Representations:** Each party to this Agreement represents and warrants to the other that (i) it possesses the legal right and corporate power and authority to enter into this Agreement and to fulfill its obligations hereunder; and (ii) its execution, delivery and performance of this Agreement will not violate the terms or provision of any other agreement, contract or other instrument, whether oral or written, to which it is a party, or any law or regulation applicable to it.
3. **Provision of Services.** Spreadly hereby grants the Customer a worldwide, limited, non-exclusive, revocable, non-transferable license, without the right to sublicense, to electronically access and use the Spreadly API for the term of this Agreement. Spreadly shall provide to Customer access to Spreadly's website, any software, programs, documentation, tools, internet-based services, components and any updates thereto provided by Spreadly ("**Services**"). The foregoing shall include the right to permit Customer's employees, consultants, contractors, interns and outsourced workers to access and use the Spreadly API as set forth in this Agreement.
4. **Term:** The initial term of this Agreement shall be three (3) years from the Effective Date (the "**Initial Term**"), unless otherwise terminated in accordance with the provisions of Section 5. This Agreement shall automatically renew at the expiry of the Initial Term (and each successive Renewal Term) for future periods equal to one year (each a "**Renewal Term**") unless either party gives written notice of its intent to terminate the Agreement no less than 60 days prior to the end of the then current term. The "**Term**" shall refer to the Initial Term and any Renewal Terms.
5. **Termination:** If either party (a) commits a material breach or material default in the performance or observance of any of its obligations under this Agreement, and (b) such breach or default continues for a period of 30 days after delivery by the other party of written notice reasonably detailing such breach or default, then (c) the non-breaching or non-defaulting party shall have the right to terminate this Agreement, with immediate effect, by giving written notice to the breaching or defaulting party. Upon termination, Customer shall remain liable for fees owing through the effective date of termination.
6. **Pricing:** Spreadly will charge Customer the fees outlined on Exhibit A for use of the Services.
7. **Confidential Information.**
 - a. For the purposes of this Agreement, "**Confidential Information**" means any and all technical and non-technical information, whether in graphic, electronic, written or oral form, disclosed by either Spreadly or the Customer, including the Spreadly API or any API owned or otherwise controlled by the Customer, any ideas, techniques, drawings, designs, descriptions, specifications, works of authorship, patent applications or other filings, models, inventions, know-how, processes, algorithms, software source documents, and formulae related to the current, future, and proposed technologies, products and services of each of the parties, and also any information concerning research, experimental work, development, engineering, financial information, purchasing, customer lists, pricing, investors, employees, business and contractual relationships, business forecasts, business plans, personally-identifiable information, sales and merchandising, marketing plans of or related to

Spreadly or the Customer and information either party provides to the other regarding or belonging to third parties, whether or not labeled or marked as "Confidential," "Proprietary" or with a similar proprietary legend, and which may also be disclosed verbally. "Confidential Information" does not include any information which: (i) now or hereafter enters the public domain through no breach of an obligation of confidentiality or other fault of a party; (ii) the receiving party independently knows free of any obligation of confidentiality at the time of receiving such information; (iii) a third party hereafter furnishes to the receiving party without restriction on disclosure and without breach of any confidentiality obligations; or (iv) employees or agents of a receiving party have independently developed without any use of or reference to any Confidential Information or breaching this Agreement.

- b. Each party shall: (i) only disclose Confidential Information to those employees with a need to know and who have agreed to terms at least as restrictive as those stated in this Agreement; (ii) hold in strict confidence and not disclose any Confidential Information to any third party; (iii) protect and safeguard any and all Confidential Information using the same standard of care as it uses to protect and safeguard its own confidential and/or proprietary information, but in no event less than a reasonable standard of care; (iv) use such Confidential Information only to the extent required for the purposes of this Agreement; (v) not reproduce Confidential Information in any form except as required for the purposes of this Agreement; (vi) not reverse-engineer, decompile, or disassemble any software or devices disclosed by the other party; (vii) not directly or indirectly export or transmit any Confidential Information to any country to which such export or transmission is restricted by regulation or statute; and (viii) promptly provide the other party with notice upon discovery of any loss or unauthorized disclosure of the Confidential Information or any actual or threatened breach of the terms of this Agreement.
 - c. Notwithstanding the foregoing, either party may disclose Confidential Information (i) to the extent required by a court of competent jurisdiction or other governmental authority or otherwise as require by law; or (ii) on a "need-to-know" basis and under an obligation of confidentiality to its legal counsel, accountants, banks and other financing sources and their advisors, or to a Qualified Security Assessor ("QSA") for the purpose of assessing compliance with the Payment Card Industry Data Security Standards ("PCI-DSS").
 - d. All Confidential Information (including all copies thereof) shall remain the property of the disclosing party. Upon the request of the disclosing party, the receiving party shall either (a) return such materials to the disclosing party; or (b) certify in writing as to the destruction thereof.
8. References to Relationship. You agree that, from the Effective Date, we may identify you as a customer of Spreadly and use your logo on our customers page (<https://spreadly.com/customers>) for the Term of this Agreement, only with your prior written approval in each instance.
9. PCI-DSS. Spreadly represents and warrants that, at all times during the duration of this Agreement, it shall be fully compliant with PCI-DSS and all other applicable standards and guidelines issued by the PCI Security Standards Council, LLC, (the "Council") as modified from time to time, and shall, on request or on a periodic basis in accordance with the Card Rules (as defined below), provide proof thereof. In addition:
- a. Spreadly covenants, represents and warrants that, at all times during the duration of this Agreement, it complies with and will comply with all applicable rules and guidelines regarding service providers, third-party agents and processors as issued by the Card Associations (the "Card Rules"), as updated from time to time, and including Card Rules applicable to U.S. and international credit card transactions. The term "Card Associations" means MasterCard, VISA, American Express, Discover, JCB or any other credit card brand or payment card network for or through which Spreadly Processes payment card transactions. "Processes," "Processed" or "Processing" shall mean any operation in relation to Personal Information irrespective of the purposes and means applied including, without limitation, access, collection, retention, storage, transfer, disclosure, use, erasure, destruction, and any other operation. "Personal Information" means any information that identifies or could reasonably be used to identify an individual person, including but not limited to names, cardholder data social security numbers, driver's license numbers, tax identification numbers, addresses and telephone numbers), any information that identifies characteristics (such as qualities, likes, dislikes, propensities or tendencies) of any person, or any information which is compiled or derived from any of the foregoing.
 - b. Spreadly represents and warrants that it validates its PCI-DSS compliance as required by the applicable Card Rules, and, as of the effective date of this Agreement, Spreadly has complied with all applicable requirements to be considered compliant with PCI-DSS, and has performed all necessary steps to validate its compliance with the PCI-DSS. Without limiting the foregoing, Spreadly represents and warrants: (i) that it undergoes an Annual On-Site PCI Data Security Assessment ("Annual Assessment") by a QSA and pursuant to its most recent Assessment, it is currently certified as compliant with the current version of PCI-DSS by the QSA; (ii) that it undergoes a quarterly network scan ("Scan") by an approved scanning vendor ("ASV") and that it has passed its most recent scan.
 - c. Spreadly will notify Customer within seven (7) days if it (i) receives a non-compliant Annual Assessment from a QSA; (ii) fails to undergo or complete any Annual Assessment prior to the expiration of the previous year's Annual Assessment; (iii) is unable to pass any of its Scans; or (iv) is no longer in compliance with PCI-DSS.
 - d. Spreadly agrees to supply evidence of its most recent Annual Assessment prior to or upon execution of this Agreement. Thereafter, Spreadly shall annually supply to Customer, or make available on www.spreadly.com, evidence of Spreadly's successful completion of its Annual Assessment and will, upon reasonable request, supply Customer with additional evidence of its overall PCI-DSS compliance status.

- e. Spreedly shall, with respect to the Customer's data, use only validated third-party payment applications that have been certified as compliant with the Council's Payment Application Data Security Standards ("PA-DSS"), as updated from time to time.
 - f. Customer may elect at any time to perform an automatic export of any Card Data or other credit card or user information associated with Customer's account to a third party endpoint for which Spreedly supports Third Party Vaulting (a "Supported TPV Endpoint") as set forth at: <https://docs.spreedly.com/guides/third-party-vaulting/>. For any endpoint that is not a Supported TPV Endpoint, Customer may request that Spreedly perform one (1) free-of-charge manual export during the Initial Term and each Renewal Term thereafter, of any Card Data or other credit card or user information associated with Customer's account to a recipient designated by Customer, provided the recipient has proven that it is PCI-DSS compliant and the transfer is not in violation of any applicable rules, laws or regulations. If Customer requires additional manual exports during a given contract term, each additional manual export shall incur a \$1,000 charge. Spreedly reserves the right to delete all of Customer's Card Data and any other account data stored on its servers 30 days after the termination of this Agreement (the "Data Transfer Window"). If Customer requires additional time to arrange the export of its Card Data to a PCI compliant third party, it may extend the Data Transfer Window for additional 30 day periods by paying the relevant storage fees determined in accordance with Exhibit A of this Agreement.
10. Security. Without limiting the requirements of this Agreement, Spreedly agrees that all Customer Confidential Information (including Personal Information) will be secured from unauthorized access, use, disclosure, loss, theft and Processing using industry standard security practices and technologies. Without limiting the foregoing, Spreedly represents and warrants the following:
- a. Spreedly has in place a comprehensive, written information security program designed to protect the information under its custody, management or control, including all Customer Confidential Information. Spreedly's information security program satisfies the requirements of all data security laws and regulations applicable to Spreedly, and includes the following safeguards: (i) secure business facilities, data centers, servers, back-up systems and computing equipment including, but not limited to, all mobile devices and other equipment with information storage capability; (ii) network, device application, database and platform security; (iii) secure transmission, storage and disposal; (iv) authentication and access controls within media, applications, operating systems and equipment; (v) encryption of Customer Confidential Information placed on any electronic notebook, portable hard drive or removable electronic media with information storage capability, such as compact discs, USB drives, flash drives, tapes; (vi) encryption of Personal Information in transit and at rest; (vii) Personal Information must not be Processed in test, development or non-production environments; and (viii) Personnel security and integrity including, but not limited to, background checks consistent with applicable law and the requirements of this Agreement. "Personnel" means a party's officers, directors, employees and authorized agents who contribute to the performance of such party's obligations under this Agreement. For purposes of the foregoing, a party and its officers, directors, employees and authorized agents shall not be deemed Personnel of the other party.
 - b. Spreedly shall regularly, but in no event less than annually, evaluate, test and monitor the effectiveness of its information security program and shall promptly adjust and/or update such programs as reasonably warranted by the results of such evaluation, testing, and monitoring.
 - c. All Spreedly Personnel with access to Customer Confidential Information are provided appropriate information security and privacy training to ensure their compliance with Spreedly's obligations and restrictions under this Agreement, with applicable laws and with Spreedly's information security program.
11. Breaches of Security.
- a. "Breach of Security" shall mean any loss, misuse, compromise, or unauthorized access to Personal Information or Confidential Information that Spreedly collects, generates, or obtains from or on behalf of Customer, or any act or omission that compromises or undermines the physical, technical, or organizational safeguards put in place by Spreedly in processing such information or otherwise providing services under this Agreement.
 - b. If there is an actual or suspected Breach of Security involving Personal Information that is stored, managed or received by, or transmitted to Spreedly, Spreedly will notify Customer within 24 hours of becoming aware of such occurrence and will provide such notice to Customer by contacting the primary Customer Contact set forth above.
 - c. In the event of an actual or suspected Breach of Security, Spreedly will cooperate with the Customer to mitigate any harm, will consult with Customer in good faith about remediation and mitigation plans, and will take all steps reasonably necessary to investigate and remediate the effects of such occurrence, ensure the protection of those data subjects that are affected or likely to be affected by such occurrence, prevent the re-occurrence, and comply with applicable laws. Spreedly will, at its own cost, make all notifications to data subjects that are required by law or any Card Association or Acquirer, subject to Customer's approval of the content, form and delivery of such notices to Customer's end users. Spreedly shall not inform any third party of any Breach of Security, except other affected Spreedly customers or as may be strictly required by applicable law, without first obtaining Customer's prior written consent.

12. Insurance.

- a) Spreedly shall secure and maintain the following types and amounts of insurance:
- 1) Workers' compensation with statutory limits required by each state exercising jurisdiction over the Personnel engaged in performing Services under this Agreement. Such Workers' Compensation coverage shall include a waiver of subrogation in favor of Broadridge where permitted by law or an Alternative Employer Endorsement.
 - 2) Employer's Liability coverage with a minimum limit of \$100,000 per occurrence for bodily injury by accident or disease.
 - 3) Commercial General Liability coverage (including products and completed operations, broad form contractual, personal injury liability and broad form property damage) with minimum limits of one million dollars (\$1,000,000) per occurrence for bodily injury/property damage and one million dollars (\$1,000,000) for personal injury and products/completed operations.
 - 4) Business Automobile Liability coverage (covering the use of all owned, non-owned and hired vehicles) with minimum limits (combined single limit) of one million dollars (\$1,000,000) for bodily injury and property damage.
 - 5) Employee Dishonesty (Fidelity) and Computer Crime coverage (for losses arising out of or in connection with any fraudulent or dishonest acts committed by employees of Spreedly, acting alone or in collusion with others) with a minimum limit of one million dollars (\$1,000,000).
 - 6) Errors & Omissions coverage in the amount of five million dollars (\$5,000,000) per claim. Coverage must be maintained for a period of three (3) years following the termination of this Agreement.
 - 7) Cyber Liability Insurance which includes coverage insuring against liability for the wrongful release, theft, duplication or misappropriation of Confidential Information resulting from unauthorized penetration of or access to Spreedly's systems and from negligent acts of Spreedly's employees, leased employees, directors, officers, agents or contractors, at a limit not less than five million (\$5,000,000) per event. This policy shall include coverage for the costs of monitoring identity theft and wrongful use of credit for third parties affected by such wrongful release, theft, duplication or misappropriation. Coverage must be maintained for a period of three (3) years following the termination of this Agreement.
- b) The insurance coverages required by this Section shall be maintained with insurers that have an A.M. Best rating of A- or better, and /or an equivalent rating from a recognized insurance company rating agency.
- c) Spreedly policies shall be primary and any insurance maintained by Broadridge shall be excess and noncontributory. The Commercial General Liability and business Automobile policies (or Excess or Umbrella Liability policy as applicable) will name Broadridge Financial Solutions, Inc., its affiliates, and its directors, officers and employees as additional insured with respect to all liability because of bodily injury or property damage arising out of the Spreedly's products or services. Spreedly and Spreedly's subcontractors shall furnish, prior to the start of work certificates or adequate proof of the foregoing insurance, including if specifically requested by Broadridge, endorsements and policies. Spreedly shall not perform under this Agreement without the prerequisite insurance.
13. Indemnification. (a) Spreedly shall indemnify, defend and hold harmless Customer against any loss or damage that Customer may sustain or incur (including attorneys' fees and costs), in relation to any claim or action by third party (including, without limitation, any regulatory or government authority), arising out of or related to any breach by Spreedly of any provision of this Agreement, including without limitation Section 7 (Confidential Information), Section 9 (PCI-DSS), Section 10 (Security), or Section 11 (Breach of Security) of this Agreement, or from any negligent or willful act or omission by Spreedly, or arising out of any claim of infringement or similar proprietary right violation; (b) Customer shall indemnify, defend and hold harmless Spreedly against any loss or damage that Spreedly may sustain or incur, in relation to any claim or action by a third party arising out of or related to any breach by Customer of any provision of this Agreement or the amended Terms of Service incorporated by reference into this Agreement. The foregoing indemnities are (i) in place of and supercede the indemnities in the Terms of Service incorporated by reference into this Agreement and (ii) not subject to the limitations of liability in the Terms of Service incorporated by reference into this Agreement.
14. Limitation of Liability. IN NO EVENT WILL EITHER PARTY BE LIABLE FOR ANY LOST PROFITS, OR ANY INDIRECT, EXEMPLARY, PUNITIVE, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF BUSINESS PROFITS) ARISING OUT OF OR RELATING TO THIS AGREEMENT, HOWEVER CAUSED, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
15. Miscellaneous. This Agreement shall be governed by the laws of the State of Delaware (without regard to its choice of law provisions). The parties agree that the exclusive venue for any actions or claims arising under or related to this Agreement shall be in the appropriate state or Federal court located in Wake County, North Carolina. Each party irrevocably waive any and all rights they may have to trial by jury in any judicial proceeding involving any claim relating to or arising under this Agreement. This Agreement contains the final, complete and exclusive agreement of the parties relative to the subject matter hereof and supersedes all prior and contemporaneous understandings and agreements relating to its subject matter and may not be changed, modified, amended or supplemented except by a written instrument signed by both parties. If any provision of this Agreement is found by a proper authority to be unenforceable or invalid, such unenforceability or invalidity shall not render this Agreement unenforceable or invalid as a whole and in such event, such provision shall be changed and interpreted so as to best accomplish

the objectives of such provision within the limits of applicable law or court decisions.

IN WITNESS WHEREOF, authorized representatives of the parties have executed this Agreement as of the last date of signature below:

Spreedly, Inc.

By:

Name: Justin Benson

Title: CEO

Date: 4/30/18

Broadridge Financial Solutions, Inc.

By:

Name: DAVID LISA

Title: SVP - Chief Accounting Officer

Date: 4/30/18

EXHIBIT A

PRICING AND PAYMENT TERMS

The initial term of this agreement is for 36 months. Customer shall pay Spreadly a "Base Annual Fee" for each twelve months of service which shall entitle Customer to the following for the duration of the Term:

Enterprise Platform Fee:	\$50,000
Enterprise Assurance Agreement	Included
Existing Spreadly Gateway & PMD Endpoints	Unlimited
PCI Compliant Card Storage Limit	Unlimited
Add new standard PMD endpoint/s	Included
API Usage Fee:	\$15,000
Included Non-partner API Calls (Enterprise Minimum)	3,000,000
Cost per API call	\$0.005
Partner API Usage Fee (cost per API call)	\$0.00
Total Base Annual Fee	\$65,000

API Usage Fees:

The usage fees related to the following partner API calls will be waived as long as partner remains in good standing in the Spreadly gateway partner program:

- A Purchase API call against the partner gateway
- A Capture API call against the partner gateway
- A Refund API call against the partner gateway
- A Void API call against the partner gateway
- An Authorization API call against the partner gateway

In the event Customer's actual API usage of the Service exceeds the included volumes used to determine the Base Annual Fee, Spreadly will bill Customer monthly in arrears for overages at a rate of \$0.02 per additional API call during months one through ten and at a rate of \$0.005 per additional API call during months eleven and twelve of an annual term.

Account Updater Service:

Customer has elected to participate in Spreadly's Account Updater program (see <https://www.spreadly.com/terms> Section 3 "The Card Account Updater" for terms), at a cost of \$0.18 per successfully updated card. Customer shall prepay \$9,000 (equivalent to 50,000 card updates) for use of the service, and that fee shall be debited each time the account updater service is performed and fees are accrued. Customer shall be invoiced an additional \$9,000 only when the existing balance falls below \$100. Upon expiration or termination of the main agreement, or cancellation of participation in the Account Updater Service (see below), any balance of prepaid account updater fees shall be returned within 30 days. Customer may elect to submit payment via ACH or wire transfer within 7-days of invoice receipt. Customer may cancel participation in the Account Updater program at any time via a written notification emailed to enterprise@spreadly.com. Pricing for the Account Updater service may change at any time, based on the card networks and/or our third party service provider. Should a price change occur, we will give you ninety days notification of the impending change, at which point you can opt out of the service by notifying Spreadly in writing. If you do not opt out, the price change will be automatically applied at the end of the time period.

Professional Services Fee:

Customer will pay Spreadly a one-time professional services fee of \$7,500 for the addition of one standard payment gateway integration. The credit for this gateway integration does not expire during the term of this agreement. Customer will provide Spreadly with ninety (90) advance written notice to add API support for the gateway.

Enterprise Account Management included:

All enterprise accounts benefit from support prioritization and a named Enterprise Account Manager.

Payment Terms:

Customer will pay the Base Annual Fee for the first year of the Initial Term in full within 15 days of the Effective Date. Each subsequent annual payment shall be invoiced 30 days prior to the anniversary of the Effective Date ("Annual Renewal Date") and shall be due and payable prior to the Annual Renewal Date.

The Enterprise Platform Fee will increase at a rate of 6% in each subsequent year of the Initial Term beyond the first year. The API Usage Fee will be \$0.005 (one half of one cent) per API call for all 3 years of the Initial Term. Total annual fees will be invoiced as follows:

- Year 1: \$81,500 (Base Annual Fee + Initial Account Updater Fee + One-Time Professional Services Fee)
- Year 2: \$68,000 (Base Annual Fee + 6% increase of Enterprise Platform Fee)
- Year 3: \$71,180 (Base Annual Fee + 6% increase of Enterprise Platform Fee)

All payments to be made under this Agreement shall be made in cleared funds, without any deduction or set-off and free and clear of and without deduction for or on account of any taxes, levies, imports, duties, charges, fees and withholdings of any nature now or hereafter imposed by any governmental, fiscal or other authority save as required by law. If Customer is compelled to make any such deduction, it will pay Spreadly such additional amounts as are necessary to ensure receipt by Spreadly of the full amount which Spreadly would have received but for the deduction.

Customer may elect to pay all amounts due under this Agreement either by:

- (a) by wire transfer to the following account:

Receiver: Silicon Valley Bank
ABA/Routing #: 121140399
Beneficiary: 3301451580
Spreadly, Inc.
733 Foster Street, Suite 100
Durham, NC 27701
USA

- (b) by check delivered to the address specified in the relevant invoice.

EXHIBIT B

SUPPORT; SERVICE LEVEL AGREEMENT

The Transaction Processing Service (as defined below) shall be available 99.95%, measured monthly, excluding scheduled maintenance. Availability means that the services are up and running, accessible by Customer and its end users, without interruption or undue delay. Any downtime resulting from outages of third party connections or utilities or other reasons beyond Company's control will be excluded from any such calculation. For each period of downtime lasting longer than 30 minutes, Company will credit Customer 5% of platform fees for each period of (i) 30 consecutive minutes of downtime, or (ii) 30 or more minutes of downtime in any 24 hour period; provided that no more than two such credits will accrue per day. "**Transaction Processing Service**" means Spreadly's core API responsible for processing Customer's payment transaction requests, and does not include any beta features or non-payment transaction Spreadly services such as dashboard reporting.

Downtime shall begin to accrue as soon as the Transaction Processing Service is unavailable to Customer and/or its end users, and continues until the availability of the Transaction Processing Service is restored. Credits may not be redeemed for cash and shall not be cumulative beyond a total of credits for one (1) week of Service Fees in any one (1) calendar month in any event. Company's blocking of data communications or other Service in accordance with its policies shall not be deemed to be a failure of Company to provide adequate service levels under this Agreement.

Spreadly shall give no less than 5 business days prior written notice to Customer of all scheduled maintenance. Spreadly shall perform scheduled maintenance in such a way that any interruption of the Transaction Processing Service is kept to a minimum and will provide a maintenance window during which the scheduled maintenance will be carried out (which shall not exceed 60 minutes individually or 24 hours in the aggregate in any month).

Spreadly will provide email support between 8.30 am and 8.00 pm (US Eastern timezone). Customer and its employees and consultants can contact Spreadly at support@spreadly.com with questions about the Transaction Processing Service, to report errors or other problems with the Transaction Processing Service, or to otherwise request support or assistance with respect to the Transaction Processing Service. Spreadly will maintain a sufficient number of Spreadly Support Contacts to ensure timely responses to emails from Customer and to otherwise satisfy Spreadly's obligations under this Exhibit B.

Spreadly shall make updates to the Transaction Processing Service available to Customer on a regular basis. In addition, Spreadly shall troubleshoot and resolve errors related to the Transaction Processing Service in accordance with the following table:

Category	Definition	Spreadly Acknowledgement time	Resolution
Low	End-user or Customer complaint that requires investigation by Company (including bugs not impacting API uptime)	Up to 48 hours	Next update
Serious	Customer's use of Transaction Processing Service is severely impaired due to Spreadly-side issue	Up to 4 hours	Within 3 days
Critical	Transaction Processing Service is unavailable due to Spreadly-side issue	Up to 60 minutes	Within 1 day

[Customer is provided with [an email address / a pager number, choose one] as an alternate channel for communication during off hours to be utilized when Customer has exhausted investigation with the gateway, determined the solution is not the gateway's to provide, and find the issue to be a direct service problem with Spreadly in the Serious or Critical category.

Not a default term. Remove or select.

Spreadly has internal systems and procedures in place to notify support personnel of critical issues with the Transaction Processing Service 24 hours a day, 7 days a week.

Broadridge Vendor GDPR Annex
Compliance with the EU General Data Protection Regulation

Recitals:

Broadridge Financial Solutions, Inc. and/or one or more of its affiliates ("Broadridge") and the company to whom this GDPR Annex has been sent (the "Processor") have one or more written agreements (collectively, "the Agreements") pursuant to which the Processor provides services to Broadridge (collectively, the "Services") that may entail the Processing of Personal Data (as defined below).

The European General Data Protection Regulation (GDPR) imposes specific obligations on Broadridge and other companies (controllers) with regard to their vendor relationships. The GDPR requires companies to conduct appropriate due diligence on processors and to have contracts containing specific provisions relating to data protection.

Each of the Agreements contains provisions requiring each party to comply with all applicable laws. This GDPR Annex documents the data protection requirements imposed upon the parties by the GDPR. To the extent applicable, this GDPR Annex is hereby incorporated by reference into each Agreement in order to demonstrate the parties' compliance with the GDPR.

1. For purposes of this Annex, "GDPR" means Regulation (EU) 2016/679, the General Data Protection Regulation, together with any additional implementing legislation, rules or regulations that are issued by applicable supervisory authorities. Words and phrases in this Annex shall, to the greatest extent possible, have the meanings given to them in Article 4 of the GDPR. In particular:
 - (a) "Controller" has the meaning given to it in Article 4(7) of the GDPR: "means the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data."
 - (b) "Personal Data" has the meaning given to it in Article 4(1) of the GDPR: "any information relating to an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person," but only to the extent such personal data pertains to residents of the European Economic Area (EEA) or are otherwise subject to the GDPR.
 - (c) "Personal Data Breach" has the meaning given to it in Article 4(12) of the GDPR: "[any] breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed."
 - (d) "Processing" has the meaning given to it in Article 4(2) of the GDPR: "any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction."
 - (e) "Subprocessor" means any processor as defined in Article 4(8) of the GDPR: "[any] natural or legal person, public authority, agency or other body which processes personal data" on behalf of the Processor (including any affiliate of the Processor).
 - (f) "Transfer" means to disclose or otherwise make Personal Data available to a third party (including to any affiliate or Subprocessor), either by physical movement of the Personal Data to such third party or by

enabling access to the Personal Data by other means.

2. In accordance with GDPR Article 28(1), Processor represents that it has implemented appropriate technical and organisational measures in such a manner that its Processing of Personal Data will meet the requirements of the GDPR and ensure the protection of the rights of the data subjects.
3. In accordance with GDPR Article 28(2), the Processor shall not engage any Subprocessor without prior specific or general written authorisation of Broadridge. In the case of general written authorisation, the Processor shall inform Broadridge of any intended changes concerning the addition or replacement of other Subprocessors and give Broadridge the opportunity to object to such changes. The Processor shall also comply with the requirements for subprocessing as set forth in Article 28(4), namely that the data protection obligations set forth herein (and as may otherwise be agreed by the Processor in the Agreements) such be imposed upon the Subprocessor, so that the Processor's contract with the Subprocessor contains sufficient guarantees that the Processing will meet the requirements of the GDPR.
4. In accordance with GDPR Article 28(3), the following terms are incorporated by reference into the Agreements:
 - (a) The Processor shall only process the Personal Data (i) as needed to provide the Services, (ii) in accordance with the specific instructions that it has received from Broadridge, including with regard to any Transfers, and (iii) as needed to comply with law (in which case, the Processor shall provide prior notice to Broadridge of such legal requirement, unless that law prohibits this disclosure);
 - (b) Processor shall ensure that persons authorised to process the Personal Data have committed themselves to confidentiality or are under an appropriate statutory obligation of confidentiality;
 - (c) Processor shall take all security measures required by GDPR Article 32, namely:
 - i. Taking into account the state of the art, the costs of implementation and the nature, scope, context and purposes of processing as well as the risk of varying likelihood and severity for the rights and freedoms of natural persons, the Processor shall implement appropriate technical and organisational measures to ensure a level of security appropriate to the risk, including inter alia as appropriate: (a) the pseudonymisation and encryption of Personal Data; (b) the ability to ensure the ongoing confidentiality, integrity, availability and resilience of processing systems and services; (c) the ability to restore the availability and access to Personal Data in a timely manner in the event of a physical or technical incident; (d) a process for regularly testing, assessing and evaluating the effectiveness of technical and organisational measures for ensuring the security of the processing.
 - ii. In assessing the appropriate level of security account shall be taken in particular of the risks that are presented by processing, in particular from accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to Personal Data transmitted, stored or otherwise processed.
 - iii. The Processor shall take steps to ensure that any natural person acting under the authority of the Processor who has access to Personal Data does not process such Personal Data except upon instructions from Broadridge, unless the Processor is required to do so by EEA Member State law.
 - (d) Taking into account the nature of the processing, Processor shall reasonably assist Broadridge by appropriate technical and organisational measures, insofar as this is possible, for the fulfilment of Broadridge's obligation to respond to requests for exercising the data subject's rights;
 - (e) Taking into account the nature of processing and the information available to the Processor, Processor shall comply with (and shall reasonably assist Broadridge to comply with) the obligations regarding Personal Data Breaches (as set forth in GDPR Articles 33 and 34), data protection impact assessments (as set forth in GDPR Article 35), and prior consultation (as set forth in GDPR Article 36);

- (f) At Broadridge's discretion, the Processor shall delete or return all the Personal Data to Broadridge after the end of the provision of services relating to Processing, and delete existing copies unless applicable EEA member state law requires storage of the Personal Data;
 - (g) The Processor shall provide Broadridge with all information necessary to demonstrate compliance with the obligations laid down in the GDPR, and allow for and contribute to audits, including inspections, conducted by Broadridge or another auditor mandated by Broadridge; and
 - (h) The Processor shall immediately inform Broadridge if, in its opinion, an instruction infringes the GDPR or other Union or Member State data protection provisions.
5. The Processor shall not Transfer any Personal Data (and shall not permit its Subprocessors to Transfer any Personal Data) without the prior consent of Broadridge. The Processor understands that Broadridge must approve and document that adequate protection for the Personal Data will exist after the Transfer, using contracts that provide sufficient guarantees (such as standard contractual clauses) unless another legal basis for the Transfer exists.
6. The Processor will promptly and thoroughly investigate all allegations of unauthorized access to, use or disclosure of the Personal Data. Processor will notify Broadridge without undue delay in the event of any Personal Data Breach.
7. The Processor shall maintain all records required by Article 30(2) of the GDPR, and (to the extent they are applicable to Processor's activities for Broadridge) Processor shall make them available to Broadridge upon request.
8. In Accordance with GDPR Article 24(1), the following terms are incorporated by reference into the Agreements:

Taking into account the nature, scope, context and purposes of processing as well as the risks of varying likelihood and severity for the rights and freedoms of natural persons, the controller shall implement appropriate technical and organisational measures to ensure and to be able to demonstrate that processing is performed in accordance with this Regulation, including conducting due diligence on third parties connected to the Spreedly platform where the Controller determines the purpose and means and directs the processing of personal data and to have contracts containing specific provisions relating to data protection.

SECURITY ADDENDUM
TO
BROADRIDGE FINANCIAL SOLUTIONS, INC.

VENDOR AGREEMENTS

This Security Addendum (this "Addendum"), dated as of the date set forth below, hereby amends and supplements, to the extent specified herein, the agreement more specifically described in Exhibit A attached hereto (as amended on the date hereof, the "Agreement") between Broadridge Financial Solutions, Inc. or one of its affiliates ("Broadridge") and the "Vendor" named on the signature line below ("Vendor"). In the event that any term or condition of this Addendum conflicts with any term or condition of the Agreement, this Addendum shall control.

In consideration of the promises and mutual covenants contained in the Agreement and this Addendum and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties, intending to be legally bound, hereby agree as follows:

1. Any capitalized terms not separately defined herein shall have the meanings ascribed to them under the Agreement.
2. Vendor and Broadridge hereby agree to amend and supplement the Agreement by adding to it the Security Rider attached hereto.
3. Except as expressly amended and supplemented as provided herein, all of the terms, conditions and provisions of the Agreement are hereby ratified and confirmed to be in full force and effect, and shall continue in full force and effect.
4. This Addendum may be executed in any number of counterparts, each of which shall be an original as against any party whose signature appears thereon, but all of which together shall constitute but one in the same instrument.

IN WITNESS WHEREOF, the parties have executed this Addendum as of the date set forth below.

BROADRIDGE FINANCIAL SOLUTIONS, INC.

By: 

Name: DAVID LISA

Title: SVP - Chief Accounting Officer

VENDOR: Spreadly

By: 

Name: Justin Benson

Title: Justin Benson

DATE: 4/30/2018

Exhibit A

Description of Vendor Agreement

Security Rider

Vendor will maintain a comprehensive security and risk management program, including policies, standards and procedures, reviewed and approved on an annual basis by Vendor management, designed to protect against anticipated internal and external threats or hazards to security, confidentiality, integrity, and availability of Broadridge Confidential Information. "Broadridge Confidential Information" means information and/or data, whether written, oral or otherwise recorded that is disclosed by Broadridge to Vendor or otherwise obtained by Vendor, including, but not limited to, trade secrets, methodologies, supplier lists, client lists, cost and price data, business methods, business content, software, computer and telecommunications systems, records, technical processes and formulas, product designs, sales, unpublished financial information, product and business plans, usage rates, projections, marketing data and memoranda, papers, letters, e-mail, notes, plans, documentation, records and all copies thereof relating to the past, current or future business or technology of Broadridge, and including (i) personal information of Broadridge's employees and Broadridge's clients and their customers and (ii) information and/or data that is proprietary or confidential to a third-party, which Broadridge is obligated to treat as confidential, and which is obtained by Vendor or its officer's, employees, agents, consultants or subcontractors (collectively, the "Vendor Personnel"). Vendor will carry out the following procedures to the extent applicable in order to protect Broadridge Confidential Information:

1.0 General

- 1.1 Vendor must have an individual identified as responsible for the Information Security program and communicate that information to Broadridge.

2.0 Assessment Rights. Vendor shall assist Broadridge with security assessments, including the following:

- 2.1 Vendor shall provide network and application vulnerability assessment summary report on all systems relevant to services and/or products provided by Vendor to Broadridge and will discuss any open vulnerabilities and remediation plans with Broadridge.

- a) Vendor shall permit on-site assessments to be performed annually upon request by Broadridge with respect to all services and/or products provided by Vendor to Broadridge. Vendor shall be given a list of documents required for the on-site assessment at least thirty (30) business days prior to the assessment, and each party shall pay its own costs associated with such assessment efforts. In the case of the Vendor, costs shall not exceed 10% of the annual value of the contract.
- b) Vendor shall perform an annual PCI DSS Level 1 audit or its successors, by an independent third-party auditor (or applicable assessment) and shall maintain up-to-date for services relevant to services and/or products provided by Vendor to Broadridge at spreadly.com/pci. Spreadly's datacenter service provider is Type II AT-101 SOC 2 compliant.
- c) Vendor shall provide, and Broadridge will review, a completed Standardized Information Security document, or an equivalent or successor document (the "SIG document") detailing the policies, standards and procedures that Vendor maintains to meet the requirements

listed herein.

- d) On an annual basis, or after a material change in the services and/or products provided, method of providing services and/or products, or any response to such SIG document, Vendor will provide Broadridge with its updated SIG document. In the event Broadridge determines within thirty (30) days of receipt of such updated SIG document that Vendor does not meet the requirements listed herein, then the parties agree to make necessary adjustments to the processes to ensure that the requirements contained herein are met.

3. Service Provider Subcontracting

3.1 Vendor agrees (i) to notify Broadridge of its intent to provide access to Broadridge Confidential Information to any subcontractor (ii) that such subcontractor(s) shall comply with Section 7 of this agreement, "Confidential Information", (iii) to maintain a Vendor security process to ensure that appropriate due diligence is conducted prior to utilizing any such subcontractor to provide any services and/or products to Broadridge, including compliance with all obligations under the Agreement, (iv) to monitor on an ongoing basis the security capabilities and compliance of any such subcontractors with the terms and conditions of the Agreement and (v) Vendor is liable for the acts and/or omissions of that subcontractor. Further, any such subcontractor shall be subject to background checks and other security provisions required for PCI Level I certification.

4. Offshore

4.1 Vendor acknowledges and agrees that the Broadridge Confidential Information may only be used in connection with the provisions of any services and/or products as contemplated in Agreement and located in mutually agreed to sites. Broadridge Confidential Information can only be stored or accessed offshore with prior written consent of Broadridge.

5. Compliance with Laws

5.1 Vendor agrees to comply with all applicable laws, including privacy laws, in connection with handling Broadridge Confidential Information.