

Paypal Processing Addendum

This Paypal Processing Addendum ("Paypal Addendum") will apply to and become effective upon Merchant's use of the Services set forth herein.

This Paypal Addendum supplements the Master Payment Services Agreement ("Agreement") between Vantage Card Services, Inc. ("Vantage"), and the business entity ("Merchant") set forth on the Merchant Application form ("Merchant Application"). Capitalized terms used but not defined in this Paypal Addendum will have the definitions ascribed to them in the Agreement.

The Services offered pursuant to this Paypal Addendum are a Third Party Service and other than as supplemented by these Check Scanning Terms, all other provisions of the Agreement will remain in full force and effect.

1. PAYPAL.

- 1.1 Merchant acknowledges and agrees that its payments may be processed by a third-party payment processor with whom it has a direct relationship, in accordance with such third-party payment processor's terms of service, and not by Vantage.
- 1.2 Merchant agrees to the terms of service of the third party payment processor Vantage has selected, which currently include the terms of PayPal. When Merchant agrees to the terms of the Agreement, Vantage will accept Merchant's acknowledgement, acceptance, and/or agreement to the third-party payment processor's terms of service on Merchant's behalf. Vantage does not act as an agent of the payment processor in any other way.
- 1.3 Merchant acknowledges that, to the extent Vantage routes any payment to be processed by PayPal (or any other third-party payment processor selected by Vantage), such payment will be processed in accordance with that processor's terms of service, including PayPal's terms where applicable.
- 1.4 Merchant also agrees to the Platform Seller Agreement for the United State set forth at the following link: https://www.paypal.com/us/webapps/mpp/ua/platform-seller-agreement?locale.x=en_US, as may be amended by PayPal from time to time.

LAST UPDATED 10/1/2025