

Payroc Brand Usage Guidelines

Payroc takes the protection of its brand very seriously and must approve any and all uses of its name and identity – and will act quickly to protect our assets. In many cases, the use of our brand by others is controlled by our acquiring bank or the card brands. The improper use of our name or identity puts our business at risk. Use of the Payroc name and identity and proprietary products such as RewardPay, ConsumerChoice or Cash Rewards on your program materials must conform to the strict guidelines outlined in this document. Any exceptions to these guidelines must be pre-approved in writing by Payroc. Violations of these standards are considered a breach of our agreement with you.

General Guidelines

No reference to Payroc may appear on your program materials except under the limited circumstances described under the **“Guidelines by Program Material Type”** section below. You must submit any merchant-facing program materials bearing the Payroc name and/or Payment Card Network Brand names (e.g., Visa, MasterCard) to Payroc at marketing@payroc.com or to a designated agent of Payroc and obtain approval before those items are printed or distributed. No use of the Payroc name is permitted without specific, written approval from Payroc.

1.1 Specific Prohibitions

You and your employees or contractors may not in any way represent yourselves as an affiliate, employee, officer, director, or similar title of Payroc. This includes, but is not limited to, verbal or electronic communication during the merchant solicitation process and marketing materials used during the merchant solicitation process or any communications thereafter regardless of communication vehicle including social media.

- You and your employees or contractors are prohibited from using any of the Payroc brand standards as outlined below to create their own sales assets representing Payroc.
 - Payroc logo;
 - Payroc font types: Roc Grotesk

- Payroc color story or color treatments or similar
 - Photography, imagery or iconography.
- No additional “facts” about Payroc (e.g., “Since 1852”) may be displayed, unless specifically indicated below.
- You and your employees or contractors may not make claims of having deposit insurance or display the logo of a deposit insurance corporation (e.g., FDIC (Federal Deposit Insurance Corporation) or CDIC (Canadian Deposit Insurance Corporation)). In addition, no affiliation claims are to be made by you or your employees or contractors to any regulatory body associated with Payroc (e.g., Office of the Comptroller of the Currency (OCC), Office of the Superintendent of Financial Institutions (OSFI)).
- You and your employees or contractors may not make misleading or false statements. Avoid overstatements. Examples to avoid: #1 processor, % approved accounts, % approval rate, unlimited payment options, guaranteed on approval, best in the industry, exclusive, elite, restricted, limited, private, sole, absolute. Recommended: cutting edge, "a top" or "a leading" company, “pre-eminent”, save up to hundreds of dollars, increase business, accept credit cards, competitive rates, exceptional, extraordinary, or selected.
- Your websites are required to contain a privacy policy. A privacy policy must reflect the policies specific to your business and you must be able to implement and uphold any and all assurances set forth in the policy. The privacy policy must not refer or link to Payroc’s privacy policy.
- You must reference a legitimate source when quoting individuals or posting any statistics on a website.
- All promotions must include a disclaimer advising who is running and managing the promotion.
- You may not list or advertise card brand or processor interchange pricing or any related or un-related card brand or processor fees on a website.

1.2 Endorsement Statement Standards

When an Endorsement Statement is required or permitted, it must conform to this one only:

For the United States:

- Payroc is a registered Independent Sales Organization (ISO) of Fifth Third Bank, N.A., [LOCATION], Peoples Trust Company, Vancouver, Canada, Wells Fargo Bank, N.A., Concord, CA, and Wells Fargo Bank, N.A., Toronto, ON, Canada.
- Payroc is a registered Encryption Support Organization (ESO), Payment Facilitator (PF), Third-Party Servicer (TPSV), Merchant Service Provider (MSP), and Third Party Agent (TPA) of Fifth Third Bank, N.A.

The required placement and format of the Endorsement Statement are:

- The Endorsement Statement must be located at bottom of the document page or webpage. The Endorsement Statement cannot be used on the Employment or Career Opportunities or any similar page.
- All words of the Endorsement Statement must consistently be between 8 and 10 point font (Arial-equivalent font size). The name of the banks must be in the same font size and format as the rest of the Endorsement Statement. As an authorized exception, the Endorsement Statement may be as small as 7 point font (Arial-equivalent font size) if the text is black or of similar dark color and the font size of the main body text of the document is 8.5 or less in size.
- The font type and color of the Endorsement Statement must be consistent with the style used by you throughout the document.
- There must be sufficient contrast between the Endorsement Statement text and the background color such that the Endorsement Statement is reasonably legible to the average person. For example, white text over a light grey background may not be readable.
- Use of Payroc's colors and font type is prohibited.
- Italics, underlining, bold formatting, flashing/panning text, etc. may not be used with the Endorsement Statement.

Guidelines by Program Material Type

2.1 Merchant Agreement and Application

- Payroc must be indicated as a principal party to the contract.

- Payroc’s name and contact information must be presented in a clear and conspicuous manner in the agreement and application, using a font size and type consistent with the rest of the document.
- The merchant agreement must include a separate Disclosure Page to be signed by the merchant that identifies Payroc as the Member and lists Payroc’s address, telephone number and responsibilities. The Disclosure Page must conform to Payment Card Network Brand requirements.
- In addition, the name, address and telephone number of the person or entity responsible for application acceptance and/or on-going customer service must appear in a clear and conspicuous manner in the agreement, application and Disclosure Page.
- The Endorsement Statement may be included at the bottom of a given page of the agreement or application.
- No other representation of Payroc is permitted.

2.2 Marketing Collateral (e.g., brochures, advertisements)

- The Endorsement Statement is required to appear at the bottom of any document page displaying the Visa/MasterCard Marks and/or text.
- No other representation of Payroc is permitted except the powered by Payroc logo.

2.3 Website

The Endorsement Statement is required to appear at the bottom of:

- Your homepage;
- The “about us” page;
- Any website page displaying the Visa/MasterCard Marks and/or text.

The Endorsement Statement may appear at the bottom of other pages of your website (except the Employment or Career Opportunities or any similar page) as long as it is displayed in a consistent fashion.

No other representation of Payroc is permitted – including capitalization or font changes (–e.g., “PayRoc” or PAYroc”).

It is prohibited to use the name “Payroc” within any metadata, Technorati or any other such tags.

2.4 Social Networking Service

- Company profiles and advertising on social networking website pages (e.g., LinkedIn, Facebook) should conform to the guidelines provided under section 2.3 Website.
- Neither the Payroc name nor the Visa/MasterCard Marks may appear on non-website based social networking media (e.g., Twitter tweets transmitted as text messages).
- No other representation of Payroc is permitted, except the powered by Payroc logo and pre-approved avatars and cover photos or other graphics provided by Payroc Marketing.

2.5 Television Advertisement

- The Endorsement Statement is required to appear at the bottom of any television ad displaying the Visa/MasterCard Marks and/or text. The text must be reasonably legible in its entirety, regardless of screen ratio aspect, from a distance of 6 feet from the screen, but may not take up over 20% of the viewing area.
- The Endorsement Statement is required to be read as an audio voice-over at the end of any television ad where Visa/MasterCard names have been verbalized. The speaking volume and speed should be consistent with the rest of the ad.
- No other representation of Payroc is permitted, except the powered by Payroc logo and approved avatars and cover photos or other graphics provided by Payroc Marketing.

2.6 Radio Advertisement

- The Endorsement Statement is required to be read as an audio voice-over at the end of any radio ad where Visa/MasterCard names have been verbalized. The speaking volume and speed should be consistent with the rest of the ad.
- No other representation of Payroc is permitted.

2.7 Business Cards

- The Visa/MasterCard Marks may not appear on business cards.
- Payroc prohibits the use of the Endorsement Statement on business cards.
- Payroc branding may only be used on business cards that are ordered through an approved Payroc vendor.
- The only business title allowed to be used on business cards bearing the Payroc brand is “Representative of Payroc.”
- You may not use the Payroc logo on any business cards except those cards ordered through the approved Payroc vendor.

2.8 Letterhead and Stationery

- Neither the Payroc name nor the Visa/MasterCard Marks may appear on letterhead or stationery.
- Payroc prohibits the use of the Endorsement Statement on letterhead or stationery.

2.9 Fax Coversheets

- Neither the Payroc name nor the Visa/MasterCard Marks may appear on fax coversheets produced by you.
- Payroc prohibits the use of the Endorsement Statement on fax coversheets.

2.10 Promotional Products (i.e., giveaway items with company’s logo)

- Neither the Payroc name nor the Visa/MasterCard Marks may appear on promotional products.
- Payroc prohibits the use of the Endorsement Statement on promotional products.
- Approved Payroc promotional materials may be ordered from the Payroc webstore.
- Promotional materials bearing the Payroc logo must be approved by Payroc.
- Payroc prohibits the use of the Payroc logo on stickers and other terminal enhancements, stands, add-on devices or shipping materials.

2.11 Email and email Signature Line

- The brand name Payroc may not be combined with any other name, symbol, title, location, or business name for purposes of creating an email address (examples

include but are not limited to: joe.payroc@gmail.com, payrocLA@hotmail.com, RMSPayroc@yahoo.com). Agents who wish to use the Payroc brand for email purposes may contact marketing@payroc.com and request a “payrocsales” email.

- Neither the Payroc name or logo nor the Visa/MasterCard Marks may appear in the signature line.
- Payroc prohibits the use of the Endorsement Statement in the signature line.
- Powered by Payroc logo is permitted to be used in the email signature line.
- Only the business title “Representative of Payroc” is permitted for use by the sales agent.

3.1 Unsolicited Marketing Policy (email, fax or text)

You are responsible for assuring that any unsolicited commercial email, fax or text campaigns comply with applicable laws including (but not limited to) the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM) and the Telephone Consumer Protection Act of 1991 (TCPA). You should consult your legal counsel to identify and comply with such requirements, including (but not limited to) the following:

- Clearly and conspicuously identify the message as an advertisement or solicitation (does not have to be in the header).
- Provide a valid physical post office address of the sender.
- Provide accurate header information containing an originating electronic mail address domain or IP address, if any have “from” line that accurately identifies the sender.
- No misleading subject headings.
- Contain a “from” line that accurately identifies the sender.
- Contain a functioning return address that can be replied to for at least 30 days from the transmission of the original message.
- Honor all opt-out requests within (10) business days of receipt.
- Prohibition of unauthorized access to a computer to send Spam.
- Prohibition to promote or allow the promotion of the business, product, or services using false or misleading transmission information.

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