

STERLING PAYMENT TECHNOLOGIES LLC'S  
ACCELERATED FUNDING PROGRAM (AFP) AMENDMENT  
TO MERCHANT PROCESSING AGREEMENT

This agreement permitting \_\_\_\_\_ "Merchant" to participate in Sterling Payment Technologies LLC's ("Processor") "Accelerated Funding Program" ("AFP") is an amendment to the Merchant Processing Agreement ("MPA") in effect between the parties and shall become effective and incorporated therein by reference as a part thereof upon execution by both parties.

The Merchant shall batch its terminal to Processor prior to 5:00 A.M. Eastern Standard Time (EST). By 4:00 P.M. EST, Processor will then settle and clear the batched transactions through the various Payment Card Associations. After 4:00 P.M. EST, Processor will format these settled and cleared transactions into an Automated Clearing House ("ACH") file and transmit the file to its Sponsor Bank. Within normal business hours, the Sponsor Bank will complete the overnight cycle by transmitting the ACH information to the Federal Reserve. Within its normal business hours, after processing the ACH information, the Federal Reserve will notify the Merchant's banking institution that the funds are available. Merchant's access to those funds will depend upon the terms of Merchant's funds availability agreement with its banking institution.

This AFP is exclusive to transactions from MasterCard, Visa, Discover (MAP), EBT, and PIN Debit. American Express, Discover (IMAP), and Fleet card transactions are funded directly from their respective Associations; therefore, these cards and Gift Cards are not included in the AFP.

AFP participation fees are \$5 for every \$50,000 in AFP increments with a cap of the fee at \$30.00. AFP fees will be included in Processor's month-end billing cycle (no fee will be charged the first month if volume is only for test transactions less than \$5.00 total). AFP fees are based on the net total of the ACH deposit(s)/withdrawal(s).

Processor reserves the right to change Merchant from split deposit to net deposit or to terminate this AFP Agreement at any time. At any time, Merchant must give Processor written notice as specified in the Merchant Processing Agreement (MPA), if it wishes to discontinue its participation in the AFP.

MID #:	_____	
Merchant Name:	_____	<u>Sterling Payment Technologies, LLC</u>
Signature:	_____	Signature: _____
Print Name:	_____	Print Name: _____
Title:	_____	
Date	_____	