TERMS AND CONDITIONS ADDENDUM B

SPECIFIC TO ACCEPTING MASTERCARD FOR PAYMENT IN THE US, CANADA, AND THE EU

This addendum to CCBill's Terms and Conditions is incorporated as part of this agreement and is intended to clarify issues that are specific to your website accepting MasterCard cards in payment for access to your website. MasterCard has determined that websites owned by clients of CCBill are designated as a "Participant" in the "Payment Facilitator Program". In order for CCBill to process MasterCard transactions on your behalf you must complete the MasterCard registration process and be approved by CCBill, its Merchant Bank, and MasterCard. If you so elect, CCBill can begin processing other payment forms that you select until your MasterCard application has been approved.

I understand that the MasterCard rules require that a Participant registered:

1. Has a permanent establishment in the United States, Canada or EU through which economic activity is completed.
2. Has a statutory agent or representative office with an address in the United States, Canada or EU for correspondence and judicial process.
3. Pays applicable United States, Canadian, or EU taxes relating to the sales processed through CCBill.

I understand that CCBill, its merchant bank(s), and MasterCard will all rely on the representations and warranties contained on my registration form.

I understand that CCBill has no control over the acceptance or denial of this application by MasterCard and/or the acquiring banks, and that the acceptance of this registration form by CCBill does not guarantee that I will be approved to accept MasterCard transactions by MasterCard, and/or the acquiring banks, and if not accepted, CCBill is not liable to me for any damages that I may incur from the lack of approval.

I understand that MasterCard specifically prohibits the display of its logo, trademarks, and service marks on my website unless I have a Virtual Vendor account for processing some transactions that do not utilize CCBill's services, and agree to abide by this prohibition as well as any other rules that MasterCard may impose.

I understand that no MasterCard consumer credit card information may be gathered at any time by my marketing efforts.

I understand that Participant Merchants fall into one of the following categories:

1. Low Risk Participant Merchants: Low Risk category Participant Merchants are merchants whose business model consists of selling Tangible Goods that do not contain items of an Adult nature and are not shipped using a "Loss Leader" model (recurring shipments and billing until the consumer cancels the subscription). I understand that Low Risk Participant Merchants are subject to all terms contained herein with the exception of those terms designated specifically for High Risk Participant Merchants.
2. High Risk Participant Merchants: High Risk category Participant Merchants are merchants whose business model consists of selling items of an Adult nature or items that are shipped using a "Loss Leader" model (recurring shipments and billing until the consumer cancels the subscription). High Risk Participant Merchants are subject to the following additional terms:

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A. I understand that in order to accept MasterCard credit cards for payment I must pay the initial registration fee of $500.00 to become a MasterCard Participant Merchant. If accepted by MasterCard as a Participant Merchant I understand that there is a $500.00 annual renewal fee due each year that I elect to continue accepting MasterCard credit cards for payment. I understand that CCBill has no control over MasterCard's acceptance or rejection of my application for Participant Merchant status, the renewal of that status, or MasterCard's decision at any time to discontinue allowing me to retain that status.

Further information regarding how CCBill determines merchant categories can be found in our Client Support Wiki at the following address: http://www.ccbill.com/cs/wiki/tiki-index.php?page=What+is+the+difference+between+Low+Risk+and+High+Risk+accounts%3F.

Merchants whose place of business does not lie within the boundaries of the United States of America, Canada or EU are not currently eligible to accept MasterCard credit cards as a CCBill Participant Merchant.

Primary ID Type/Number:	Secondary ID Type/Number (MUST differ from primary):
CCBill Account Number or Tracking ID:	

I have read and understand the above and wish to accept MasterCard Cards for payment.

I have read and understand the above and DO NOT wish to accept MasterCard Cards for payment.

Initials: