Client Terms and Conditions Addendum A

Specific to Accepting U.S. VISA Card for Payment

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 VISA cards in payment for access to your website. VISA has determined that websites that are clients of CCBill are designated as "Sponsored Merchants". In order for CCBill to process VISA transactions on your behalf you must complete the VISA registration process and be approved by CCBill, its Merchant Bank, and VISA. If you so elect, CCBill can begin processing other payment forms that you select until your VISA application has been approved.

I understand that the Visa rules require that a Sponsored Merchant being registered:

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

I understand that CCBill, its merchant bank(s), and VISA 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 VISA 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 VISA transactions by VISA, 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 Sponsored Merchants fall into one of the following categories:

1. Low Risk Sponsored Merchants: Low Risk category Sponsored 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 Sponsored Merchants are subject to all terms contained herein with the exception of those terms designated specifically for High Risk Sponsored Merchants.
2. High Risk Sponsored Merchants: High Risk category Sponsored 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 Sponsored Merchants are subject to the following additional terms:

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

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Merchants whose place of business does not lie within the boundaries of the United States of America or Canada are not currently eligible to accept VISA credit cards as a CCBill Sponsored 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 VISA Cards for payment.

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

Initials: