

**EXHIBIT A**  
**SETTLEMENT ACCOUNT**

The Company has created the Settlement Account described below, to or from which all transactions that the Processor originates for the Company will be settled. All capitalized terms shall have the meaning set forth in the Agreement.

**Settlement Bank Name** \_\_\_\_\_  
Bank Routing Number: \_\_\_\_\_  
Bank Account Number: \_\_\_\_\_  
Business Name on Account: \_\_\_\_\_

**Settlement will occur as follows:**

All Debit Entries originated by the Company will be settled via ACH Credit by the Processor on the following number of days after the effective Entry Date or the settlement date assigned by the ACH Operator whichever is later, *provided* that settlement may be delayed in the event that the dollar amount of each transaction exceeds those set forth in Exhibit C. Settlement may also be held if the percentage of Returns exceeds those set forth in the Rules.

Number of days for Debit Entries settlement: 3

All Credit Entries originated by the Company will be settled via ACH Debit by the Processor on the following number of days prior to the effective entry date.

Number of days for pre-funded Credit Entries settlement: 0

All Returns received by the Processor for the Company shall be debited or credited to Settlement Account immediately upon receipt of Return.

The Processor and ODFI reserve the right to debit the Settlement Account for a period of one hundred eighty (180) business days after the termination of this Agreement for the purpose of reclaiming funds owed to the Processor or ODFI for any fees or returns incurred by the Processor or ODFI during the period of the Agreement or for losses Processor or ODFI have incurred due to Company.

The Company has created the Billing Bank Account described below for invoice debit transactions by the Processor. In the event of an unpaid return from the billing bank account, the Processor may, at its option, debit the Settlement Bank Account for the invoice amount due.

**Billing Bank Account, if different than the Settlement Bank Account:**

**Billing Bank Name** \_\_\_\_\_  
Bank Routing Number: \_\_\_\_\_  
Bank Account Number: \_\_\_\_\_  
Business Name on Account: \_\_\_\_\_

Company Legal Name \_\_\_\_\_  
Location or DBA \_\_\_\_\_  
Company Signature **X** \_\_\_\_\_  
Name Printed \_\_\_\_\_  
Date \_\_\_\_\_