E-SIGN CONSENT

iMerchant Direct E-Sign Consent Last updated: January 23, 2019

iMerchant Direct, Inc. and its affiliates and third party service providers ("iMerchant Direct") may need to provide you with certain communications, notices, agreements, billing statements, or disclosures in writing ("Communications") regarding our Services. Your agreement to this E-sign Consent confirms your ability and consent to receive Communications electronically from iMerchant Direct, its affiliates, and its third party service providers, rather than in paper form, and to the use of electronic signatures in our relationship with you ("Consent"). If you choose not to agree to this Consent or you withdraw your consent, you may be restricted from using the Services.

Electronic Delivery of Communications and Use of Electronic Signatures

Under this Consent, iMerchant Direct may provide all Communications electronically by email, by text message, or by making them accessible via iMerchant Direct websites or applications. Communications include, but are not limited to, (1) agreements and policies required to use the Services (e.g. this Consent, the iMerchant Direct Privacy Notice, the iMerchant Direct Seller Agreement, the iMerchant Direct Commercial Entity Agreement, and the iMerchant Direct Cash Agreement), (2) payment authorizations and transaction receipts or confirmations, (3) account statements and history, (4) and all federal and state tax statements and documents. We may also use electronic signatures and obtain them from you.

System Requirements

To access and retain the electronic Communications, you will need the following:

A computer or mobile device with Internet or mobile connectivity.

For desktop website-based Communications:

Recent web browser that includes 256-bit encryption;

The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and

Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see http://www.mozilla.com for latest version), Apple Safari (see http://www.apple.com/safari for latest version), or Google Chrome (see http://www.google.com/chrome for latest version). For application-based Communications:

A recent device operating system that supports text messaging, downloading, and applications from the Apple App Store or Google Play store; and

The most recent versions of Apple Safari or Google Chrome on iOS or Google Chrome for Android OS.

Access to the email address used to create an account for iMerchant Direct Services. Sufficient storage space to save Communications and/or a printer to print them.

If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add noreply@messaging.iMerchantDirect.com to your email address book.

Paper Delivery of Communications

You have the right to receive Communications in paper form. To request a paper copy of any Communication at no charge, please write to

iMerchant Direct, Inc. 5770 Hoffner Ave Suite 101 Orlando, FL 32822 877-871-4641 Facsimile: 888.727.6341 Support@iMerchantDirect.com

("iMerchant Direct Address") within 180 days of the date of the Disclosure, specifying in detail the Communication you would like to receive. For the avoidance of doubt, requesting a paper copy of any Communication, in and of itself, will not be treated as withdrawal of consent to receive electronic Communications.

Withdrawal of Consent to Electronic Communications

You may withdraw your consent to receive electronic Communications at any time, by writing to the iMerchant Direct Address. However, withdrawal of your consent to receive electronic Communications may result in termination of your access to Services. Any withdrawal of your consent will be effective after a reasonable period of time for processing your request, and iMerchant Direct will confirm your withdrawal of consent and its effective date in writing (either electronically or in paper form).

Updating Your Email Address

You can change your email address by writing to the iMerchant Direct Address. You may also be able to change your email address yourself through the Services.