

This paragraph serves as an addendum and amendment to the Terms and Conditions of your Merchant Agreement. By continuing to process transactions, you agree that the provisions of this paragraph are adopted as part of the Terms and Conditions of your Merchant Agreement. This addendum and amendment is required by the Associations, and without this addendum and amendment the Associations would require that your Merchant Agreement be terminated immediately. Mobile Currency LLC, a Texas limited liability company ("Mobile Currency") is added as a party to the Merchant Agreement as if it were an original signatory thereto and subject to all of the rights and obligations thereof. Within the Merchant Agreement, references to PNX shall be deemed to be references to both PNX and Mobile Currency, including, for the avoidance of doubt, the right to assess processing fees and the obligation to ultimately settle funds to you. All Transactions regarding Merchant's customers will be treated as follows: Merchant's customer will purchase an amount of Bitcoin from Mobile Currency equal to the amount of the Transaction with Merchant, which Bitcoin will then be automatically used to purchase goods or services from Merchant. Mobile Currency will maintain an electronic record through a digital wallet of all Bitcoin paid to Merchant each day, and will redeem such Bitcoin from Merchant each day at the same price as the original purchase price paid by the customer for such Bitcoin. You acknowledge that Mobile Currency will use digital wallet accounts for Transactions. You acknowledge and consent to the use of the digital wallet to deposit, transact, and receive funds and agree to disclose the same to your customers who enter into Transactions. You appoint Mobile Currency as your limited payment collection agent for the sole purpose of accepting payment on your behalf from your customers for goods or services purchased from you and, depending on the region, applicable taxes and fees. You agree that payment by any of your customers to Mobile Currency constitutes payment made directly to you and fully satisfies the customer's obligation to you for that payment, and you must fulfill your obligations to the customer as if you had received the payment directly from the customer.