

Money Transfer Service Request

Customer Name: _____

☐ New Service Request ☐ Modification to Existing Service Request

If the box marked "New Service Request" is checked this Service Request replaces any and all prior Service Requests. If the box marked "Modification to Existing Service Request" is checked this Service Request should be read in conjunction with all other Service Requests submitted to Citizens since the last time Customer submitted a new Service Request. If neither box is checked the parties agree this Service Request will be treated as a new Service Request.

This Money Transfer Service Request (this "Service Request") is submitted to Citizens Bank, N.A. ("Citizens") in connection with a Money Transfer Agreement (the "Agreement") entered into by and between Citizens and the Customer, who is identified below. This Service Request constitutes a request to Citizens requesting that Citizens provide Customer with the Service(s) outline herein. Acceptance of Customer's Service Request shall be evidenced by Citizens making the requested Service(s) available to Customer. In addition to the terms of this Service Request, the Service(s) shall be governed by the terms of the Agreement, as well as, (to the extent applicable and not in conflict with the Agreement) the Account Regulations, all of which are incorporated herein by reference. Capitalized terms employed herein and not otherwise defined shall have their respective meanings as defined in the Agreement.

The purpose of this Service Request is to: (a) describe the Primary Security Procedure, (b) allow Customer to select a Callback as an additional Security Procedure, (c) identify one or more Accounts with Citizens which Customer wishes to designate as a source of payment for Payment Orders submitted to Citizens for processing, (d) identify those individuals who are authorized to (i) initiate Payment Orders on behalf of and in the name of Customer (each an "Authorized Initiator"), (ii) receive Callbacks on behalf of and in the name of Customer ("Callback Contact"), or (ii) both initiate Payment Orders and receive Callbacks, and (e) inform Customer of the current Cut-off Time for the processing of Payment Orders.

1. Primary Security Procedure

Description of Primary Security Procedure

By Executing and delivering this Service Request to Citizens, Customer is evidencing its desire to provide Citizens with instructions to initiate Payment Orders by telephoning Citizens' Wire Transfer Department. Customer agrees that the Primary Security Procedure used to verify the identity and authority of its Authorized Initiators will consist of each Authorized Initiator entering their unique personal identification number ("PIN") using a touch tone phone prior to speaking with a Citizens' Funds Transfer operator to initiate a Payment Order. **Customer acknowledges and agrees that all calls to Citizens will be recorded.**

Additional details of the Primary Security Procedure are as follows:

- Upon completing, executing and delivering this Service Request to Citizens (all in form acceptable to Citizens), Citizens shall mail a PIN to be used as a Security Device to each Authorized Initiator identified in Section 4 below at such Authorized Initiator's address as set out in Section 4
- Upon receipt of its PIN and prior to initiating any Payment Orders, Customer's Authorized Initiator must activate their PIN by calling Citizens at the telephone number designated by Citizens from time to time for that purpose. The current number is **1-877-471-1961**
- Upon activating their PIN, Customer's Authorized Initiator can initiate a Payment Order by calling Citizens prior to the Cut-off Time at the telephone number designated by Citizens. The current number is **1-877-471-1961**
- Each Authorized Initiator must enter their PIN using a touch tone phone prior to speaking with a Citizens Funds Transfer operator to initiate a Payment Order
- The Funds Transfer operator will obtain from the Authorized Initiator the particulars of the Payment Order Customer wishes to initiate, as well as provide any Reg E required disclosures if the Payment Order is also a Remittance Transfer
- As an additional authentication procedure, the Funds Transfer operator may, at random, perform a secondary authentication (regardless of dollar amount) on the Authorized Initiator, by asking the Authorized Initiator secondary authentication security questions
- If an Authorized Initiator fails to answer any secondary authentication questions to the Funds Transfer operator's satisfaction, the Funds Transfer operator will terminate the phone call with the Authorized Initiator and contact will have to be re-established between the Authorized Initiator and Citizens in order to complete the submission of the Payment Order request

By executing and delivering this Service Request to Citizens, Customer agrees to be bound by any Payment Order issued in its name and accepted by Citizens in compliance with the above described Primary Security Procedure. In addition, Customer agrees that Citizens shall have the right to refuse to process any Payment Order request not submitted in accordance with the Security Procedure described above, including a failure of an Authorized Initiator to successfully answer any secondary authentication question to the satisfaction of the Funds Transfer operator.

Customer further agrees that it will instruct its Authorized Initiators to maintain the confidentiality and security of their PINs and not to disclose it to any other person and acknowledges that Customer will be responsible for any losses arising from a failure of any of its Authorized Initiators to maintain the confidentiality of their PIN.

Cut-off Time

The Cut-off Time after which Citizens will not accept telephone calls for the processing of Payment Orders is currently 5:30PM (Eastern Time) on each Banking Day. **No information is collected after cut off time or at non business hours.** Customer agrees that if its Authorized Initiator fails to telephone Citizens prior to the Cut-off Time on any given Banking Day, its sole recourse will be to call Citizens prior to the Cut-off Time on the next succeeding Banking Day.

2. Callback as an Additional Security Procedure

"Callback" is a Security Procedure consisting of a telephone call initiated by Citizens, on a recorded telephone line, to a Customer's Callback Contact for the purpose of confirming that Customer actually intends to initiate a Payment Order. A "Callback Contact" is an individual who is authorized to receive a Callback to confirm a Payment Order initiated by any of Customer's Authorized Initiators.

- In addition to the Primary Security Procedure described in Section 1 above, the Callback Security Procedure requires a Funds Transfer operator to make a Callback to a Callback Contact using a Callback Telephone Number associated with such Callback Contact as set out in Section 4
- If Customer names only one individual in Section 4, and as a result of selecting the Callback Security Procedure that person is both Customer's sole Authorized Initiator and sole Callback Contact, the Callback will be made to that individual, and Customer agrees to assume all risks associated with authorizing a single individual to both place Payment Order instructions with Citizens and receive Callbacks to confirm those same Payment Order instructions
- If Customer names more than one individual in Section 4, the Callback must be made to a different individual than the Authorized Initiator who placed the Payment Order instruction with Citizens, therefore Customer agrees that if it names two or more individuals in Section 4 as its Authorized Initiators, Customer must also name not less than two individuals as its Callback Contacts
- If Customer selects Callback as an additional Security Procedure, Citizens will not release any Payment Order unless and until Citizens has contacted Customer's Callback Contact at the Telephone Number associated with such Callback Contact
- Any Payment Order instruction for which a Callback cannot be completed will be cancelled at the end of the Banking Day

Customer agrees to make its Callback Contact(s) available to receive a Callback from Citizens made to the applicable Callback Telephone Number and shall hold Citizens harmless for any Payment Order not processed due to a failure by Customer to make its Callback Contact(s) available to receive a Callback from Citizens.

☐ Customer requests Citizens to put in place **Callback** as an additional Security Procedure. If none of the boxes below are selected, and/or if no dollar amount is specified, both Repetitive and Non-Repetitive Payment Orders (defined below) will have the Callback implemented as an additional Security Procedure.

☐ Repetitive Payment Orders over: \$_____

☐ Non-Repetitive Payment Orders over: \$_____

☐ Both types of Payment Orders over: \$_____

A **Repetitive Payment Order** means a Payment Order issued on a regular basis and relating to the same beneficiary and the same account maintained by or for the benefit of such beneficiary at the beneficiary's bank.

A **Non-Repetitive Payment Order** means a Payment Order that is not a Repetitive Payment Order or a **Standing Transfer Order or STO**. (A STO means a series of Payment Orders which, once established automatically transfers a pre-determined amount of funds to the same beneficiary in accordance with a set schedule, but is not applicable to the Callback Security Procedure).

If not checked, Customer does not wish to elect Callback as an additional Security Procedure, and Customer acknowledges that it is aware that pursuant to § 4A-202(c) of the Uniform Commercial Code a security procedure is deemed to be commercially reasonable (whether or not such security procedure is commercially reasonable) if a bank's customer chooses a security procedure after being offered and refusing a security procedure which is commercially reasonable.

3. Account Numbers

Listed below are Customer's Account numbers from which Payment Orders may be initiated. Please note that if this Service Request is modifying an existing Service Request, all Accounts listed on the existing Service Request(s) will continue to be available to be used as a source of payment for Payment Orders.

ACCOUNT NUMBER	ACCOUNT NUMBER	ACCOUNT NUMBER

Section 4 on next page...remainder of page intentionally left blank.

4. Authorized Initiators / Callback Contacts

Please print the full name and phone number(s) of each Authorized Initiator and Callback Contact (if Callback is being selected as an additional Security Procedure) from one or more of the Accounts listed above in Section 3. Also check the appropriate column(s) to indicate whether each individual has the authority to initiate Payment Orders (i.e. is an Authorized Initiator) receive Callbacks (i.e. is a Callback Contact) or both. **Please specify any dollar limitations which apply or specify "unlimited" if no dollar limitations apply.** If nothing is specified under "Limitations" for an Authorized Initiator or Callback Contact, there will be no dollar limitations for that individual.

Please note that if this Service Request is modifying an existing Service Request, all Authorized Initiators and Callback Contacts listed on the existing Service Request(s) will continue to be authorized to initiate or confirm Payment Orders (as applicable). If neither box is checked Customer agrees this Service Request will be treated as a new Service Request, and all Authorized Initiators and Callback Contacts listed below will be treated as Customer's sole Authorized Initiators and Callback Contacts (as applicable) and will replace any Authorized Initiators and Callback Contacts identified in prior Service Requests.

Full name of authorized individual:			
Telephone number(s) of authorized individual:			
PIN codes will be delivered to following address:	<input type="checkbox"/> Address on account OR <input type="checkbox"/> Address listed below: 	<input type="checkbox"/> Address on account OR <input type="checkbox"/> Address listed below: 	<input type="checkbox"/> Address on account OR <input type="checkbox"/> Address listed below:
Provide access to all Accounts or just those listed below:	<input type="checkbox"/> ALL accounts OR <input type="checkbox"/> List accounts: 	<input type="checkbox"/> ALL accounts OR <input type="checkbox"/> List accounts: 	<input type="checkbox"/> ALL accounts OR <input type="checkbox"/> List accounts:
Can authorized individual initiate Payment Orders?	<input type="checkbox"/> YES OR <input type="checkbox"/> NO	<input type="checkbox"/> YES OR <input type="checkbox"/> NO	<input type="checkbox"/> YES OR <input type="checkbox"/> NO
If yes, up to this dollar amount:	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____
Can authorized individual receive Callbacks?	<input type="checkbox"/> YES (If yes, please complete Section 2) OR <input type="checkbox"/> NO	<input type="checkbox"/> YES (If yes, please complete Section 2) OR <input type="checkbox"/> NO	<input type="checkbox"/> YES (If yes, please complete Section 2) OR <input type="checkbox"/> NO
If yes, up to this dollar amount:	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____	<input type="checkbox"/> Unlimited OR Insert dollar limit \$ _____

If Customer wishes to appoint more Authorized Initiators or Callback Contacts than can be identified on this Service Request, Customer can print additional copies of this page, list out such additional Authorized Initiators or Callback Contacts, and attach such additional page(s) to this Service Request.

5. Customer Signature

By executing and delivering this Service Request to Citizens, Customer agrees:

(a) that all Payment Orders initiated by Customer are subject to the terms of the Agreement;

(b) to be bound by the Agreement and Account Regulations;

(c) that Citizens shall have no obligation to process a Payment Order, if there are insufficient available funds in Customer's Account(s) at the time of initiation and will not re-attempt to process the Payment Order later that day;

(d) that Customer is certifying, representing and warranting the statements made by Customer and information provided to Citizens are true, correct and complete in all respects and that there have been no changes thereto, and that Citizens may continue to rely upon such statements and information provided by Customer to Citizens in providing Services until notified in writing of any change (and after Citizens has had a reasonable opportunity to act upon any such notice).

By: _____ Requested this date: _____
(Duly Authorized Person's Signature)

Name: _____ Title: _____
(Duly Authorized Person's Printed Name) (Duly Authorized Person's Printed Title)

Accepted By:

For Bank Use Only:

By signing below, the Citizens' representative is certifying that they have performed all required due diligence on the individual signing on behalf of and in the name of the Customer and are satisfied that said individual is authorized to contractually bind the Customer.

By: _____ Employee ID #: _____
(Bank Representative's Signature)

Name: _____ Title: _____
(Bank Representative's Printed Name)