

ONLINE SERVICE AGREEMENT

THIS ONLINE SERVICE AGREEMENT (the "Agreement") is entered into as of _____, 201__ or the date Client clicks on the associated check box (the "Effective Date"), by and between CharityWeb, a California corporation with its principal place of business located at 6621 Struttmann Lane, Rockville, MD 20852 ("CharityWeb"), and _____ with its principal place of business located at _____ ("Client").

RECITALS

WHEREAS, CharityWeb offers Internet payment processing and secure hosting of Web-based forms for charitable organizations wishing to use Internet payment processing; and

WHEREAS, Client, a charitable organization, desires that CharityWeb provide Internet payment processing for Client;

NOW, THEREFORE, IT IS AGREED THAT:

1. Definitions. The following terms have the meanings specified.

1.1 "CharityWeb Content" means the descriptive, design or promotional materials, including any artwork and/or visual images that CharityWeb creates or provides for incorporation into the Client Form, including, without limitation, any code resulting from HTML programming.

1.2 "CharityWeb Software" means the source code form of CharityWeb's pre-existing software, and all custom software that CharityWeb creates or provides hereunder, and all corrections, improvements and enhancements thereto but the CharityWeb Software shall exclude Client Content specifically related to the Client Form.

1.3 "Client Content" means the descriptive, design or promotional materials, including any artwork and/or graphical images that Client provides for incorporation into the Client Form.

1.4 "Client Form": means the Web pages on the World Wide Web that CharityWeb will develop, host, and maintain for Client according to the specifications set forth in Exhibit C ("Specifications").

1.5 "Data" means the transaction information including without limitation: credit card information input by users through the Client Form and personal information about the user.

1.6 "Provider" means a company that accepts Data from CharityWeb and that interacts with a bank to authorize and clear credit card transactions.

1.7 "Web Site" means the CharityWeb Web Site currently located at the URL <http://www.charityweb.net>, or such other URL that CharityWeb designates during the term of this Agreement.

1.8 "Live Form" means that the Client Form has been connected to a Provider's network enabling credit card processing of active credit cards.

2. CharityWeb Obligations.

2.1 Development of the Client Form.

a. Content; Implementation of Design. Client shall provide the Client Content to be included in the Client Form in digital format or such format as reasonably specified by CharityWeb, who in its sole discretion, shall make all final decisions concerning the implementation of the design and presentation of the Client Form. The process for implementing the design is specified in Exhibit C ("Specifications").

2.2 Content. CharityWeb shall not be obligated to post, and may remove, any Client Content that CharityWeb has reason to believe: (i) violates any international, federal, state or local law or regulation, (ii) infringes any copyright, trade secrets or other proprietary rights of third parties, (iii) in any way violates or infringes upon any party's privacy right, right of publicity, or any other right of any person, or entity, or (iv) contains any material which is unlawful, hateful, obscene, libelous, threatening or defamatory (collectively, "Objectionable Material"). CharityWeb and Client each may immediately remove any Objectionable Material from the Client Form.

2.3 Hosting Services. CharityWeb shall host the Client Form, either on CharityWeb's servers or the servers of CharityWeb's Internet Service Provider. The URL will be in the form of https://ssl.charityweb.net/Client's chosen name. CharityWeb shall arrange for standard technical support services to maintain Web server performance and shall arrange for technical assistance associated with the hosting of the Client Form. Client agrees that it shall not have any ownership interest in the equipment used to host the Client Form.

2.4 Credit Card Processing. Client authorizes CharityWeb to process and transmit the Data to the Provider who will transfer the Data to Client's bank.

2.5 Maintenance.

a. Regular Maintenance. During the term hereof, CharityWeb shall provide ongoing technical support and maintenance for the Client Form ("Maintenance Work").

b. Additional Maintenance. All changes to the form will be done by Client through the CharityWeb control panel.

c. Back-Up. CharityWeb or its agent or designee shall maintain at least one (1) machine-readable back-up copy of the Client Form and CharityWeb Software.

2.6 Standard of Performance. CharityWeb will (i) provide the services under this Agreement in a manner that complies with reasonable industry standard for the protection of the Data from unauthorized access, interception, and replication; (ii) use commercially reasonable efforts to establish and maintain an appropriate connection from the Client Form to the Provider; and, (iii) not otherwise disclose any information in CharityWeb's possession regarding the Data; provided that CharityWeb may disclose such information as is necessary to verify a user's identity, resolve disputes, process transactions, or comply with the requirements of law or orders of a court or other governmental body; and provided further that CharityWeb may compile and disclose aggregate data about the CharityWeb services. THE FOREGOING STATES CHARITYWEB'S SOLE AND EXCLUSIVE WARRANTY TO CLIENT CONCERNING THE FORM AND CHARITYWEB'S SERVICES HEREUNDER AND CLIENT'S SOLE AND EXCLUSIVE REMEDY FOR BREACH OF WARRANTY. EXCEPT FOR THE

EXPRESS WARRANTY STATED IN THIS AGREEMENT, CHARITYWEB MAKES NO ADDITIONAL WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, AS TO ANY MATTER WHATSOEVER. IN PARTICULAR, ALL WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT OF THIRD PARTY RIGHTS ARE EXPRESSLY EXCLUDED.

3. Acceptance and Changes.

3.1 Initial Acceptance. CharityWeb will provide the online tools for the Client to create functioning forms that look like the Client's web site. CharityWeb will put Client in contact with a merchant account provider. Client has 90 days to complete the design before any fees are charged.

3.2 Changes. All charges are made online by the Client.

4. Client Responsibilities.

4.1 Client agrees to promptly provide CharityWeb with the information necessary to design and implement the Client Form.

5. Proprietary Rights.

5.1 Client Content License. Client grants to CharityWeb a worldwide, paid-up, royalty-free license to use, reproduce, modify, create derivative works, publicly display and publicly perform the Client Content, as necessary to develop, maintain, support, host and provide related services for the Client Form during the term hereof.

5.2 Ownership. All right, title and interest in and to, and ownership of, the technology (including design layout and format) or the CharityWeb Software that CharityWeb provides or creates in connection with the Client Form shall at all times remain exclusively in CharityWeb's property. Except for the licensed rights set forth above, all right, title and interest in and to, and ownership of, any Content that Client provides in connection with the Client Form development shall remain at all times Client's property.

6. Compensation.

6.1 Development Fee. On the Effective Date, Client shall pay CharityWeb the initial set-up fee as specified in Exhibit D ("Fees and Expenses").

6.2 Invoicing and Payment. CharityWeb shall invoice monthly for the Fees in accordance with Exhibit D ("Fees and Expenses") and any Additional Services. Client agrees that it will pay the invoices within thirty (30) days from the invoice date. The current rates, as of the Effective Date, are set forth in Exhibit D ("Fees and Expenses") but are subject to change upon thirty (30) days notice. PayPal and Vantiv fees are out of CharityWeb's control so could change and would be passed on.

7. Representations and Warranties.

7.1 CharityWeb's Representations and Warranties. CharityWeb represents and warrants the following.

a. As of the Effective Date, CharityWeb possesses full power and authority to enter into this Agreement and to fulfill its obligations hereunder.

b. The CharityWeb Software and the CharityWeb Content do not infringe any copyright, trademark or trade secret right of any third party.

7.2 Client's Representations and Warranties. Client represents and warrants the following.

a. As of the Effective Date, Client possesses full power and authority to enter into this Agreement and to fulfill its obligations hereunder.

b. The Client Content does not infringe any copyright, trademark or trade secret right of any third party.

c. As of the Effective Date, Client is a 501(c)(3) organization that is registered with the Internal Revenue Service and any applicable Franchise Tax Board, or has applied to the IRS for 501(c)(3) status. Client agrees to provide proof of its registration or application for non-profit status.

8. Indemnification.

8.1 CharityWeb's Indemnification. Subject to the provisions of this paragraph, CharityWeb will indemnify, defend and hold harmless Client and its officers, directors, employees and agents (the "Client Indemnified Parties") from and against any and all losses, liabilities, claims, obligations, costs, expenses (including, without limitation, reasonable attorneys' fees) which result from, arise in connection with or are related in any way to any breach or alleged breach by CharityWeb of any of CharityWeb's representations and warranties set forth in Section 7.1 ("CharityWeb's Representations and Warranties"). The obligations of this paragraph are contingent on Client (i) giving CharityWeb prompt, written notice of any such claim; and (ii) providing reasonable cooperation in the defense and all related settlement negotiations.

8.2 Client Indemnification. Subject to the provisions of this paragraph, Client will indemnify, defend and hold harmless CharityWeb and its officers, directors, employees and agents (the "CharityWeb Indemnified Parties") from and against any and all losses, liabilities, claims, obligations, costs, expenses (including, without limitation, reasonable attorneys' fees) which result from, arise in connection with or are related in any way to any breach or alleged breach by Client of any of Client's representations and warranties set forth in Section 7.2 ("Client's Representations and Warranties"). The obligations of this paragraph are contingent on CharityWeb's (i) giving Client prompt written notice of any such claim; and (ii) providing reasonable cooperation in the defense and all related settlement negotiations.

9. Limitation of Liability.

9.1 Consequential Damages. IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INCIDENTAL OR INDIRECT DAMAGES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, THE COST OF COVER, DAMAGES ARISING FROM LOSS OF DATA, OF USE, OF PROFITS, OR OF GOOD WILL, PROPERTY DAMAGE, LOST REVENUES, OR LOSS OF PROSPECTIVE ECONOMIC ADVANTAGE, WHETHER OR NOT ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY ARISING OUT OF THIS AGREEMENT.

9.2 Client Business. CharityWeb shall not be deemed in any way to be responsible for the manner in which Client conducts its business. Without limitation, CharityWeb shall have no liability to Client or any third party for any failure of Client to deliver to its customers any

goods or services purchased by such customers. If CharityWeb is contacted by a Client's customer, CharityWeb's sole responsibility to such customer shall be to provide that customer with Client's web-site or phone number, if known to CharityWeb, to enable the customer to contact the Client directly.

10. Warranty Disclaimers

10.1 CHARITYWEB WILL MAKE EVERY REASONABLE EFFORT TO MAINTAIN ITS SECURE TRANSACTION SYSTEM SO AS TO MINIMIZE DOWN-TIME AND OTHER SYSTEM MALFUNCTIONS. CHARITYWEB WILL ADDRESS SYSTEM MALFUNCTIONS AFFECTING MULTIPLE DONORS WITHIN ONE BUSINESS DAY, AND WILL MAINTAIN 24-HOUR/SEVEN DAY MONITORING AND MAINTENANCE ON ALL OF ITS ACTIVE SERVERS. CHARITYWEB MAKES NO WARRANTY THAT THESE SERVICES WILL BE UNINTERRUPTED OR TIMELY; NOR DOES CHARITYWEB MAKE ANY WARRANTY AS TO THE RESULTS CLIENTS MAY OBTAIN THROUGH USE OF ITS SERVICES.

10.2 CLIENT UNDERSTANDS AND AGREES THAT THERE ARE LIMITATIONS WITH SECURE TRANSACTION PROCESSING OVER THE INTERNET, AND CLIENT AGREES TO DETERMINE WHETHER THE CHARITYWEB SERVICES MEET CLIENT'S REQUIRED LEVEL OF SECURITY. CHARITYWEB ACCEPTS LIABILITY FOR ANY BREACHES OF SECURITY OR OF DATA TRANSMISSION RESULTING FROM AN ERROR BY CHARITYWEB. THE TOTAL LIMIT OF CHARITYWEB'S LIABILITY IS EQUAL TO THE TOTAL FEES CHARITYWEB HAS RECEIVED FROM THE CLIENT FROM THE EFFECTIVE DATE OF THIS CONTRACT UNTIL THE DAY CHARITYWEB BECOMES AWARE OF THE ERROR.

11. Term and Termination.

11.1 Term. This Agreement shall have a term commencing on the Effective Date and terminating 30 days after the Effective Date, unless terminated earlier as provided for herein (the "Initial Term"). After the Initial Term has expired, this Agreement shall automatically renew for successive one (1) month terms, unless a party gives the other written notice of non-renewal at least thirty (30) days prior to any renewal date. Client can cancel at any time during the Initial Term before the Client Form is Live with no fees due CharityWeb.

11.2 Termination for Cause. Either party may terminate this Agreement upon a material breach by the other party if such breach remains uncured for thirty (30) days following written notice to the breaching party which describes the breach in detail.

11.3 Termination for Economic Difficulties. Either party may terminate this Agreement upon (i) the other party's commencement of a voluntary case under the federal Bankruptcy Code, or (ii) the other party's acquiescence to or failure to have dismissed within ninety (90) days, any petition filed against the other party in any involuntary proceeding under the federal Bankruptcy Code.

11.4 Survival. The rights and obligations contained in the following sections shall survive any termination or expiration of this Agreement: 7 ("Representations and Warranties), 8 ("Indemnification"), 11.4 ("Survival"), and 12 ("General Provisions").

11.5 Termination for Damage to Reputation – CharityWeb reserves the right to terminate this Agreement immediately if Client supports activities that are contrary to CharityWeb's values of Peace, Life, and Love or would do things that harm CharityWeb's reputation. Judgement of violation is solely at CharityWeb's

discretion. Examples of activities that are contrary to CharityWeb's values include, but are not limited to, supporting abortion rights, gun rights, or war. Client may terminate agreement if CharityWeb is supporting activities that are contrary to Client's values at Client's sole discretion.

11.6 Contract Version - 2019.05.31

12. General Provisions.

12.1 Agency. No agency, partnership, joint venture or other joint relationship is created hereunder and neither party nor that party's agents, if any, have any authority of any kind to bind the other party in any respect whatsoever.

12.2 Force Majeure. Neither party shall be liable for any breach of this Agreement or delay in performance resulting from a strike, lockout, or other labor dispute, fire, earthquake, flood, civil commotion, war, riot, act of God, casualty, accident, delay in the delivery of energy, or other cause beyond the reasonable control of or occurring without the fault of such party.

12.3 Notice. Any notice, instruction, or communication required or permitted to be given hereunder (other than communications under Section 3 with respect to the Deliverables) shall be in writing (which may include facsimile, electronic mail or other similar form of reproduction followed by a mailed hard copy) and shall be deemed given upon personal delivery, confirmed receipt of transmitted facsimile, or five days after deposit in the United States mail by certified or express mail, return receipt requested, postage prepaid, addressed to the other party at the address stated below or to such other address as either CharityWeb or Client may later designate by written notice, but only if return receipt is received by the notifying party.

CharityWeb
6621 Struttmann Lane
Rockville, MD 20852
Attn: Kurt Hansen

Client

webmaster@charityweb.net

12.4 Assignment. Neither this Agreement nor any of the rights or obligations of either party arising hereunder may be assigned or transferred by a party without the other party's prior written consent, which shall not be unreasonably withheld or delayed.

12.5 No Waiver. No failure or delay on the part of either party to exercise in whole or in part (including enforcement), any right or privilege hereunder shall operate as a waiver thereof or of any right to exercise or enforce such right.

12.6 Entire Agreement. This Agreement, including all Exhibits to this Agreement, which are hereby incorporated by reference, represents the entire agreement between the parties relating to its subject matter and supersedes all prior representations, discussions, negotiations and agreements, whether written or oral.

12.7 Severability. If any part of this Agreement is found invalid or unenforceable that part will be enforced to the maximum extent permitted by law and the remainder of this Agreement will remain in full force.

12.8 Governing Law. This Agreement will be governed and construed in accordance with the laws of the State of California, USA.

By clicking on the associated checkbox, Client agrees to this Agreement as of the Effective Date. CharityWeb also agrees to this Agreement as of the Effective Date.

CHARITYWEB

Name: Kurt Hansen
Title: CEO

CLIENT

Name:
Title:

EXHIBIT C

SPECIFICATIONS

1. CWeb Donate

- 1.1. The Client Form is a Deliverable that shall include the following:
 - 1.1.1. Similar look-and-feel to Client's website.
 - 1.1.2. Secure general donation application
 - 1.1.3. Secure tribute donation application
 - 1.1.4. On-line receipt to donors for transactions,
 - 1.1.5. On-line notification to donor of rejected credit card with a chance to correct it.
 - 1.1.6. Recurring Giving option

2. CWeb Register

- 2.1. The Client Form is a Deliverable that shall include the following:
 - 2.1.1. Similar look-and-feel to Client's website.
 - 2.1.2. Secure event registration application.
 - 2.1.3. Ability to set up events remotely.
 - 2.1.4. On-line receipt to registrants for transactions,
 - 2.1.5. On-line notification to registrant of rejected credit card with a chance to correct it.

3. Personal Fundraising Pages

- 3.1. The Client Form is a Deliverable that shall include the following:
 - 3.1.1. Similar look-and-feel to Client's website.
 - 3.1.2. On-line, password protected control panel for setting up and managing events and participants.
 - 3.1.3. Secure donation page customizable for each participant or team (if team option chosen).
 - 3.1.4. On-line, password protected control panel for participant or team (if team option chosen) to modify portions of the secure donation page and to view data.
 - 3.1.5. On-line receipt to donors for transactions,
 - 3.1.6. On-line notification to donors of rejected credit card with a chance to correct it.

4. Event-A-Thon

- 4.1. The Client Form is a Deliverable that shall include the following:
 - 4.1.1. Similar look-and-feel to Client's website.
 - 4.1.2. On-line, password protected control panel for setting up and managing events and participants.
 - 4.1.3. Secure donation page customizable for each participant or team.
 - 4.1.4. On-line, password protected control panel for participant or team to modify portions of the secure donation page and to view data.
 - 4.1.5. On-line receipt to donors for transactions,
 - 4.1.6. On-line notification to donors of rejected credit card with a chance to correct it.

5. All of the above Client Forms include the following functionality:

- 5.1. On-line database reporting
 - 5.1.1. Web based access to data specified by Client
 - 5.1.2. ASCII file for download including data specified by Client
- 5.2. The following services necessary for proper operation of the Client Form:
 - 5.2.1. Credit Card processing from CharityWeb server to client's credit card processor setup
 - 5.2.2. Process credit card transactions daily

6. Any task, other than bug fixes, that cannot be done via the client control panel is considered a custom programming task and subject to a quote. The process for custom programming is as follows. CharityWeb reserves the right to refuse to do any custom work.

- 6.1. Client provides CharityWeb with a complete description of the Client Form and all the Client Content necessary to complete the task.

- 6.2. CharityWeb implements the First Draft of the form
- 6.3. Client reviews the First Draft to make sure it is consistent with the description provided. Any changes to the form necessary to keep it in compliance with the description provided in step 6.1 must be specified by the Client at this point. Changes supplied at a later point are likely to incur additional cost, at CharityWeb's discretion.
- 6.4. CharityWeb implements the changes noted by Client.
- 6.5. Client reviews the final product. Any bugs, i. e. items that vary from the description in 6.1 or 6.3, will be fixed by CharityWeb at no extra cost. Changes noted at this point will incur additional cost. CharityWeb will be the final reasonable arbiter of what is a change and what is a bug.

EXHIBIT D: FEES AND EXPENSES

<u>CharityWeb Base Fees</u>	Setup: \$0 Monthly Hosting fee: \$20/month The Monthly Hosting fee will be waived if Client has no paid staff and is run by volunteers.
<u>CWeb Donate</u> General donation forms Tribute donation forms	Per Credit Card/Debit Card/ACH Transaction greater than \$0: 1% Surcharge on first ACH transaction from a donor's bank account for authentication: \$2.60
<u>CWeb Register</u> Event registration forms	Per Credit Card/Debit Card/ACH Transaction greater than \$0: 1% Surcharge on first ACH transaction from a registrant's bank account for authentication: \$2.60
<u>Personal Fundraising Pages</u>	Per Credit Card/Debit Card/ACH Transaction greater than \$0: 2% Surcharge on first ACH transaction from a donor's bank account for authentication: \$2.60
<u>Event-A-Thon</u>	Per Credit Card/Debit Card/ACH Transaction greater than \$0: 2% Surcharge on first ACH transaction from a donor's or registrant's bank account for authentication: \$2.60
NB: Payment Gateway fees are not controlled by CharityWeb. They are provided here for convenience.	
Stripe Payment Gateway (Client must get account from Stripe) (Fees current as of 1/1/18)	Setup: \$0 Additional Monthly: \$0 Additional Per Transaction: 2.9% plus 30 cents. Clients that prove their 501(c)3 status to Stripe get a reduced rate of 2.2% plus 30 cents for MC/Visa/Discover and 3.5% plus 0 cents for Amex. ACH fees: 0.8% per transaction with a cap of \$5 ALL STRIPE FEES ARE SET BY STRIPE AND PAYABLE TO STRIPE. THEY CAN CHANGE AT STRIPE'S DISCRETION.
<u>Additional Services</u> Custom programming	Quoted
<u>Charge for Late Payment</u>	\$20/month
<u>Charge for Credit Card Chargeback</u>	\$20 plus all bank fees
<u>Charge for Non-Sufficient Funds</u>	\$20 plus all bank fees

Exhibit E: CharityWeb Security Policy Summary

Secure server

There are broad definitions to what is meant by a secure server. The common meaning is of a server with encryption between client and server.

CharityWeb takes a stricter definition of "secure server"--- physically and electronically secure, and operationally stable. We minimize and/or eliminate all threats to the smooth and dependable provision of service to our clients. Therefore:

We work with partners who ensure that our servers and their Internet connections are protected from attack, and operational at all times.

Our servers are physically secure by being kept in a facility that has controlled access, disaster protection, and its own generator. Therefore, the servers can stay running even when all utilities are out.

Our transaction servers are kept secure from hackers through the implementation of industry standard practices on security. Because "virtual" break-ins usually occur due to faults in programs, we minimize this risk by running only programs necessary for transaction processing. We also do not run any ftp servers on our transaction servers, and we limit access to the servers.

Both the bandwidth and the servers themselves are monitored 24 hours a day, 7 days a week. In the event of any problem, our partners know within a minute and respond immediately.

We have also chosen an operating system, Web server, and database combination that is inherently stable.

Encryption of online transactions: In an effort to provide our clients' donors with the optimum security available for any e-commerce transactions that are made on our clients' web sites, here are the standards we adhere to.

Client to server encryption is done via SSL (Secure Sockets Layer). CharityWeb's digital ID is provided by Verisign or comparable entity and is export ready, enabling the receipt of donations from anywhere in the world.

Once the data reaches our server, it is separated into two parts. The part with the relevant credit card information is forwarded to our vendor's banking network (i.e. the Internet Payment Processing Gateway) to complete the payment transaction. This forwarded part is also sent via SSL encryption.

The part that contains the non-credit card information required by our clients is stored in a database that resides on the same server. The database on our server is additionally protected via username and password. Furthermore, connections to the database server are only possible through specific machines within our control.

We have the ability to retain the credit card data for either debugging purposes or when the donor authorizes us to initiate periodic payments. If retained, the credit card information is stored on-line only temporarily before being moved to a server that is inaccessible from the Internet. When stored on-line or off, the credit card number is encrypted using public key infrastructure. Thus, while the credit card number can be encrypted using just the public key, it can only be decrypted by using the private key. The private key is only stored offline. However, our normal operating mode is to not store the credit card information.

CharityWeb takes the strong line that donor information does not belong to us in any shape or form. We use it only to check and improve upon our internal operations. Donor information belongs to our clients and is disposed of at their discretion.

Transaction Transparency

Our systems are designed to minimize the risk to our clients of lost money or data.

1. Donor money never comes under our control.

CharityWeb uses our clients' merchant accounts and not our own. Thus, the money flows directly from the donor's bank account into our clients' bank accounts. Thus, no matter what happens to CharityWeb or what it does, as long as the data gets to the Internet Gateway, the money will get to the client.

2. Real-time, 24X365 availability of data.

Donation data is available for viewing or download as soon as a transaction has been successfully completed.

3. Real-time ability to follow the path of the transaction information from CharityWeb's servers to our Internet Gateway.

Clients can view and manage transactions at our gateway, PayPal's PayFlow Pro or Vantiv eSelectPlus or successor, on a real time basis. Gateways tend to have a slight delay between when a transaction is posted and when it shows up on their management interface. The delay is typically a few minutes, but we have never seen it be more than 30 minutes.

Items (2) and (3) give CharityWeb clients a unique ability, one not possible with non-Internet firms: the ability to audit the output of our processes at any time without our knowledge. At any time of the day or night without our prior knowledge, our clients can send through test transactions to make sure all the data is getting to its proper location. Our clients can even band together and share the monitoring responsibility. The ability to do random, anonymous testing deters fraud and verifies data integrity.
