



ELECTRONIC COMMUNICATIONS AGREEMENT - CRB

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). In order to use the Paysend money transfer service ("Global Transfer") electronically, you must acknowledge receipt of these disclosures, agree that you have read the disclosures, and provide your consent to the electronic delivery of all Communications.

1. Why this Electronic Communications Agreement is important.

This Electronic Communications Agreement ("E-Sign Agreement") applies to all Communications for those products and services offered or accessible through our Website at www.paysend.com and Mobile App. This E-Sign Agreement supplements and is to be construed in accordance with the terms and conditions contained in the Paysend Account Terms you received when you opened your Paysend Account.

The Paysend Account is intended for use only by individuals who are willing and able to receive notices and communications from us exclusively through electronic means. If you do not agree to have us provide you with the legally required notices and communications described herein in electronic and not paper form, you should not open a Paysend Account. Similarly, if after providing your consent hereunder, you withdraw such consent, we reserve the right to terminate your Paysend Account.

"We," "us," and "our" refer to Paysend and Cross River Bank "CRB". "You" and "your" mean you, the Paysend Account holder, our customer. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information in connection with your Paysend Account and related products and services including, but not limited to, information that we are required by law to provide to you in writing. "Access Device" means any electronic device you use to access mobile or online services or to view electronic documents. This includes, but is not limited to, a traditional computer such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.

2. Scope of communications to be provided in electronic form.

When you use a product or service to which this E-Sign Agreement applies, you agree that we may provide you with any Communications in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communications to you. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Paysend Account and any related products or services.
- Your Paysend Account Terms along with any notices about a change in the Terms.
- Privacy policies and notices.
- Error Resolution notices.

- Responses to claims filed in connection with your Paysend Account.
- Notices regarding insufficient funds or negative balances.
- All other communications between you and us concerning your Paysend Account and any related transactions, products or services.

3. Method of providing communications to you in electronic form.

All Communications that we provide to you in electronic form will be provided either (1) via posting to our Website at www.paysend.com, or (2) via e-mail or (3) via Mobile App* notification, (4) automated response phone line, or (5) by SMS text message* if you have provided your consent separately to receive communications via SMS text message. You will be notified when a Communication or updated agreement pertaining to your Paysend Account is available. It is your responsibility to check these sources regularly for Communications and to check for any updates to the E-Sign Agreement.

4. How to withdraw consent.

You may withdraw your consent to receive electronic Communications at any time by contacting us at Paysend US LLC, 801 Brickell Avenue, 8th Floor, Miami, FL 33131; or tapping our Chat icon at the bottom of each page on our Website or Mobile App; by emailing us at help@paysend.com; or by phoning us at 1-833-300-1422 (toll-free within the USA).

We reserve the right to restrict or terminate your access to any and all related products if you withdraw your consent to receive electronic Communications. If your Paysend Account is closed as a result, we will mail you a refund check for any balance amount remaining in your Paysend Bonus Account, if any. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

5. How to update your records.

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this E-Sign Agreement and your Paysend Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us via chat in our Website or Mobile App or by sending an email to help@paysend.com. We are not responsible for any delay or failure in your receipt of the Communications if we send the Communications to the last email address you have provided to us.

6. Hardware and software requirements.

In order to access, view, and retain electronic Communications that we make available to you, you must have the following: The format of the electronic documents may vary based on your Access Device. For example, documents are typically presented in a .pdf format on a traditional computer while documents accessed on a mobile device are typically presented natively within the application. By consenting to this E-Sign Agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access online services and electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android 5.0 with the installed Google Play Services or iOS 12.4 and higher (iPhone 5, iPhone 5C and higher).
- A data plan provided by your wireless carrier.
- To access online services and electronic documents at www.paysend.com, you will need a mobile browser that is compatible with and supported by your operating system (i.e., Chrome or Safari).
- To access online services and electronic documents through our Mobile App, you will need to download the Paysend Mobile App at your respective app store.
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).

To access online services and electronic documents on a traditional computer, you will need:

- A computer with any of the following operating systems: Windows XP or higher, OS X (Apple Macintosh) or higher.
- An internet connection with an internet browser that is compatible with and supported by your operating system (i.e., Microsoft Edge or higher, Firefox 48 or higher, Google Chrome 33 or higher, or Safari 6.2.3 or higher).
- Software that accurately reads and displays .pdf files (such as Adobe Reader 8.0 or higher).
- A printer and/or storage device if you wish to print or retain any electronic documents.

Changes to system requirements:

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use our mobile and online services after receiving notice of the change is the reaffirmation of your consent to this E-Sign Agreement.

7. Requesting paper copies.

We will not send you a paper copy of any electronic Communication, unless requested by you. If you request a paper copy, you acknowledge that we reserve the right to charge you a reasonable fee, if applicable, for the production and mailing of paper versions of any Communication sent in electronic format. A fee may apply to this service depending on your geographical location; all information about such fee will be communicated to you in response to your request. To request a paper copy of an electronic Communication, contact us via chat at our Website or Mobile App or email us at help@paysend.com. Additionally, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

8. Communications in writing.

You accept electronic Communications provided by us as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you “in writing” or in a form that you may keep. You should print or download for your records a copy of this E-Sign Agreement and any other electronic Communication that is important to you.

9. Federal law.

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

10. Termination/Changes.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

11. Consent.

By clicking the box corresponding to the Electronic Communications Agreement during account signup, you adopt the check as your electronic signature and you acknowledge receipt of the E-Sign Agreement and further acknowledge that you have read the E-Sign Agreement; you affirmatively consent to the electronic receipt of any and all customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy notices and all other information in connection with your Paysend Account or related products and services, including but not limited to information that we are required by law to provide to you in writing. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Communications to you.

*Standard message and data rates from your wireless service provider may apply.

Effective Date: May 2026