PRODUCT PROVIDER MASTER AGREEMENT

THIS PRODUCT PROVIDER MASTER AGREEMENT (the "Agreement"), dated this 17 day of February, 2026 (the "Effective Date"), is entered into by and between INTERACTIVE COMMUNICATIONS INTERNATIONAL, INC., a Florida corporation, with its principal place of business at 250 Williams Street NW, 5th Floor, Suite 5-2002, Atlanta, GA 30303 ("InComm"), and ROSS STORES, INC., a Delaware corporation, with its principal place of business at 5130 Hacienda Blvd, Dublin, CA 94568 ("Merchant").

WHEREAS, InComm competes in the worldwide market for prepaid and stored-value products and services;

WHEREAS, InComm's marketing and distribution network for such products and services include, current and future, certain: (a) retailers that operate brick and mortar, web-based, or mobile commerce-based retail stores ("Retailers"); and (b) corporate clients ("Clients") that offer or manage loyalty, award, and promotional programs ("Loyalty Programs"); and (c) corporate clients that resell products and services to their respective corporate clients ("Resellers") in furtherance of third party Loyalty Programs or other business-to-business ("B2B") and/or retail programs (Retailers, Clients, and Resellers are collectively, "Customer(s)");

WHEREAS, InComm: (a) enables providers of prepaid and stored-value products to sell their products through multiple channels, including in third-party retail locations, in connection with B2B programs, and through the provider's own website or retail locations; (b) enables providers to participate in InComm-managed prepaid and stored value product programs; and (c) provides related products and services in connection with the sales of prepaid and stored-value products ("InComm Distribution Programs");

WHEREAS, Merchant market, sell, and promote various prepaid or stored-value products each of which operate through unique card numbers or personal identification numbers (collectively, the "Merchant Products"), and are redeemable by consumers for merchandise or services at any Merchant store locations including online, mobile applications, and any franchise locations ("Merchant Stores") (collectively, hereinafter, the "Merchant Products Program"). Such Merchant Products include, without limitation, gift cards, digital codes, and/or PIN products, all with stored-value associated therewith, in addition to any other prepaid or stored-value products described in any Schedule attached hereto; and

NOW, THEREFORE, in consideration of these premises, and the covenants and mutual promises hereinafter set forth, the parties hereto agree as follows:

1. PROGRAMS

1.1 Programs Offered. Merchant elects to participate in the InComm Distribution Programs related to the Merchant Products as described in the schedule(s) attached hereto and made a part hereof (the "Schedules"). The parties may add other programs and services offered by InComm to this Agreement from time-to-time upon terms and conditions as are mutually agreed to by the parties, such terms and conditions to be added to this Agreement by written addendum executed by both parties.

1.2 Participation in Customer Promotion Programs. From time to time during the Term, InComm may present Merchant with a form (which may be provided by email) ("Promotional Opportunity Approval Form") describing (i) a specific Merchant Product promotion opportunity ("Promotional Opportunity") offered by a Customer, (ii) the requirements for Merchant's participation, and (iii) the additional participation costs ("Promotional Opportunity Cost"). Merchant agrees to approve or decline such Promotional Opportunity in writing (which may include electronic communication). Merchant's approval of a Promotional Opportunity does not guarantee Merchant's right to participate. Final approval of Merchant's participation is subject to approval by the Customer offering such Promotional Opportunity. In the event Merchant approves of and participates in a Promotional Opportunity, Merchant agrees to comply with all Promotional Opportunity requirements. InComm will provide Merchant with an invoice setting forth the Promotional Opportunity Cost. Merchant will remit payment to InComm for the Promotional Opportunity Cost as set forth on the Promotional Opportunity Approval Form.

2. TERM OF AGREEMENT

2.1 Term. The term of this Agreement will commence upon the Effective Date of the Agreement, and will continue through June 30, 2030 (the "Initial Term"). This Agreement will automatically extend after the Initial Term for successive, consecutive terms of two (2) years ("Renewal Terms"), unless either party gives notice of termination at least ninety (90) days prior to the expiration of the Term in effect or unless otherwise terminated in accordance with the termination provisions hereof. The Initial Term and any Renewal Terms are referred to herein collectively as the "Term."

3. REPORTING, PAYMENT, TAXES

3.1 Reporting. InComm will prepare and provide a summary report ("Report") to Merchant each month detailing the number of activated Merchant Products sold and, if applicable, deactivated during the previous month, and the face or load value of such Merchant Products. InComm will deliver the Report to Merchant by the fifth (5th) business day of the month following the month that is detailed in such Report unless otherwise mutually agreed upon.

3.2 Payment.

(a) Commission/Discount. Except as may be set forth on any applicable Schedule, InComm will remit payment to Merchant for the full face or load value of the activated Merchant Products sold that month, less (a) a commission and/or discount equal to eight percent (8%) of the face or load value of the activated Merchant Products sold (the "Commission/Discount"), and (b) the net face or load value of all Merchant Products deactivated during the applicable period no later than fifteen (15) days after the end of each month.

(b) Program Management Fee. In addition to, and separately from, the Commission/Discount referenced in Section 3.2(a) above or on any applicable Schedule, InComm shall retain and keep three percent (3%) of the face or load value of the activated Merchant Products each month ("Program Management Fee") from funds remitted to Merchant as set forth in Section 3.2(a) above. Such Program Management Fee shall be used by InComm to support program administration costs.

(c) General. InComm may offset against any and all amounts owed to Merchant any amounts owed to InComm or its Affiliates by Merchant under this Agreement or any other agreement with InComm or any of its Affiliates, including but not limited to any unpaid Promotional Opportunity Cost. The parties agree that all payments by either party hereunder shall be made in US Dollars ("Dollars") and Dollars shall be the currency of accounting in all events. The payment obligations of the parties called for hereunder shall not be discharged by an amount paid in another currency or in another place, whether pursuant to a judgment or otherwise, to the extent that the amount so paid on conversion to Dollars and transferred to the designated place of payment under normal banking procedures does not yield the amount of Dollars due hereunder. Additional or alternative payment terms applicable to certain programs or services in which Merchant may participate may be set forth on the Schedule(s) attached hereto, and in the event any such payment terms conflict with this Section 3.2, the payment terms set forth on such Schedule will control.

3.3 Commission/Discount Adjustment. Merchant represents, warrants, and agrees that the Commission/Discount set forth in Section 3.2(a) above or on any applicable Schedule is at least as favorable as any commission, discount, or fees (including supply chain, marketing, and Program Management Fees) currently offered by Merchant to any other third-party distributor of its Merchant Products ("Distributor"), including Distributors that distribute the Merchant Products in brick and mortar, online, or mobile retail stores, or in connection with Loyalty Programs. If Merchant enters an arrangement with any Distributor during the Term, and such arrangement provides for greater commissions, discounts, or fees than the Commission/Discount, then the Commission/Discount will be automatically adjusted to provide the same to InComm as of the date that Merchant enters into such arrangement. Merchant agrees to provide InComm with prompt written notice of any such arrangements.

3.4 Taxes. Merchant bears sole financial responsibility for any and all sales, use, or other similar taxes, including any interest penalties and additions related thereto ("Transaction Taxes") imposed on or arising from the transactions contemplated by this Agreement, and Merchant will hold InComm harmless from any liability for such Transaction Taxes. Prior to or contemporaneously with Merchant's execution of this Agreement, Merchant will provide InComm with any resale certificates or other legally sufficient exemption certificates for applicable Transaction Taxes; provided, however, that if any resale certificate or other ground for exemption furnished by Merchant to InComm is found to be insufficient and there is a claim against InComm for any Transaction Taxes because of such insufficiency, Merchant will hold InComm harmless from and against any and all liability for such Transaction Taxes. InComm is not financially responsible for any Transaction Taxes imposed on or arising from (a) Merchant's use or consumption of any product or service transferred to Merchant for which Merchant provided a resale certificate and (b) any transaction between a Merchant and such Merchant's patrons, and Merchant will hold InComm harmless from and against any and all liability for such Transaction Taxes. The parties will cooperate in the administration and application of any Transaction Taxes that may arise under this Agreement.

4. INCOMM TECHNOLOGY

Title and ownership to InComm's technology that may be utilized to provide services related to the Merchant Products and other products described in the Schedules, including, without limitation: (a) any communications specifications supplied by InComm; (b) InComm's FastCard POSA System and any other point-of-sale activation system provided by InComm; (c) InComm Digital Delivery System and any other product fulfillment technology provided by InComm; (d) any application program interface ("API"), mobile application, or mobile web application; and (e) any other technology used by InComm to provide services under this Agreement and excluding any Merchant provided technology (collectively, the "InComm Technology"), will remain vested solely in InComm. InComm will own any modifications, alterations, or improvements to the InComm Technology by Merchant, and Merchant hereby agrees to assign any rights in the same to InComm. Merchant does not have any ownership rights or other rights to the InComm Technology.

5. MARKS

5.1 Merchant and InComm Marks. Each party acknowledges and agrees that the products and services marketed, distributed, serviced, or otherwise covered under or contemplated by this Agreement may contain the trade names, service marks, brands, and trademarks of the other party or its Affiliates (collectively, the "Marks").

5.2 Permitted Use. Each party hereby grants to the other a limited, revocable, non-transferable, non-exclusive, non-sublicensable license for the Term to use its Marks for the sole purpose of fulfilling its obligations under this Agreement. Each party agrees not to display or use any of the Marks of the other party and will not permit the same to be displayed or used by third parties, other than in connection with the sale, marketing, distribution, or promotion of the products and services hereunder or otherwise in accordance with this Agreement. In the absence of specific prior written consent from a party, the other party will not use any part of any of the Marks as part of its own name or in any other manner not approved by the other party. Each party's Marks are proprietary to it and its Affiliates, and nothing in this Agreement constitutes the grant of a general license for their use. Upon termination of this Agreement, any and all rights or privileges of a party to use the Marks of the other party will immediately expire, and each party will immediately discontinue the use of the other party's Marks.

6. REPRESENTATIONS, WARRANTIES AND COVENANTS

6.1 Merchant. Merchant represents, warrants, covenants, and agrees that: (a) it is authorized to enter into this Agreement, and its entry into and performance of its obligations under this Agreement do not violate, and will not cause a default under, any other agreement to which Merchant is or becomes a party; (b) it will fully perform its obligations under this Agreement in compliance with all applicable federal, state, and local laws, rules, and regulations (collectively, "Applicable Law"); (c) the Merchant Products, Merchant Product packaging, disclosures, and all point-of-sale materials (including, without limitation, redemption instructions for the Merchant Products) created by or at the direction of Merchant have been or will be produced and delivered in full compliance with all Applicable Law and will not infringe upon, misappropriate or violate any other party's intellectual property rights including, without limitation, any patent, trademark, or copyright; (d) to the extent Merchant's Marks are used in furtherance of a party's obligations under this Agreement, Merchant or its Affiliates has the right to use, whether by ownership or license, such Marks, and the use thereof does not violate any agreement binding upon Merchant nor any patent, copyright, trademark, service mark, or other right of any person; (e) it has all licenses required to provide and sell the Merchant Products and operate the Merchant Products Program; (f) it will be solely responsible for providing the Merchant Products Program to any consumer who presents a Merchant Product for redemption to any of the Merchant's Stores, including, without limitation: (i) ensuring that Merchant's systems properly record and track the stored value paid by each consumer for a Merchant Product; and (ii) providing customer support to consumers for the Merchant Products; and (g) it will accept, and will cause any franchise owners to accept, any Merchant Product presented with a stored value and will redeem the value stored on the Merchant Product as if presented in United States currency

6.2 InComm. InComm represents, warrants, covenants, and agrees that: (a) it is authorized to enter into this Agreement, and its entry into and performance of its obligations under this Agreement do not violate, and will not cause a default under, any other agreement to which InComm is or becomes a party; (b) it will fully perform its obligations under this Agreement in compliance with all Applicable Law; and (c) performance of its obligations and its provision of services under this Agreement does not violate any patent, copyright, trademark, service mark, or other right of any person.

7. OTHER OBLIGATIONS

7.1 Distribution Rights. Merchant is not bound by and will not enter into any restrictive arrangement with a third-party distributor or aggregator of prepaid or stored value products and services that prohibits, limits or delays InComm's ability to market, promote, distribute, process, or sell any Merchant Products or any InComm-managed prepaid or stored value products containing Merchant Marks (e.g., multi-branded products) to any InComm Customers.

7.2 Non-Circumvention. During the Term, Merchant will not, directly or indirectly: (a) enter into arrangements with any Customer that purchases prepaid or stored-value products from InComm or any of its Affiliates, in order to establish a direct relationship with such Customer in connection with the distribution and sale of the Merchant Products; (b) withdraw its approval of and/or cease distributing in any Customer in connection with entering into, expanding, or maintaining a distribution arrangement with another third-party distributor or aggregator of prepaid or stored-value products; or (c) limit or otherwise curtail any expansion opportunities with InComm Customers in any other third-party distribution arrangement.

8. CONFIDENTIALITY

8.1 Proprietary Information. In connection with entering into and exercising their rights and obligations under this Agreement, the parties may disclose to one another certain information that is considered by the disclosing party to be proprietary or confidential ("Proprietary Information"). All Proprietary Information will remain the sole property of the disclosing party and its confidentiality will be maintained and protected by the receiving party with the same degree of care as the receiving party uses for its own confidential and proprietary information, but in no event less than a reasonable degree of care. Except as set forth in Section 8.2 or as otherwise expressly agreed to in writing by the disclosing party, the receiving party will not use the disclosing party's Proprietary Information except as necessary to fulfill its obligations under this Agreement, nor will it disclose such Proprietary Information to any third-party during the Term and for three (3) years after termination. Proprietary Information includes any information, communication, or data, in any form, including, but not limited to oral, written, graphic, or electronic forms, models, or samples, that the disclosing party identifies as confidential or that is of such a nature that the receiving party should reasonably understand that the disclosing party desires to protect such information, communication, or data against unrestricted disclosure or use, including without limitation, the terms of this Agreement, business information, financial data, and marketing data. If requested in writing by the disclosing party, upon termination or expiration of this Agreement, the receiving party will promptly return or destroy all documents and other tangible materials provided by the disclosing party that contain any Proprietary Information and will delete any such Proprietary Information that the receiving party has stored electronically. Notwithstanding the foregoing, the receiving party may keep copies of the Proprietary Information for compliance, archival, or record retention purposes, provided they maintain the confidentiality of said Proprietary Information in all required respects.

8.2 Permitted Disclosure. Notwithstanding Section 8.1 above, the receiving party will maintain the secrecy and confidentiality of the disclosing party's trade secrets indefinitely so long as they remain trade secrets as defined by Applicable Law. The restrictions on the use or disclosure of any Proprietary Information do not apply to any Proprietary Information: (a) after it has become generally available to the public without breach of this Agreement by the receiving party; (b) is rightfully in the receiving party's possession prior to disclosure as evidenced by competent written proof; (c) is independently developed by the receiving party without reliance on the Proprietary Information; (d) is rightfully received by the receiving party from a third-party without a duty of confidentiality; or (e) is disclosed under operation of law ("Required Disclosure"). In the event of a Required Disclosure, the receiving party will: (i) to the extent not legally prohibited, give at least thirty (30) days prior written notice of such disclosure to the disclosing party; (ii) limit such disclosure to the extent practicable; (iii) make such disclosure only to the extent so required, and (iv) maintain the confidentiality of said Proprietary Information in all required respects outside of the Required Disclosure.

9. INDEMNIFICATION

9.1 Mutual. Each party will defend, indemnify, and hold harmless the other party, its parent(s), subsidiaries, and Affiliates, and the respective directors, officers, employees, shareholders, and agents (the "Indemnified Party"), from and against any and all third-party claims (including, without limitation, any third-party action, loss, damage, or liability arising under any federal, state, or other statutes, regulations, ordinances, or common law) and related expenses (including, without limitation, reasonable legal fees and costs) (collectively "Third-Party Claims"), arising in connection with: (a) any breach of this Agreement by the indemnifying party or any person or entity acting on behalf of the indemnifying party (including, in the case of Merchant, its designated processor) (the "Indemnifying Party"); (b) the acts or omissions of the Indemnifying Party; and/or (c) the Indemnified Party's authorized use of the Indemnifying Party's Marks or intellectual property.

9.2 Conditions on Indemnification. The duty of an Indemnifying Party to indemnify and defend an Indemnified Party is conditioned upon the Indemnified Party: (a) promptly notifying the Indemnifying Party of any actual or threatened Third-Party Claim; and (b) cooperating with the Indemnifying Party to defend such actual or threatened Third-Party Claim. Notwithstanding the foregoing, the failure of the Indemnified Party to provide such prompt notice or such cooperation shall not relieve the Indemnifying Party of its obligations hereunder unless such failure has a material adverse effect on the Indemnifying Party's ability to defend the Third-Party Claim at issue. The defense of any Third-Party Claim will be conducted by competent counsel employed by the Indemnifying Party and approved by the Indemnified Party; provided that such approval will not be unreasonably withheld, conditioned, or delayed. The Indemnified Party will be entitled, at its own cost and expense (which will not constitute damages), to participate in such defense and to be represented by counsel of its own choosing. Neither an Indemnified Party nor an Indemnifying Party may settle or compromise any Third-Party Claim without the consent of the other party, which consent will not be unreasonably withheld, conditioned, or delayed in light of all factors of reasonable importance to such party.

10. LIMITATION OF LIABILITY; EQUITABLE RELIEF

10.1 LIMITATION OF LIABILITY. IN NO EVENT WILL EITHER PARTY OR ITS AFFILIATES BE LIABLE TO THE OTHER PARTY OR ITS AFFILIATES FOR ANY INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS, LOSS OF REVENUE, OR ANY DAMAGES FROM ANY MALFUNCTION OF ANY PRODUCT, PROGRAM, OR SERVICE, REGARDLESS OF THE CLAIM OR CAUSE OF ACTION,

WHETHER BASED ON TORT, NEGLIGENCE, CONTRACT, STRICT LIABILITY, OR OTHERWISE ARISING FROM OR RELATING TO THIS AGREEMENT, EVEN IF THE OTHER PARTY OR ANY OTHER PERSON HAS BEEN ADVISED OR SHOULD KNOW OF THE POSSIBILITY OF SUCH DAMAGES; PROVIDED, HOWEVER, THE FOREGOING LIMITATION SHALL NOT APPLY TO (A) A PARTY'S INDEMNIFICATION OBLIGATIONS ARISING UNDER THIS AGREEMENT, OR (B) A PARTY'S BREACH OF ITS OBLIGATIONS RELATED TO CONFIDENTIALITY, COMMISSION/DISCOUNT ADJUSTMENT, DISTRIBUTION RIGHTS OR NON-CIRCUMVENTION.

10.2 Equitable Relief. Notwithstanding any provision of this Agreement to the contrary, the parties acknowledge and agree that any breach or attempted breach of their obligations related to confidentiality, Commission/Discount adjustment, distribution rights or non-circumvention in this Agreement will cause the other party to suffer irreparable injury, including, but not limited to, harm to goodwill, diminishment of competitive positions in the marketplace, and lost opportunities to distribute unique products, the dollar value of which will be difficult, if not impossible, to determine, and for which money damages will not provide complete relief. Therefore, in the event of any such breach or attempted breach of this Agreement, the affected party will be entitled to seek a temporary or permanent injunction and an order of specific performance enforcing its rights and the other party's obligations under this Agreement. To the extent permitted by Applicable Law, such relief will not require the non-breaching party to post a bond or any other collateral. Such equitable relief is in addition to, and in no way limits, any other rights or remedies the non-breaching party may have at law or in equity.

11. TERMINATION

11.1 Material Breach. Either party may terminate this Agreement upon a material breach by the other party, which the breaching party does not cure within thirty (30) days after receiving written notice thereof from the other party.

11.2 Accrued Rights. No termination of this Agreement will affect any accrued rights or obligations of either party as of the effective date of such termination, nor will it affect any rights or obligations of either party that are intended by their nature to survive any such termination including, without limitation, Sections 8, 9, and 10.

12. MISCELLANEOUS

12.1 Notice. Every notice, consent, approval, or other communications required or contemplated by this Agreement (except for routine business communications that do not affect the validity or enforceability of this Agreement) will be in writing and will be deemed given: (a) on the same day if delivered personally; (b) on the date of receipt if sent by a reputable and recognized receipted overnight delivery service (such as FedEx); or (c) on the date of transmission if transmitted by electronic mail, to the party to be notified at the addresses set forth below:

If to InComm:	Interactive Communications International, Inc. 250 Williams Street NW 5th Floor, Suite 5-2002 Atlanta, GA 30303 Attn: President & CEO
With a copy to:	Legal Department
If to Merchant:	Ross Stores, Inc. 5130 Hacienda Blvd Dublin CA 94568

With a copy to: Legal Department

or such other address as may be designated by either party hereto by written notice to the other as hereinabove provided. No notice will be deemed given unless actually received or unless delivery thereof has been refused.

12.2 No Waiver of Rights. Failure of either party at any time to require the other party's performance of any obligation under this Agreement will not affect the right to require performance of any other obligation. Any waiver by either party of any breach of any provision hereof will not be construed as a waiver of any continuing or succeeding breach of such provision, a waiver or modification of the provision itself, or a waiver or modification of any right under this Agreement.

12.3 Governing Law. This Agreement will be construed in accordance with and governed by the laws of the State of New York, regardless of conflict of law principles. The parties irrevocably and unconditionally submit to the exclusive jurisdiction of the courts of the State of New York located in Nassau County or in the United States District Court for the Eastern District of New York, for the purposes of any suit, action, or other proceeding arising out of this Agreement or the subject matter hereof brought by either party; and the parties waive and agree not to assert, as a defense or otherwise, in any such suit, action, or proceeding, any claim that: (a) it is not subject personally to the jurisdiction of the above-named courts; (b) its property is exempt or immune from attachment or execution; (c) the suit, action, or proceeding is brought in an inconvenient forum; (d) the venue of the suit, action, or proceeding is improper; or (e) this Agreement or the subject matter hereof may not be enforced by such court.

12.4 Severability/Modification. In the event that any portion of this Agreement is determined unenforceable by any court or other governmental body of competent jurisdiction, such portion shall be modified, as to the jurisdiction involved, only to the extent necessary to render the same valid, legal and enforceable, and the balance of this Agreement will be severed from the unenforceable portion and will remain in full force and effect unless a failure of consideration would result,.

12.5 Legal Fees. If any legal action is necessary to enforce the terms of the Agreement, the prevailing party will be entitled to recover its reasonable attorneys' fees and costs from the non-prevailing party.

12.6 Assignment. Neither party may assign this Agreement to any other entity without the prior written consent of the non-assigning party, which consent will not be unreasonably withheld; provided however, that no consent from the non-assigning party will be required in the event this Agreement is assigned to a party's Affiliate, provided that such Affiliate: (a) is not a competitor of the non-assigning party; (b) agrees in writing to be bound by and comply with the terms and conditions of this Agreement prior to the effective date of such assignment; and (c) has creditworthiness that is equal to or greater than the assigning party's creditworthiness. The assigning party will promptly notify the non-assigning party in writing of assignment of this Agreement to an Affiliate.

12.7 Affiliates. For purposes of this Agreement, the term "Affiliate," wherever used means an individual, partnership, corporation, limited liability company, business trust, joint stock company, trust, unincorporated association, joint venture, firm, or other entity that, directly or indirectly, owns or controls, is owned or is controlled by, or is under common ownership or control with, either InComm or Merchant, as applicable. As used herein, "control" means the power to direct the management or affairs of an entity, and "ownership" means the beneficial ownership of more than 50% of the voting equity securities or other equivalent voting interests of either InComm or Merchant, as applicable.

12.8 No Agency/Independent Contractor Status. This Agreement does not create an employer-employee relationship between the parties. Nothing in the Agreement will be construed to create, authorize, or constitute a partnership, joint venture, or agency relationship of any kind. Neither party has the authority to bind the other party to any obligation or liability except as provided in this Agreement.

12.9 Headings/Counterparts. The headings of the items and paragraphs contained in this Agreement are for convenience of reference only and in no way modify the meaning of such items and paragraphs. Any number of counterparts of this Agreement may be signed and delivered and each will be considered an original and together they will constitute one agreement. Signatures transmitted by facsimile or electronically will be as effective as original signatures to the Agreement, whether or not originally executed copies of this Agreement are subsequently delivered as formal confirmation of such signatures.

12.10 Press Releases. Any press releases or public announcements regarding the subject matter of this Agreement must be approved in writing by both parties prior to distribution.

12.11 Conflicts/Schedules. In the event of a conflict between the provisions of this Agreement and any other agreement to which InComm and Merchant are parties with respect to the subject matter herein, this Agreement will control. In the event of a conflict between the provisions of this Agreement and any attached exhibit or Schedule, including any additional or alternative payment terms, the terms and conditions of said exhibit or Schedule will control.

12.12 No Third-Party Beneficiary Rights. The terms and provisions of this Agreement are intended solely for the benefit of Merchant and InComm and their successors or assigns. It is not the intention of the parties to confer third-party beneficiary rights upon any other person. No third-party, whether a customer of Merchant or otherwise, may enforce or rely upon any obligation of, or the exercise of or failure to exercise any right of, Merchant or InComm in this Agreement.

12.13 Regulatory Authorities. If a regulatory authority of competent jurisdiction either: (a) determines that any of the programs or services offered under this Agreement are unlawful; or (b) changes an Applicable Law that materially affects any such programs or services (collectively, a "Regulatory Determination"), then InComm may modify the affected program or service as InComm determines necessary to overcome or respond to such Regulatory Determination, and Merchant will work in good faith with InComm in such regard. In the event that InComm determines that it is not economically feasible to overcome or resolve a Regulatory Determination, InComm may terminate or discontinue any affected program or service or may terminate or discontinue all or portions of this Agreement and any affected Schedule, with no impact to any remaining portions of the Agreement or Schedule, without incurring any termination liability.

12.14 InComm and Affiliates. Merchant and InComm agree that any reference to InComm in this Agreement (including the Schedules) may include InComm's Affiliates. During the Term, products and services provided to Merchant hereunder (including InComm Technology) may be provided by InComm or its Affiliates at InComm's discretion. All terms and conditions of the Agreement will apply as equally to InComm's Affiliates as to InComm.

12.15 Force Majeure. Neither party will be in breach of this Agreement or have any further liability under this Agreement, if such party's failure to perform any of its obligations hereunder results from an Act of God, including a fire, flood, earthquake, other natural disaster; governmental or court law, ruling, order, action, or requirement; strike or work stoppage; supply shortage; embargo, riot, insurrection, act of war, or terrorism; national or regional telecommunications or internet network(s) failure; pandemic; epidemic; quarantine; or any other similar occurrence beyond the reasonable control of such party except for any facts or circumstances known by any party as of the Effective Date which may adversely affect such party's business (each, a "Force Majeure Event"). If any such Force Majeure Event continues for greater than sixty (60) consecutive days, then the party affected by the other party's non-performance may, upon written notice to such non-performing party, immediately terminate this Agreement. Notwithstanding the foregoing, this Section 12.15 shall not operate to excuse the performance of either party's indemnification obligations arising under this Agreement.

12.16 Construction and Interpretation. No rule of construction that construes ambiguous or unclear language in favor of or against a party by reason of that party's role in drafting this Agreement will apply to this Agreement. No provision hereof will be construed as a limitation or modification of any other provision hereof.

12.17 Entire Agreement/Amendment. This Agreement sets forth the entire understanding and supersedes any prior agreements between the parties relating to the subject matter contained herein and merges all prior discussions between them. Neither party will be bound by any definition, condition, provision, representation, warranty, covenant, or promise other than as expressly stated in this Agreement (including any exhibits or Schedules) or its amendments. Except as expressly permitted herein, this Agreement may be amended or modified only by an instrument in writing signed by an authorized representative of each party.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

INTERACTIVE COMMUNICATIONS INTERNATIONAL, INC.

By: Stefan Happ

Name: Stefan Happ

Title: President

Date: 19 February 2026

ROSS STORES, INC.

DocuSigned by:

By: Joel Finley

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Name: Joel Finley

Title: GVP, Customer Engagement

Date: 2/17/2026

SCHEDULE A

THIRD-PARTY RETAIL PROGRAMS

(1) Gift Card Programs.

(a) Gift Card Programs. Merchant hereby grants InComm the right to distribute Merchant's Gift Cards as set forth herein. A "Gift Card" means a tangible device that is issued by Merchant in exchange for payment and is redeemable at Merchant Stores for goods or services. Merchant will supply Gift Cards to InComm, which InComm will distribute to approved Retailers or web-based Retailers ("Online Retailers") for sale to consumers. InComm's current Retailers are listed on Exhibit 1 to this Schedule ("Exhibit 1"), which is attached hereto and may be amended or updated from time-to-time in InComm's sole discretion.

(b) Gift Card Production/Shipping. At Merchant's expense, and in quantities mutually agreed upon by the parties, Merchant will produce or cause the production of the Gift Cards and will deliver the Gift Cards to InComm's designated distribution center(s). The Gift Cards will have a designated or stored value, and may be in any form or design that meets the requirements set forth in this section. The appearance of the Gift Cards will be as determined by Merchant; provided, however, that the Gift Cards and any related packaging must: (i) conform to those certain specifications provided by InComm to Merchant in writing prior to production; and (ii) be designed in a manner that enables the Gift Cards to be activated in accordance with the applicable InComm Technology. Merchant acknowledges and agrees that InComm shall have no responsibility arising out of or in connection with the production of any Gift Cards that are produced by Merchant or any third-party engaged by Merchant including, without limitation, any Transaction Taxes.

(2) Digital Code Programs.

(a) Online Retailer and Mobile Retailer Program. Merchant hereby grants InComm the right to distribute Merchant's Digital Codes to Online Retailers and mobile-commerce based Retailers ("Mobile Retailers") as set forth herein. "Digital Code(s)" means a code, PIN, or other similar mechanism that is (i) issued by Merchant in exchange for payment and is redeemable at Merchant Stores for goods or services, and (ii) delivered to consumers electronically (e.g., via e-mail, PIN-on-receipt, etc.).

(b) In-Store Digital Sales Program. Merchant hereby grants InComm the right to distribute and sell Merchant's Digital Codes to consumers through InComm-enabled In-Store Digital Retailer-branded mobile web applications from within such In-Store Digital Retailers' brick and mortar store locations. "In-Store Digital Retailers" means those brick and mortar Retailers that offer Digital Codes for sale in their retail stores.

(c) Multi-Brand Programs.

(i) The Multi-Brand programs managed by InComm allow consumers to purchase InComm-managed, multi merchant-branded prepaid products at Retailers ("Multi-Brand Card"), which can be redeemed at InComm websites including, without limitation, ChooseYourCard.com and ZillionsGift.com ("InComm Redemption Site(s)") for participating merchants' prepaid products. If Merchant elects to participate in a Multi-Brand program through an Approval Request, Merchant authorizes InComm to activate and distribute Merchant's Digital Codes to consumers who redeem all or part of their Multi-Brand Card for Merchant's Digital Codes at the applicable InComm Redemption Site.

(ii) In the event Merchant notifies InComm in writing that it no longer wishes to participate in the Multi-Brand program, InComm will no longer include Merchant's Mark on Multi-Brand Cards with respect to future production orders. For clarity, Merchant will continue to be identified as participating in the Multi-Brand program for all previously-issued Multi-Brand Card print orders, existing Multi-Brand Card inventory, and purchased Multi-Brand Cards (collectively, "Existing Multi-Brand Cards"). Merchant acknowledges and agrees that consumers may continue to redeem any Existing Multi-Brand Cards for Merchant's Digital Codes in the Multi-Brand program at the Commission/Discount set forth in Section 3.2(a) of the Agreement.

(d) Digital Code Supply. Merchant will securely supply Digital Codes to InComm, which InComm will distribute to approved Online Retailers, Mobile Retailers, and In-Store Digital Retailers for sale to consumers. The Digital Codes will have a designated or stored value and may be in any form or design that meets the requirements set forth in this section. The appearance of the Digital Codes will be as determined by Merchant; provided, however, that the Digital Codes and any related packaging must: (i) conform to those certain specifications provided by InComm to Merchant in writing prior to production; and (ii) be designed in a manner that enables the Digital Codes to be activated in accordance with the applicable InComm Technology.

(3) Approval Process. Before distributing Merchant's Gift Cards and/or Digital Codes to any Retailer, Online Retailer, Mobile Retailer, and In-Store Retailer, InComm will present Merchant with an approval request (which may be provided by email) ("Approval Request") for such Retailer, Online Retailer, Mobile Retailer, and In-Store Retailer. Merchant agrees to approve or decline such Retailer in writing (which may include email communication) within ten (10) business days of receiving the Approval Request.

(4) Non-Compliant Merchant Products. InComm may immediately discontinue sales of the Merchant Products and return the Merchant Products to Merchant, at Merchant's sole cost and expense, if the Merchant Products: (a) are defective; (b) fail to conform to any representation, warranty, or other requirement in this Agreement; or (c) fail to comply with Applicable Law.

The parties hereto acknowledge that they have read this Schedule A and understand and agree to be bound by its terms and conditions.

INTERACTIVE COMMUNICATIONS INTERNATIONAL, INC.

By: Stefan Happ
Printed Name: Stefan Happ
Title: President

ROSS STORES, INC.

DocuSigned by:
By: Joel Finley
7BD6296E79E443C...
Printed Name: Joel Finley
Title: GVP, Customer Engagement

EXHIBIT 1 to SCHEDULE A
INCOMM RETAILERS

BIG BOX RETAILERS		
Best Buy Co., Inc.	Fleet Farm Wholesale Supply Co. LLC (BDA Fleet Farm)	Menard, Inc.
Costco Wholesale Corporation	Leonard Green & Partners, L.P. / BJ's Wholesale Club Holdings, Inc. (DBA BJ's Wholesale Club)	Walmart Inc. (DBA, Jet.com, Sam's Club, Walmart, Walmart Neighborhood Market)
PHARMACY RETAILERS		
CVS Health Corporation (DBA Arbor Drugs, Inc., CVS Pharmacy, Inc., Long Drug Stores Corporation, Navarro Discount Pharmacies, LLC)	Kph Healthcare Services, Inc. (DBA Kinney Drugs)	Marc Glassman Inc. (DBA Marc's)
Discount Drug Mart, Inc.	Lewis Drugs, Inc.	Walgreens Boots Alliance, Inc.; Walgreens, Co. (DBA Walgreens, Duane Reade, Kerr Drugs)
ICT Independent Drugs	M. K. Stores, Inc. (DBA Snyder Pharmacy)	
GROCERY RETAILERS		
Ahold Delhaize US (DBA Food Lion, LLC, Giant Food Stores, LLC, Giant of Maryland, LLC, Hannaford Bros. Co. LLC, Peapod, LLC, The Stop & Shop Supermarket Company, LLC)	Fiesta Mart, Inc.	PAQ, Inc. (DBA Food 4 Less, Times Supermarkets)
Albertsons Companies, Inc.	Fred W. Albrecht Grocery Company (DBA Acme Fresh Markets)	Pay & Save Inc. (DBA Lowe's Market, Lowe's, Shop N Save, Food Jet, Super S, Big 8, Super Save, Fiesta, Fiero, Mercado, Avanza)
Associated Food Stores, Inc. (DBA Dan's, Dick's Market, Fresh Market, Lin's, Macey's)	Harps Food Stores, Inc.	Piggly Wiggly Alabama Distributing Co., Inc.
Associated Grocers of New England, Inc.	HEB Grocery Company, LP (DBA Central Market, H-E-B, H-E-B Plus!, Mi Tienda, Joe V's Smart Shop)	Roche Bros. Supermarkets Company
Associated Wholesale Grocers, Inc. (DBA Homeland)	Independent Grocers West, LLC (DBA Butcher and Farmers Market, Del Sol, Del Sol IGA, El Rancho Market IGA, Foodtown IGA, Foodtown IGA Express, Garretts IGA Supermarkets, Norm's IGA Market, Olsen's IGA Marketplace, Shops IGA Market, Tonto Basin Marketplace)	Scolaris Food & Drug Company (DBA Scolaris Food & Drug Company, Snack N Save, Save-A-Lot)
Brookshire Brothers, Inc.	KB Holding (GSSG Capital) (DBA Kings Food Market)	SpartanNash Company (DBA Dan's Supermarket, D&W Fresh Markets, Econofoods, Family Fare Supermarkets, Family Fresh Market, Forest Hill Foods, Martin's Super Markets, No Frills Supermarkets, Pick'N Save, SunMart, Supermercado Nuestra Familia, Valuland, VG's)

C&K Market, Inc. (DBA C&K Market, Ray's Food Place, Shop Smart)	Koshan, Inc. (DBA Payless Foods)	Sunset Food Mart Inc.
Carlie C's Operation Center, Inc. (DBA Carlie's C IGA)	K-VA-T Food Stores, Inc. (DBA Gas'N Go, Food City, Food City Wine and Spirits, Super Dollar Food Center)	The Bi-Mart Corporation (DBA BI-MART)
Certco, Inc.	Lake Venture, LLC. (DBA Fresh Thyme Farmer's Market)	The Save Mart Companies (DBA FoodMaxx, Lucky Supermarkets, MaxxValue Foods, Save Mart)
Coborn's, Inc. (DBA Coborn's, Cash Wise, Captain Jack's Liquid Land, Hornbacher's, Marketplace Foods, Little Dukes, Country Floral Gifts & Greenhouse)	Laurel Grocery Co LLC	The Sullivan Family of Companies (DBA Foodland Hawaii, Foodland Farms, Food Pantry, Malama Market, R. Field Wine Co.)
Cox's Fiesta Supermarkets of San Antonio, Inc. (DBA La Fiesta)	Mitchell Grocery Corporation (DBA Al's Foodland, Basher's Grocery, Brooks Grocery, Bruce's Foodland, Chappell's Food Valu, Chappell's Hometown Food, Chompton's Foodtown, Dennis Foodland, Foodland, Hancock's Neighborhood Market, Harris Family Foodland, Hartsville Foodland, Hill's Fresh Foodland, Hunter's Hometown Foods, Johnston's Foodtown, Lawrence Foods, Mike's Foodland, Mitchell's Drug Store, Mitchell's Grocery, Piggly Wiggly, Prichard Foods, Renfroe's Market, Rex's Foodland, Shop-Rite, Shop-Rite Foodland, Star Supermarkets, Super Star Market, Tem's Food Market, Tony's Foodland, Walden's Supermarket)	Town & Country Supermarkets, Inc. (DBA Apple Market, Country Market, Price Chopper, Town & Country Supermarkets)
Cox's Foodorama of Houston, Inc (DBA Foodorama)	Medion AG (for distribution into ALDI US)	Velasquez Family Grocery (DBA Market Square, Thriftway)
Crest Discount Foods, Inc (DBA Crest Fresh Market)	Northgate Market	W. Lee Flowers & Co., Inc. (DBA KJ's Market)
Fairway Group Holdings Corp. (DBA Fairway Market)	Nugget Grocery, LLC (DBA Nugget Market, Food 4 Less)	
SPECIALTY RETAILERS		
A. J. Richard & Sons, Inc. (DBA P.C. Richards & Son)	Barnes & Noble Education, Inc. (DBA Barnes and Noble College Book Sellers Inc)	Interbond Corporation of America (DBA BrandsMart USA)
AAA Club Alliance Inc.; AAA East Central; AAA Northeast, AAA Allied Group, Inc.; AAA Western and Central New York, Inc. (DBA AAA Auto Club, AAA)	Barnes & Noble Booksellers, Inc.	Micro Electronics, Inc. (dba Micro Center)

ABC Appliance, Inc. (DBA ABC Warehouse, Mickey Shorr, Hawthorne)	DolgenCorp, Inc. (DBA DG, Dollar General, Dollar Express)	Nebraska Furniture Mart, Inc.
Ace Incentives, Inc.	Dollar Financial Group Global Corporation (DBA Money Mart Financial Services, Money Mart Financial Services)	Ocean State Jobbers, Inc. (DBA Ocean State Job Lot)
Adir International, LLC. (DBA Curacao)	Dollar Tree, Inc. (DBA Family Dollar)	Prepaid Solutions, LLC. (DBA Boss Revolution, Leagoo, IDT Corporation, Eureka)
American Wholesale Book Company (DBA Books-A-Million)	Electronics Boutique America, Inc.; Marketing Control Services, Inc. (DBA GameStop)	TWEC – Trans World Entertainment
Apple Campus College Bookstores	Fry’s Electronics, Inc.	Variety Wholesalers, Inc. (DBA Variety Stores, Roses Discount Stores, Maxway)
Berkshire Hathaway, Inc. (DBA R.C. Willey Home Furnishings)	General Wireless IP Holdings LLC (DBA RadioShack)	Hallmark Cards, Incorporated (DBA Hallmark, Hallmark Gold Crown Store, Amy’s Hallmark Store, Banner’s Hallmark)
GOVERNMENT RETAILERS		
Army & Air Force Exchange Service (AAFES) (DBA The Exchange)	U.S. Marine Corps (DBA Marine Corps Exchange (MCX))	United States Department of Veterans Affairs (DBA Veterans Canteen Service (VCS))
U.S. Coast Guard Community Services Command (CGCSC) (DBA Coast Guard Exchange (CGE))	United States Navy (DBA Navy Exchange Service Command (NEXCOM))	
CONVENIENCE RETAILERS		
1 Stop Convenience Stores, LLC.	G&M Oil Company, Inc. (DBA G&M ExtraMile)	R.L. Jordan Oil Company, Inc. (DBA Hot Spot Convenience Stores)
7-Eleven of Oklahoma (DBA 7-Eleven, Inc.)	General Equities Inc. (DBA Food Bag Market’s)	RaceTrac Petroleum, Inc.
Acorn Markets Inc	Giant Eagle Inc.; Rickers Oil Company (DBA GetGo I + Market, Ricker's)	Rocky Top Market, Inc.
Alimentation Couche-Tard Inc. (DBA Circle K Stores, FlashFoods, Holiday Stations, Kangaroo Express, Stripes LLC, Sunoco, Valero Energy Corporation)	Global Partners LP (DBA, Alliance Energy LLC, Global Companies LLC, Global Montello Group Corp., Jiffy Mart Inc)	Royal Farms Inc.
Allsup’s Convenience Stores, Inc.	Go Mart, Inc.	Rutter's Holdings Inc. (DBA Rutter's Farm Store)
Arclight Capital Partners; BP p.l.c. (DBA Thornton’s Inc.)	GPM Investments LLC (DBA Admiral, Admiral Discount Tobacco, Apple Market, BreadBox, Cigarette City, Everyday Shop, E-Z Mart, Fas Mart, Jiffi Stop’ Li'l Cricket, Mountain Empire Oil, Next Door, Roadrunner Market, Scotchman, Shore Stop, Town Star, Village Pantry, Young’s)	Savings Oil Co.; D & H Company (DBA Dodge’s, Dodge’s Southern Style)

B&A OIL CO., INC; Baggett Oil Convenience Store (DBA BP Amaco Food Shop)	Gregory M. Parker, Inc. (DBA Parker's)	SCAFFS INC (DBA S&S Food Store)
Best Telecom, Inc. (DBA Acorn Market, Certified Oil, Ruff Creek Market, Big Apple Supermarkets, Rich's MiniMart, Pleasant Food Mart, Tom's, Pudgies, Dunmore Cigar)	Heritages Dairy Stores Inc	Seven & I Holdings Co. (DBA 7-Eleven, Inc., 7-Eleven Hawaii)
BFS Companies (DBA BFS Foods, Shop N Save)	Highs of Baltimore, LLC	Shay Oil Co., Inc. (DBA Chevron)
Brenton Investment Corporation (DBA Hit and Run Food Stores)	Hollingsworth Oil Company, Inc. (DBA Sudden Service)	Sheetz, Inc.
Brookwood Financial Partners LLC (DBA Yesway)	ICT ComCentral Mg Broker (DBA 99 Express, Bethea Flower Shop, Burtons Kwik Stop, Charlies Quick Stop Two, Citgo at Cumming Square, Cricket Plaza Pantry Shop, Cupboard Express, Mini Mart, Pitt Stop, Sharpe Shoppe, Stop A Minit, Rainbow Gas Garden, The Country Store' DC's Mini Mart, Time Saver, Drop in Food Store, Handy Mart, North Star Market, Glen Raven Pharmacy Inc, FMax Sun, Smk Host, Inglis Food Mart, JR Pit Stop, Joe Lee Company Inc. Eagles Mart, Kenjo Markets, Jordan Lake Mart, Greg's Gas Plus, Sportmans Corner, KM Markets, Kwik Food Mart Corners, LaneCo Express, Wills Food Store, Maywood Chevron, Holls Exxon, Fowlers Supermarkets, Mega Star Foodmart, MJs Country Stop, Danielsville BP, Family Fare, Morees, New Dixie Oil Corporation MJ's Country Stop, Inc., Quality Mart, Amoco Food Shop, Maple Mart, Sav A Step, Savi Haven, Scaffs Supermarket, Sea Mart, Pavan Food Mart, Brands Party Shop, Smartbuy Exxon, Ballard Crossing Chevron, Sunny Mart, Minuteman Food Mart, Market Express, Tiger Mart, Triangle Stop Food Store, TOBACCO AND MORE, Grand Central Station, Pantry Express, York Drug, York Food Mart, ZipExpress)	Shipley Energy, LLC. (DBA Shipley Fuels, LLC., Tom's Convenience Store)
C&B Warehouse Distributing (DBA Short Stop)	Jacobs Entertainment, Inc. (JEI) (DBA Cash Magic)	Southwest Georgia Oil Company, Inc. (DBA SunValley Market & Deli, S&S Food Stores, Sunny Saver, Sun Stop)
CAL's Convenience, Inc. (DBA Cal's Convenience, Stripes LLC)	Jay Petroleum Inc (DBA Pak-a-Sak)	Sprint Food Stores, Inc.

Campbell Oil Company (DBA BellStores Convenience Stores)	Kayo Oil Company (DBA ConocoPhillips)	Stop-N-Go of Madison (DBA Stop-N-Go)
Casey's General Store, Inc.	Kocolene Development Corporation (DBA Kocolene Investments, Smokers Host Discount Tobacco, Ranger3PL)	Suncor Energy USA Inc.
CEFCO Convenience Stores, Inc.	Krist Oil Company (DBA Quick Food Mart)	The South Tennessee Oil Company, Inc. (DBA Quick Mark)
Chickasaw Nation Industries (DBA Chickasaw Distributors Inc., Convey Energy Consultants, Oil & Gas Investment Evaluations, Systems Data Integration LLC)	Kwik Trip, Inc. (DBA, Kwik Trip, Kwik Star, Hearty Platter, Tobacco Outlet Plus, Kwik Trip/Kwik Star Express)	The Spinx Co. Inc (DBA Spinx)
Choctaw Nation of Oklahoma (DBA Choctaw Travel Plazas)	Lassus Brothers Oil, Inc. (DBA Handy Dandy)	Top Star Inc. (DBA Top Star Express)
Clark’s Pump-N-Shop Inc.	Little General Stores, Inc. (DBA Little General, LG)	Town Pump Inc.
Clipper Petroleum, Inc.	Mapco Express, Inc. (DBA Mapco, Mapco Mart)	TravelCenters of America LLC (DBA TravelCenters of America, TA, Petro, Petro Stopping Centers, Minit Mart)
Colonial Group, Inc.; Enmark Stations, Inc. (DBA Enmarket Inc, Clyde’s Market)	Marathon Petroleum Corporation (DBA Speedway, LLC.)	Tri Star Energy LLC (DBA Daily's Convenience Store, Twice Daily Convenience Stores)
Core-Mark Holding Company, Inc. (DBA CoreMark International, Inc)	Martin & Bayley, Inc. (DBA Huck’s)	Tucker Companies Inc. (DBA Corner Pantry)
Country Fair Stores, Inc.	ICT Master Brokers	U.S. Venture Sales, Inc. (DBA Shop Rite, Tobacco Plus)
Croton Holding Co. (DBA Par Mar Convenience Stores)	Maverik Inc.	United Dairy Farmers, Inc.
Cumberland Farms, Inc.	McDonald Oil Company, Inc. (DBA Summit Food Stores)	United Refining Company (DBA Country Fair, KWIK Fill, Keystone)
Dari-Mart Stores, Inc.	MFA Petroleum Company (DBA MFA Oil, Break Time)	United Refining Company (DBA Kwik Fill, Country Fair, Inc.)
DASH IN Food Stores, Inc.	Mirabito Holdings, Inc. (DBA Mirabito Convenience Stores, Mirabito Mighty Mart)	U-Pak-It Convenience Stores
Double Quick, Inc.	MKM Oil, Inc. (DBA BP Fast Fresh)	Updated C.N. Brown Company to C.N. Brown Co. (BDA Big Apple Food Store)
E&C Enterprises Inc. (DBA Petroleum Marketing Group (PMG))	Moyle Petroleum Company (DBA Common Cents Stores)	Victory Marketing, LLC. (DBA Sprint Mart)
E.J. Pope & Son, Inc. (DBA Handy Mart)	Murphy Oil Corporation (DBA Murphy USA)	Vintner's Distributors (BDA Loop Neighborhood)
Energy Transfer Operating L.P. (DBA Aloha Petroleum, Stripes LLC, Sunoco)	Newcomb Oil Co., LLC. (DBA FiveStar Food Mart)	W & N ENTERPRISES, INC. (DBA Snappy Mart Convenience Store)
EPS Independents	OnCue Marketing, LLC (DBA OnCue Express)	W L Petrey Wholesale Co Inc

Family Express Corporation (DBA Family Express)	Oneida Nation Enterprises (DBA Maple Leaf Markets, SāvOn Gas & Convenience Stores)	Wadsworth Oil Company, Incorporated (DBA The Store)
FasTrac Markets, LLC. (DBA Fastrac Cafe)	Pacific Convenience & Fuels LLC (DBA United Oil)	Weigel Stores, Inc.
FKG OIL CO. (DBA MotoMart)	PacWest Energy LLC (DBA Jackson's Food, Jacksons Food Stores)	WESCO Distribution, Inc. (DBA Champlain Farms)
Fleming Brothers Oil Company Inc (DBA Shell)	Pilot Travel Centers LLC (DBA Pilot Travel Centers, Flying J Travel Plaza, Mr. Fuel)	Western Refining, Inc. (DBA Giant, Mustang, Sundial, Pemex)
Freedom Oil Company	R L Jordan Oil Company (Hot Spot Gas Station)	Woodfin Oil Co. (DBA Pit Stop)
1 Stop Convenience Stores, LLC.	G&M Oil Company, Inc. (DBA G&M ExtraMile)	R.L. Jordan Oil Company, Inc. (DBA Hot Spot Convenience Stores)
PUERTO RICO RETAILERS		
Farmacias Plaza, Inc.	Supermercados Econo Inc. (DBA Econo, Pueblo)	Walmart, Inc. (DBA Walmart, Inc., Amigo Supermarkets)
Supermercado Ralph's Food Warehouse, Inc. (DBA Ralph's Food Warehouse)	Supermercados Maximo Inc. (DBA SuperMax)	

ONLINE-MOBILE RETAILERS		
AARP Rewards	Givingli	Raise Marketplace Inc.
ACI Gift Cards LLC and Amazon.com Services LLC (d/b/a Amazon.com)	Great Lakes Scrip Center, LLC	R&R Exclusive (d/b/a RDR Exclusive)
B&H Photo	Groupgifting.com, Inc. (d/b/a eGifter)	Scripscence, Inc.
Bitrefill	Gyft, Inc.	Send Out Cards, LLC
Blue Streak Bids, LLC (d/b/a RediBids)	Honeyfund.com, Inc	SixthContinent, Inc.
CardCash Exchange, Inc.	Ingram Entertainment Inc.	Solutions 2 Go, LLC
Coinstar Asset Holdings, LLC	MilTec Platform, Inc.	TaxAct, Inc.
CokeM International, Ltd.	Paypal/Venmo	TheGiftCardShop.com
DashMart	PC Game Supply	The Knot
DoorDash	Pioneer Distributors, Inc.	Trading Zone, Inc.
Dynamic Scrip	PlanetArt, LLC	Ultimate Choice, Inc.
EZ Games	Prepay Nation, LLC	Visco Entertainment, Inc.
FlipGive Inc.	Prodege, LLC	Zola
Fold	QGAC Inc. (d/b/a Quick Gifts)	

[End Exhibit 1]

SCHEDULE B

BUSINESS TO BUSINESS PROGRAMS

(1) Business to Business ("B2B") Programs. Merchant hereby grants InComm the right to distribute Merchant's Products in the B2B programs ("B2B Programs") described below. A "B2B Card" means either: (a) Merchant's Gift Card provided by Merchant to be used in connection with a B2B Program; or (b) a tangible device issued by Merchant that (i) is redeemable at Merchant Stores for goods or services, and (ii) is distributed by InComm to a Client or Reseller for further distribution to a consumer in Loyalty Programs, or in a Settlement Program (defined below) without the payment by such consumer of direct monetary consideration. A "B2B Code" means either: (y) Merchant's Digital Code provided by Merchant to be used in connection with a B2B Program; or (z) a code, PIN, or other similar mechanism issued by Merchant that (i) is redeemable at Merchant Stores for goods or services, (ii) is distributed by InComm to a Client or Reseller for further distribution to a consumer for Loyalty Programs, incentive or promotional purposes or in a Settlement Program without the payment by such consumer of direct monetary consideration, and (iii) is delivered to such consumer electronically (e.g., via e-mail, PIN-on-receipt, etc.). "B2B Products" means B2B Cards and B2B Codes, collectively.

(2) Loyalty Program. Merchant will supply B2B Products to InComm, which InComm will sell to its Clients and Resellers for distribution to consumers in connection with a Loyalty Program in accordance with the terms and conditions set forth herein. Upon expiration or termination of this Schedule B, the parties will cooperate in good faith to ensure that any partially fulfilled orders of Clients or Resellers are completed.

(3) Supply of B2B Products. At Merchant's expense, and in quantities mutually agreed upon by the parties, Merchant will produce or cause the production of the B2B Products. The B2B Products will have a designated or stored value and may be in any form or design that meets the requirements set forth in this section. The appearance of the B2B Products will be as determined by Merchant; provided, however, that the B2B Products and any related packaging must: (i) conform to those certain specifications provided by InComm to Merchant in writing prior to production; and (ii) be designed in a manner that enables the B2B Products to be activated in accordance with the applicable InComm Technology. Merchant acknowledges and agrees that InComm shall have no responsibility arising out of or in connection with the production of any B2B Products that are produced by Merchant or any third party engaged by Merchant.

(4) Multi-Brand Card Program.

(i) The Multi-Brand Card programs offered by InComm allow consumers who obtain the InComm-managed, multi merchant-branded prepaid products through Loyalty Programs ("Multi-Brand Card") to redeem their Multi-Brand Card at InComm websites including, without limitation, ChooseYourCard.com and ZillionsGift.com ("InComm Redemption Site(s)") for participating merchant's prepaid products. If Merchant elects to participate in the Multi-Brand Card program through an Approval Request, Merchant authorizes InComm to activate and distribute Merchant's B2B Codes to consumers who redeem all or part of their Multi-Brand Card for Merchant's B2B Codes at the applicable InComm Redemption Site.

(ii) In the event Merchant notifies InComm in writing that it no longer wishes to participate in the Multi-Brand program, InComm will no longer include Merchant's Mark on Multi-Brand Cards with respect to future production orders. For clarity, Merchant will continue to be identified as participating in the Multi-Brand program for all previously issued Multi-Brand Card print orders, existing Multi-Brand Card inventory, and purchased Multi-Brand Cards (collectively, "Existing Multi-Brand Cards"). Merchant acknowledges and agrees that consumers may continue to redeem any Existing Multi-Brand Cards for Merchant's B2B Codes in the Multi-Brand program at the Commission/Discount set forth in Section 3.2(a) of the Agreement.

(5) Settlement Disbursement Program.

(a) Definitions.

(i) "Participant" means the claimants or class members that are registered and participating in the Settlement Program.

(ii) "Settlement Reseller" means a corporate client of InComm that sells prepaid products to Settlement Administrators.

(iii) "Settlement Administrator(s)" means the administrators that support the Settlement Programs as notified to Merchant through an approval request form.

(iv) "Settlement Agreement" means an agreement between two or more parties to settle a class action lawsuit for monetary benefit to the Participants.

(v) "Settlement Program(s)" means a class action disbursement payout program pursuant to a Settlement Agreement.

(b) Disbursement Program. Merchant hereby grants InComm the right to distribute B2B Products to Settlement Resellers for use as disbursement payout vehicles for settlement funds to Participants as part of a Settlement Program ("Disbursements") as set forth herein. Before distributing any B2B Products to a Settlement Reseller, InComm will present Merchant with an Approval Request for such Settlement Reseller and Settlement Program.

(6) Approval Process. Before distributing any B2B Products to a Client or Reseller, InComm will present Merchant with an approval request (which may be provided by email) ("Approval Request") for such Client or Reseller. Merchant agrees to approve or decline such Client or Reseller in writing (which may include email communication) within ten (10) business days of receiving the Approval Request.

(7) Non-Compliant B2B Products. InComm may immediately discontinue sales of the B2B Products and return the B2B Products to Merchant, at Merchant's sole cost and expense, if the B2B Products: (a) are defective; (b) fail to conform to any representation, warranty, or other requirement in this Agreement; or (c) fail to comply with Applicable Law.

The parties hereto acknowledge that they have read this Schedule B and understand and agree to be bound by its terms and conditions.

INTERACTIVE COMMUNICATIONS INTERNATIONAL, INC.	ROSS STORES, INC.
	DocuSigned by:
By: Stefan Happ	By: Joel Finley 7BD6296E79E4436...
Printed Name: Stefan Happ	Printed Name: Joel Finley
Title: President	Title: GVP, Customer Engagement