StatZone Organization Payment Processing Agreement

Effective date: November 16, 2026

Last updated: November 16, 2026

This Organization Payment Processing Agreement ("Agreement") is between StatZone Inc, a Pennsylvania company ("StatZone," "we," or "us"), and the team, group, or entity that applies for and uses StatZone's registration and payment processing services (the "Organization" or "you").

By submitting a payment processing application, or by accepting payments through the Services, the Organization agrees to this Agreement. The person accepting for the Organization confirms that they are authorized to bind it.

This Agreement supplements the StatZone Terms of Service at https://stat.zone/sz/a/tos/ (the "Terms"). Capitalized terms not defined here have the meanings given in the Terms. If this Agreement conflicts with the Terms on a payment processing matter, this Agreement controls.

1. Definitions

- **"Payment Services"** means StatZone's tools for accepting registration, tryout, program, and other payments from Payers on the Organization's behalf by major credit and debit cards, ACH bank transfer, PayPal, and Venmo (PayPal and Venmo where the Organization turns them on).
- **"Payer"** means a Parent or other person who pays the Organization through the Payment Services.
- **"Transaction"** means a payment, refund, or other money movement processed through the Payment Services.
- **"Chargeback"** means a reversal or dispute of a Transaction started by a Payer, a card issuer, a bank, or another payment provider, including ACH returns and PayPal or Venmo disputes.
- **"Reversal"** means any Transaction that is returned, reversed, recalled, or found to be invalid, other than a Chargeback.
- **"Network Rules"** means the rules of the card networks (such as Visa, Mastercard, American Express, and Discover), Nacha (for ACH), and any other payment provider StatZone uses.
- **"Balance"** means the funds StatZone has received and credited to the Organization's StatZone account, as shown in the Services.
- **"Payout"** means a transfer of funds from the Organization's Balance to the Organization's designated bank account, made at the Organization's request.

- **"Reserve"** means funds held back from Payouts under Section 6.

2. StatZone's Role

2.1 Third-party payment facilitator. StatZone acts as a third party payment facilitator. Transactions are processed by Braintree, a service of PayPal (together with PayPal, the "Processor"), under StatZone's merchant account. After a Transaction clears, the Processor deposits the funds into a StatZone bank account, and StatZone credits them to the Organization's Balance. StatZone is not a bank, and the Balance does not earn interest for the Organization.

2.2 Processor and wallet terms. The Processor's terms may apply to the Payment Services, and Payers who pay with PayPal or Venmo are also subject to PayPal's or Venmo's terms. The Organization will follow any Processor requirements that StatZone passes on to it.

2.3 Appointment of StatZone as limited agent. The Organization appoints StatZone as its limited agent for the sole purpose of receiving payments from Payers on the Organization's behalf, and for related refunds and adjustments. The Organization agrees that:

- a Payer's payment to StatZone of an amount owed to the Organization satisfies the Payer's obligation to the Organization for that amount, just as if the Payer had paid the Organization directly, once StatZone receives the payment; and
- the Organization will not seek payment from a Payer for any amount StatZone has received for that Payer, even if the funds are still in the Organization's Balance, have not yet been paid out, or are being held as part of a Reserve.

2.4 Not a party to the Organization's programs. StatZone is not a party to the agreement between the Organization and its Payers or Players. The Organization is solely responsible for its programs, prices, and policies, and for resolving Payer questions about them.

2.5 Network Rules. The Organization will comply with the Network Rules. If the Processor or the Network Rules require it (for example, because of the Organization's payment volume), the Organization may be required to agree to additional Processor terms or enter into a direct agreement with the Processor.

3. Eligibility, Application, and Identity Verification

3.1 Eligibility. To use the Payment Services, the Organization must be legally organized or operating in the United States, have a U.S. bank account in the Organization's own name, and use the Payment Services only for its own programs, memberships, and activities.

3.2 Application information. The Organization will provide accurate and complete information during signup and keep it up to date. This may include its legal name, any "doing business as" name, address, taxpayer identification number (EIN, or SSN for a sole proprietor), entity type, bank account details, a description of its programs, and the name, title, date of birth, address,

and other identifying information of its authorized representative and any beneficial owners or controlling persons, as required by law or the Processor.

3.3 Verification. The Organization authorizes StatZone and the Processor (Braintree/PayPal) to verify this information, including by checking it against government watch lists (such as OFAC sanctions lists) and identity and business-verification databases, and by requesting documents such as formation papers, IRS letters, bank letters, or government-issued identification. StatZone may verify the Organization's bank account by sending small deposits or debits (each between $0.01 and $1.99) and asking the Organization to confirm the amounts. StatZone may repeat verification at any time.

3.4 Approval. StatZone may approve or decline any application and may limit the Payment Services (for example, by setting Transaction limits) based on its review.

4. Fees

4.1 Fees. The Organization will pay StatZone's fees for the Payment Services shown at signup and on the pricing page, including per-Transaction fees, Chargeback fees, and fees for any optional tools the Organization uses. Current fees are listed at https://stat.zone/go/pricing.

4.2 Passing fees to Payers. The Organization may choose, for each activity, whether to pass StatZone's processing fees on to Payers or to pay them itself. If it passes fees on, the Organization is responsible for making sure that its fee practices comply with the Network Rules and applicable law, and that the fees are disclosed to Payers before they pay.

4.3 Returned-payment, stop-payment, and similar fees. Fees for returned or failed ACH payments, stop-payment requests, Chargebacks, and similar events are charged to the Organization, not to the Payer. The Organization may choose to pass those fees on to the Payer, as long as it discloses this in its own policies and complies with applicable law.

4.4 How fees are collected. StatZone may deduct its fees from Transaction proceeds before making a Payout, deduct them from the Reserve, or invoice or debit the Organization under Section 7.

4.5 Fee changes. StatZone may change its fees by updating the pricing page or notifying the Organization. Changes apply to Transactions processed after the change is posted. StatZone will try to give advance notice of fee increases.

4.6 Taxes on StatZone's fees. StatZone will charge tax on its own fees where the law requires.

5. Balance and Payouts

5.1 When funds are available. Funds from a Transaction become available in the Organization's Balance once the Transaction has cleared and the Processor has deposited the

funds into StatZone's bank account. The available amount is net of StatZone's fees and the Reserve described in Section 6.

5.2 Payouts on request. Payouts are made at the Organization's request, not on a fixed schedule. The Organization may request a transfer of all or part of its available Balance to its verified bank account through the Services. Subject to the Reserve (Section 6), StatZone's offset, withholding, and recovery rights (Section 7), and any holds under Section 5.5 or elsewhere in this Agreement, StatZone will initiate a requested transfer of the available Balance within 2 business days after the request, and usually on the same business day. Funds usually arrive in the Organization's bank account within 2 business days after StatZone initiates the transfer, but timing depends on the receiving bank, and StatZone does not guarantee when funds will arrive. The Organization may request no more than one Payout per day, and each Payout must be at least $1 and no more than $85,000. The Organization is responsible for keeping its bank account information accurate. StatZone is not responsible for Payouts sent to an account the Organization provided in error. Changes to the payout account may require re-verification.

5.3 Timing. Clearing and deposit times vary by payment method (for example, ACH payments usually take longer to clear than card payments), and transfers can be delayed by bank holidays, Processor or network delays, verification reviews, or other events outside StatZone's control.

5.4 Unclaimed balances. If the Organization does not request a Payout of its Balance for 12 months, StatZone may transfer the Balance to the Organization's verified bank account on file, subject to the Reserve, any holds, and StatZone's rights under Section 7. If that transfer fails, or no valid bank account is on file, StatZone will handle the funds as required by applicable unclaimed property law.

5.5 Holds. StatZone may delay or hold a Payout or part of the Balance, in whole or in part, if StatZone reasonably believes a Transaction may be fraudulent, unauthorized, or in violation of this Agreement, the Terms, the Network Rules, or the law, or if the Processor or a bank requires it. StatZone will try to notify the Organization of a hold and the reason for it, unless the law or a security concern prevents it.

6. Reserve

6.1 Standard reserve. StatZone holds back 10% of each payment received for the Organization for 30 days, as a reserve to cover Chargebacks, refunds, Reversals, fees, and other amounts the Organization may owe. Reserved funds are not available for Payout during that time. After 30 days, the held-back amount, minus anything applied under this Agreement, is released to the Organization's available Balance.

6.2 Use of the reserve. StatZone may use Reserve funds to pay any Chargeback, refund, Reversal, fee, or other amount the Organization owes under this Agreement or the Terms.

6.3 Increased reserve. Notwithstanding Section 6.1, if StatZone reasonably determines that the risk of Chargebacks, refunds, Reversals, or other losses associated with the Organization has increased, StatZone may increase the Reserve percentage, extend the holding period, or both, to the extent reasonably needed to cover that risk. Risk factors may include elevated Chargeback, refund, or dispute rates; cancelled, postponed, or unusually large events or programs; suspected fraud or unauthorized Transactions; significant changes to the Organization's account, ownership, leadership, or bank account; and the suspension or termination of this Agreement. StatZone will notify the Organization of the change and the reason for it in advance where practicable, and otherwise promptly after making the change, unless the law or a security concern prevents it. StatZone will review an increased Reserve periodically and will return to the standard Reserve in Section 6.1 when StatZone reasonably determines that the increased risk has passed.

7. Offsets, Withholding, and Recovery of Funds

7.1 Right to offset and withhold. StatZone may offset, deduct, or withhold from the Organization's Balance, any Payout or pending Payout, or the Reserve any amount the Organization owes StatZone, including Chargebacks, refunds, Reversals, fees, fines or assessments imposed by the Network Rules due to the Organization's activity, and amounts paid to the Organization in error.

7.2 Right to recover amounts already paid out (clawback). If amounts the Organization owes are greater than the funds StatZone is holding for it, StatZone may recover the difference from amounts already paid out, including by:

- debiting the Organization's designated bank account. The Organization authorizes StatZone to initiate ACH debits (and credits to correct errors) to that account for amounts owed under this Agreement, and this authorization remains in effect until all amounts owed are paid, even after this Agreement ends;
- deducting the amount from the Organization's future Balance or Payouts; or
- invoicing the Organization. The Organization will pay any invoice within 15 days.

7.3 Errors. If StatZone pays the Organization more than it should have, StatZone may recover the overpayment under this Section. If StatZone pays the Organization less than it should have, StatZone will pay the difference after confirming the error.

7.4 Collection. If the Organization does not pay amounts it owes, StatZone may suspend the Payment Services, pursue collection, and recover its reasonable collection costs and attorneys' fees, to the extent the law allows.

8. Chargebacks and Disputes

8.1 Organization liability. The Organization is responsible for the full amount of every Chargeback and Reversal on its Transactions, plus the applicable Chargeback fees, whether or not the Organization agrees with the outcome.

8.2 Cooperation. When StatZone receives notice of a Chargeback from the Processor, StatZone will email the Chargeback details to all of the Organization's users who have admin or treasurer permissions in the Services. That email will state a "respond by" date, and sending it to those users is notice to the Organization (see also Section 17.2). The Organization will cooperate with StatZone in investigating and responding to Chargebacks and disputes, and will provide the evidence and information StatZone requests by the respond-by date stated in that email. Requested evidence may include registration records, the refund policy shown at checkout, proof of the Payer's authorization, and communications with the Payer. If the Organization does not respond by the respond-by date, StatZone may decide, in its reasonable discretion, whether and how to contest or accept the Chargeback. In either case, the Organization remains responsible for the outcome as described in Section 8.1. The Organization is responsible for assigning admin and treasurer permissions to appropriate people, keeping those users' email addresses current, and making sure those email accounts are monitored.

8.3 Excessive Chargebacks. If the Organization's Chargeback or refund levels are excessive under the Network Rules or StatZone's reasonable judgment, StatZone may take steps to reduce the risk, including requiring a larger Reserve under Section 6.3, limiting Transactions, or suspending the Payment Services.

9. Refunds

9.1 The Organization's refund policy. The Organization will set a clear refund and cancellation policy for each activity, display it to Payers at or before checkout, and follow it. The Organization makes all refund decisions.

9.2 Issuing refunds. The Organization issues refunds through the Payment Services. Refunds are paid first from the Organization's available Balance and the Reserve; if those are not enough, StatZone may recover the shortfall under Section 7. StatZone's processing fees on a Transaction are not returned to the Organization if the Transaction is refunded, in whole or in part. Refunds must be made to the original payment method, not in cash or by another method, unless the Network Rules allow otherwise.

9.3 Refunds StatZone may issue. StatZone may issue a refund on the Organization's behalf if required by the Network Rules or the law, or to correct a processing error or an unauthorized Transaction.

10. Organization Responsibilities

The Organization will:

- **Describe its programs accurately**, including prices, dates, payment plans, and any fees passed on to Payers.
- **Get Player information from Parents.** Make sure information, photos, and video about Players are provided by Parents, or by the Organization with the Parent's authorization. The Organization will not invite or allow children under 13 to use the Services through their own Accounts except as permitted by the Terms and Privacy Policy, after the child's Parent has added them as a Player in the Parent's Account.
- **Uploaded documents and data retention.** The Organization decides what documents and information to collect through the Services (for example, Pennsylvania Act 153 clearances, USA Hockey clearance letters, or birth certificates) and how long to keep them. The Organization will comply with all applicable laws regarding the collection, retention, and deletion of the documents and information it collects, and will give review access only to the Organization Admins who need it. StatZone will delete or return documents at the Organization's direction, or after the Organization's account ends as described in Section 14.4.
- **Handle its own taxes.** Determine, collect, report, and pay all taxes that apply to its programs and the funds it receives. StatZone does not collect or remit taxes for the Organization.
- **Provide customer service** to its Payers about its programs, policies, and refunds.
- **Use Payer and Player data properly.** Use personal information it obtains through the Services only for its own programs and as allowed by law, and protect any data it exports from the Services.
- **Never collect card numbers outside the Services.** It will not ask Payers to send card or bank account numbers by email, text, or other insecure means, or enter Payer card data into the Services on a Payer's behalf without the Payer's authorization.
- **Keep its account secure**, limit administrator access to authorized people, and tell StatZone right away about any suspected unauthorized access or fraud.
- **Comply with the law and the Network Rules**, including consumer protection, child protection, and anti-money-laundering laws.

11. Prohibited Uses

The Organization may not use the Payment Services to:

- accept payments for anything illegal, or for any purpose other than the Organization's own programs and related activities as described in its application;
- process payments for another organization or business, or allow another party to use its account (also called "aggregation" or "factoring");

- process a Transaction that does not reflect a real payment from a Payer for a real program, product, or donation;
- split a single payment into several Transactions to avoid limits;
- give cash advances or cash back, or move money between accounts as a money-transfer service;
- accept payments for gambling or games of chance, except raffles and other games of chance that meet the requirements of Section 11.1;
- process personal or family expenses not related to the Organization;
- impose minimum purchase amounts or surcharges that violate the Network Rules or the law; or
- engage in any activity that StatZone, the Processor, or the Network Rules prohibit.

11.1 Raffles and games of chance. The Organization may use the Payment Services to accept payments for raffles, 50/50 drawings, or other games of chance only if it holds any license the law requires (for example, under Pennsylvania's Local Option Small Games of Chance Act) and complies with all applicable laws and the Network Rules. The Organization is solely responsible for that compliance. StatZone may require proof of licensure, and may refuse, suspend, or stop processing these Transactions at any time, including if the Processor or the Network Rules prohibit them.

12. Tax Reporting (Form 1099-K)

12.1 1099-K statements. StatZone will send Form 1099-K statements to the Organization, and file them with the IRS and states, as required by law, reporting the gross Transaction amounts processed for the Organization.

12.2 Taxpayer information. The Organization will provide its correct legal name and taxpayer identification number and certify them (for example, on IRS Form W-9) when StatZone asks. If the Organization does not provide correct taxpayer information, StatZone may be required by law to apply backup withholding to Payouts, and may suspend the Payment Services.

12.3 Tax status. Tax-exempt status of the Organization does not change StatZone's reporting obligations. The Organization should consult its own tax adviser.

13. Data and Security

13.1 StatZone will use reasonable administrative, technical, and physical safeguards to protect Transaction data. Card data is handled by the Processor, which follows card-industry data security standards (PCI DSS). StatZone does not store full card numbers on its own systems.

13.2 StatZone handles personal information as described in its Privacy Policy. To the extent StatZone processes personal information on the Organization's behalf, it does so to provide the Services to the Organization.

13.3 Uploaded documents. The Organization controls the documents and registration information it collects through the Services. StatZone stores and processes them on the Organization's behalf, as its service provider, and only to provide the Services. Uploaded documents are stored in encrypted cloud storage (Amazon Web Services S3), and only the Organization Admins the Organization authorizes can view or approve them. The Organization decides what to collect and how long to keep it, and must comply with applicable law on retention and deletion. StatZone will delete or return documents at the Organization's direction, or after this Agreement ends as described in Section 14.4.

13.4 Security incidents. If StatZone learns of a breach of security affecting the Organization's data, StatZone will notify the Organization without unreasonable delay, share the information reasonably available to it about the incident, and reasonably cooperate with and assist the Organization in responding. Because the Organization controls that data, the Organization is responsible for sending any notices to affected individuals, and to any regulators, that applicable law requires, including under Pennsylvania's Breach of Personal Information Notification Act, unless the law requires StatZone to send them. With the Organization's agreement, StatZone may send notices on the Organization's behalf. If the breach was caused by StatZone's failure to meet its security obligations under this Agreement, StatZone will reimburse the Organization's reasonable, documented costs of providing legally required notices, subject to the limits in Section 16.

13.5 The Organization will notify StatZone at support@stat.zone right away if it suspects any security incident affecting the Payment Services.

14. Term, Suspension, and Termination

14.1 Term. This Agreement starts when the Organization first agrees to it and continues until either party ends it.

14.2 Termination by the Organization. The Organization may end this Agreement at any time by emailing support@stat.zone. Scheduled and recurring payments that Payers have set up will be cancelled, and the Organization is responsible for telling its Payers how to pay going forward.

14.3 Suspension or termination by StatZone. StatZone may suspend the Payment Services or end this Agreement, immediately if needed, if: the Organization breaches this Agreement or the Terms; StatZone suspects fraud, illegal activity, or unacceptable risk; the Organization's Chargebacks or refunds are excessive; the Processor, a bank, or a card network requires it; or StatZone stops offering the Payment Services. Otherwise, StatZone will try to give 30 days' notice.

14.4 After termination. After this Agreement ends:

- StatZone may keep the Reserve, and any other funds in the Organization's Balance, for up to 120 days to cover Chargebacks, refunds, Reversals, and fees, and will then transfer any remaining Balance to the Organization's bank account on file;
- the Organization remains responsible for all Chargebacks, refunds, Reversals, fees, and other amounts relating to Transactions processed before termination, and StatZone's rights under Sections 6, 7, and 8 continue; and
- the Organization may request an export of its registration and Transaction records within the data export window in the Terms.

14.5 Survival. Sections 2.3, 4, 6 through 9, 12, and 14 through 18 continue after this Agreement ends.

15. Indemnification

The Organization will defend, indemnify, and hold harmless StatZone, its affiliates, and their officers, employees, and service providers (including Braintree and PayPal) from and against all claims, losses, liabilities, damages, Chargebacks, fines, penalties, Network Rules assessments, and expenses (including reasonable attorneys' fees) arising out of:

- the Organization's programs, events, staff, coaches, and volunteers;
- the Organization's Transactions, refund policies, and fee practices;
- the Organization's failure to obtain required Parent consents or other misuse of personal information;
- the Organization's taxes;
- the Organization's breach of this Agreement, the Terms, or the Network Rules, or its violation of law; or
- fraud or misconduct by anyone using the Organization's account.

16. Disclaimers and Limitation of Liability

16.1 The disclaimers in the Terms apply to the Payment Services. StatZone does not guarantee that any Payer will pay, that any Transaction will be approved, or that the Payment Services will be uninterrupted.

16.2 TO THE FULLEST EXTENT THE LAW ALLOWS, STATZONE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR LOST PROFITS OR REVENUE, ARISING OUT OF THIS AGREEMENT.

16.3 TO THE FULLEST EXTENT THE LAW ALLOWS, STATZONE'S TOTAL LIABILITY UNDER THIS AGREEMENT IS LIMITED TO THE GREATER OF (A) THE FEES THE ORGANIZATION PAID TO STATZONE FOR STATZONE'S OWN SERVICES IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR (B) $100. STATZONE'S FEES DO NOT INCLUDE TRANSACTION AMOUNTS COLLECTED FROM PAYERS ON THE ORGANIZATION'S BEHALF. THIS LIMIT DOES NOT APPLY TO STATZONE'S OBLIGATION TO PAY OUT THE

ORGANIZATION'S AVAILABLE BALANCE UNDER SECTION 5, AFTER APPLYING SECTIONS 6 THROUGH 9.

16.4 These limits do not limit the Organization's obligations to pay amounts it owes or its indemnification obligations.

17. Disputes, Governing Law, and Notices

17.1 The dispute resolution and arbitration provisions (including the class action and jury trial waiver) and the governing law provisions of the Terms apply to this Agreement.

17.2 Notices to StatZone must be sent to StatZone Inc, Attn: Legal, PO Box 429, Allison Park, PA 15101, with a copy to support@stat.zone. StatZone may send notices to the Organization's administrator email address(es) on file or through the Services. The Organization agrees to receive Communications electronically as described in the Terms.

18. General

18.1 Changes. StatZone may change this Agreement as described in the Terms. Changes are effective when posted, and the Organization's continued use of the Payment Services means it agrees to them. StatZone will try to notify Organizations of material changes.

18.2 Assignment. The Organization may not assign this Agreement without StatZone's written consent. StatZone may assign it as described in the Terms.

18.3 Entire agreement. This Agreement, the Terms, the Privacy Policy, and the fees shown at signup or on the pricing page are the entire agreement about the Payment Services.

18.4 Severability and waiver. The severability and waiver provisions of the Terms apply to this Agreement.

Contact

StatZone Inc, PO Box 429, Allison Park, PA 15101 | support@stat.zone