

Send Money Person to Person Transfer Service Agreement.

(Effective July 23, 2014)

You can use our person to person transfer service (our “Service”) to send money to another person.

When you use this service, you authorize us to act as your agent and attorney-in-fact for the limited purpose of communicating with others regarding your instructions, and processing your transfers.

Sending Funds. You can send funds to a recipient in any amount from \$1 to \$500 by (a) inputting the recipient’s email address into our Service so that we can send the recipient an email notifying them that you are sending them funds or (b) inputting the recipient’s mobile phone number into our Service so that we can send the recipient a text message notifying them that you are sending them funds. Carrier message and data rates apply to all text messages. We are not responsible for any loss of funds if you input the incorrect email address or mobile phone number and the recipient completes the transfer. We will debit the funds for the transfer from your card at the time you submit a transfer. In order to receive their money and complete the transfer, the recipient of the pending transfer will need to (1) transfer the money to his or her Green Dot Bank issued reloadable prepaid debit card (a “Card”) or Green Dot Bank account or (2) transfer the money to PayPal. We may, in our sole discretion, offer the recipient other ways to pick up the pending transfer. You may only send up to \$500 per day and \$1,000 in any 30 day period using our Service in the aggregate from all of your Cards. In addition, you may only make 20 transfers every 24 hours using the Service in the aggregate from all Cards, and recipients may only receive 5 transfers every 24 hours in the aggregate to all Cards.

You agree not to impersonate another person or send any messages that are fraudulent or offensive. If the recipient fails to claim the transfer within 10 days, or if the transfer cannot be made for any other reason, we will notify you and return the funds to your card.

Receiving Funds. If another person (a “Sender”) instructs us to transfer funds to you and you choose to have funds deposited to your Card, you authorize us to deposit the funds to your Card and represent to us that you are the person intended by the Sender to receive the funds. As with sending funds, you acknowledge that there will be a delay between the time you are notified of a pending transfer and the date funds are deposited to your card.

Declined and Reversed Transactions. We may decline to complete a transfer if: (a) we believe it may involve or result in a violation of law or expose us to liability or risk of loss; (b) we are unable to authenticate the sender or intended recipient; (c) there are insufficient available funds for the transfer; (d) the transfer instruction is unclear, ambiguous or incomplete; (e) we identify a security risk involving the transaction; or (f) as otherwise stated in this agreement. If a transfer is rejected for any reason, we will notify you and return the funds to your card.

Cancelling and Changing Transfer Instructions. You may cancel a transfer by following the instructions provided on the walmartmoneycard.com website prior to the time the recipient acknowledges and completes the transfer. Please note that once you send money to another person and that transfer is claimed, that transfer cannot be cancelled and we cannot recover the money.

Termination. We may modify or discontinue the Service, with or without notice, without liability to you at any time. We may suspend or terminate your access to or use of the Service at any time without cause. We may immediately suspend your use of the Service if you breach this or any other agreement with us, or if we have reason to believe that there has been or may be an unauthorized use of your Card.