

SPOTLIGHT!

Payments Video Challenge



OFFICIAL 2025 CONTEST RULES (“Rules”)

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. VOID WHERE PROHIBITED.

CONTEST SPONSOR, PRESENTERS AND JUDGES. The sponsor (“Sponsor”) of the Spotlight! Video Challenge (“Contest”) is the Nacha Payments Innovation Alliance. The Contest prize providers (“Presenters”) are identified on the contest website (“Contest Website”). The judging panel (“Judges”) are designated representatives of the Sponsor and Presenters. Collectively, the Sponsor, Presenters and Judges are “Contest Entities.”

ELIGIBILITY. The Contest is open to legal residents of the fifty (50) United States and the District of Columbia who live in the United States or the District of Columbia and are at least eighteen (18) years old as of August 1, 2025. Children of employees and their immediate family and household members (whether or not related) of the Judges are not eligible to participate in this Contest. All applicable federal, state, and local laws and regulations apply.

CONTEST PERIOD. Contest begins at 12:00:00 a.m. Eastern Time (“ET”) on August 1, 2025, and ends at 11:59:59 p.m. ET on August 31, 2025 (“Contest Period”). The Sponsor’s clock is the official timekeeper for this Contest.

HOW TO ENTER. All entries must be received in the manner described herein during the Contest Period to be eligible for prizes. You (an “Entrant”) can participate in the Contest by submitting a video using the URL provided on the contest website (“Contest Website”).

Entrant’s original video (“Video”) must conform to the “Submission Requirements” specified in these Rules by posting the Video using the URL provided on Contest Website and completing the information requested to complete the Video submission. The Video may be uploaded or recorded using the Video submission tool (“Video Submission Tool”).

SUBMISSION REQUIREMENTS. Limit one (1) Video per Entrant, regardless of method of entry. Submission of multiple Videos by or on behalf of the same Entrant will result in ineligibility with respect to all Videos submitted by or on behalf of that Entrant. Videos must concern the topic of combatting financial scams and showcase how

consumers can protect themselves from financial scams, keeping in mind the Judging Criteria described in these Rules.

Each Video submitted in connection with the Contest must be: (1) in English; (2) no more than sixty (60) seconds in length; (3) the Entrant's original work; (4) be relevant and concern the topic of combatting financial scams; (5) in MP4 format, and (6) comply with all the requirements specified in these Rules.

Videos must not, as determined in Contest Entities' sole and absolute discretion: (1) have ever been previously published; (2) infringe upon any rights of any third party including, without limitation, copyright, trademark, and rights of publicity and/or privacy; (3) copy, incorporate, or include music or video from any movies, commercials, radio, television, or the Internet, unless the Entrant is the lawful copyright owner of such material; (4) be or contain any content that is or may be perceived as violent, immoral, defamatory, derogatory, offensive, illegal, sexually suggestive, obscene, or similarly inappropriate, or that represents Contest Entities or any financial institution in a negative way or in any manner not consistent with their brand and/or reputation; (5) contain, include, or encourage images or activities that are dangerous, unsafe, or present unreasonable risk of harm to person or property; (6) suggest or imply to any person to undertake any dangerous, unsafe, or unduly risky activity; (7) be dangerous or unsafe to make or produce; (8) contain any mention, discussion, logo, trademark, service mark, storefront, trade dress, mascot, photograph, or other image or intellectual property of any business or company or sales pitch; (9) contain no links to other content or hashtags; and (10) contain any names or private and/or sensitive information about the Entrant or anyone else. Such inappropriate Videos are strictly prohibited, and any Video in violation of the above requirements and restrictions, as determined in Contest Entities' sole and absolute discretion, shall be deemed void.

Videos do not have to include any people, but if a Video includes anyone other than the Entrant, that Entrant must have received each person's permission to submit the Video for the Contest prior to submitting the Video. By submitting a Video that includes pictures or images of any people other than the Entrant, that Entrant represents and warrants to Contest Entities that said Entrant has obtained express permission of such people to submit a Video including their voice, likeness or image to Contest Entities in connection with this Contest, with the understanding that upon submission, Contest Entities have a use license (as discussed in the "Use of Videos and Entry Information" section below) in and to the Video. **Contest Entities shall consider the Entrant to be the person whose name is on the completed entry submission form associated with a Video, regardless of how many other individuals appear in a Video. Each Video may have only one individual listed as the Entrant.**

By submitting a Video in the Contest, each Entrant represents and warrants that the above requirements have been met. Failure to satisfy these requirements, as determined in Contest Entities' sole and absolute discretion, may result in ineligibility with respect to all Videos submitted by or on behalf of that Entrant.

GENERAL RULES. By submitting a Video in connection with the Contest, each Entrant is granting to Sponsor and Presenters an exclusive license to use the Video, and an Entrant or those acting on behalf of an Entrant may not during the Contest Period distribute, disseminate, sell, use, license, or post the Video or any copies thereof in any medium (including other Internet sites, with the exception of Contest Website, as discussed in the “How to Enter” section above) without the prior express written consent of Sponsor. Additionally, Videos cannot be entered or otherwise used in other contests or promotions. Under no circumstances, including but not limited to any computer, technical, or human error or malfunction that may occur in the processing or judging of Videos, the administration of this Contest, or in the announcement of prizes, shall Contest Entities and Releasees (as defined below) be responsible for non-conforming, lost, late, incomplete, inaccurate, delayed, undelivered, misdirected, or illegible entries or Videos (or any component thereof) or for inaccurate entry information. Additionally, Contest Entities and Releasees (as defined below) shall not be responsible for incorrect or changed URLs concerning Videos posted on Contest Website. Incomplete and/or duplicate Videos are not permitted and will be deemed void. The use of any device to automate the entry and/or voting process is absolutely prohibited, and any such entries and/or votes shall be void. Sponsor reserves the right, in its sole and absolute discretion, to void suspect Videos, entries, and/or votes or to modify, cancel, terminate, or suspend the Contest should a virus, bug, or other cause corrupt or impair the administration, security, or integrity of the Contest.

USE OF VIDEOS AND ENTRY INFORMATION. By entering this Contest and submitting a Video, each Entrant as a condition of participation in the Contest: (a) grants a royalty-free, perpetual, and irrevocable worldwide license, regardless of subsequent assignment or ownership change, exclusive to Sponsor and Presenter, to use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from, and otherwise show and use (unless prohibited by applicable law) the Video (including all material embodied therein), in any way or in any media or form, now or hereafter known or developed, in whole or in part, for trade, advertising, promotional, marketing, commercial, trade, or other purposes as either Sponsor or Presenter determine, in their sole and absolute discretion. Entrants shall not have a right of notice, review, or approval of any such use of the Video and/or Entrant’s name. Each Entrant: (a) upon request by Sponsor, Presenter, or their agents or representatives, shall sign any documents for such purpose; (b) acknowledges and agrees that the Video (or any part thereof) and/or the Entrant’s name may be used in whole or in part, alone or in combination with other works, and that the Video may be changed, altered, edited, modified, or used in any other manner, as solely determined by either Sponsor or Presenter; and (c) warrants and represents that Entrant has received all rights, releases, and permissions in writing that may be necessary from any individual appearing in a Video and from the videographer of the Video to grant this license for the use of the Video as stated.

SELECTION OF WINNERS.

Preliminary-Round Judging Criteria. During the Preliminary Round, up to 8 eligible winning Videos may be selected. Videos shall be judged based on the following weighted

criteria: (1) 40% for message where the content covered in the Video should be relevant and concern the topic of combatting financial scams and showcase how consumers can protect themselves from financial scams;(2) 30% for production value including the presentation quality, and (3) 30% for creativity. The Preliminary-Round Entrants will be notified on or about September 19, 2025, they have been selected to proceed to the Second Round.

In the event of a tie in the Preliminary Round, Videos shall be rated on an additional category by the same panel of Judges based on “overall impression.” The rating for the “overall impression” category shall be based on a scale of one (1) to ten (10) with one (1) being the lowest score and ten (10) being the highest score. The tie shall be broken and awarded to the highest cumulative score of the overall impression category (Overall Impression) rating from all participating Preliminary-Round Judges.

Second-Round Judging Criteria. Voting for the Second Round will take place on or about September 29, 2025 through October 20, 2025. The winning Preliminary-Round Videos will be posted on the Contest Website that is open to the public to vote. Entrants may share the Contest Website voting URL link to their family, friends and followers using social media. Limit one (1) vote per person. Submission of multiple votes by or on behalf of the same person will result in ineligibility with respect to all votes submitted from that account/profile. The Second-Round score is based on the number of votes each Video received and shall be incorporated into the Final-Round Judges’ Choice, as described below.

Final-Round: Judges’ Choice. Videos for the Final-Round: Judges’ Choice shall be judged based on the following weighted criteria: (1) 40% for message where the content covered in the Video should be relevant and concern the topic of combatting financial scams and showcase how consumers can protect themselves from financial scams; (2) 20% for production value including the presentation quality; (3) 20% for creativity; and (4) 20% for the Second-Round score.

In the event of a tie in the Final-Round: Judges’ Choice, Videos shall be rated by all participating Final-Round Judges on an Overall Impression category as described above. There will be a total of three (3) winners (each, a “Winner”) chosen in the Final-Round: Judges’ Choice, as specified in these Rules.

Final-Round: Sponsor’s Choice. Videos shall be judged based on a single score that considers messaging relevant and concerns the topic of combatting financial scams and showcase how consumers can protect themselves from financial scams, quality, and creativity. Each Payments Innovation Alliance primary member is allowed one (1) vote for its organization. In the event of a tie in the Final-Round: Sponsor’s Choice, Videos shall be rated by five (5) members of the Payments Innovation Alliance Advisory Committee using the Overall Impression category. A Judges’ Choice Winner may also be a Sponsor’s Choice winner.

Winner Announcement. On or about December 15, 2025, Winners will be announced on the Contest Website.

PRIZES. A total of \$10,000 of Prizes shall be awarded as follows.

Final-Round Prizes. There will be a total of four (4) winners (each, a “Winner”) chosen in the Final Round as specified below. Each Winner is solely responsible for all costs and expenses related to receipt and/or use of a Prize, including but not limited to taxes.

Final-Round Judge’s Choice Prizes: A total of three (3) Winners will be chosen. One (1) Grand Prize Winner will receive \$5,000. One (1) Second Place Winner will receive \$2,500. One (1) Third Place Winner will receive \$1,000.

Final-Round Sponsor’s Choice Prize: One (1) Winner will be chosen by the Nacha Payments Innovation Alliance and will receive \$1,500.

HOW TO CLAIM PRIZES.

On or about November 5, 2025, Sponsor or its designees will reasonably attempt to notify each Final-Round Winner of his/her winning status via the telephone number and/or email address provided in his/her Submission Entry. If the Final-Round Winner does not respond to the contact attempt within ten (10) calendar days of the notification date, or if the Final-Round Winner declines a Prize, Sponsor or its designees may select another Final-Round Winner, at and in a manner to be determined in their sole and absolute discretion. Each Final-Round Winner must confirm his/her eligibility and accept the Prize on his/her own behalf. To accept and receive a Prize, each Final-Round Winner must complete, sign, and return (1) the Winner Notification Letter Eligibility, Liability and Publicity Release (“Release”); and (2) a W-9 Form to the location noted on the form. If the two documents forms are not signed and returned by the time indicated on the cover letter, or if a Final-Round Winner does not meet the eligibility criteria or is otherwise unwilling or unable to comply with these Official Rules, or cannot be contacted by November 12, 2025, an alternate Final-Round Winner may be selected at and in a manner to be determined in the Sponsor’s or its designees’ sole and absolute discretion. Prize money will be paid with an ACH credit to each Winner’s designated account at a U.S. financial institution.

ODDS. Odds of winning a Prize depend on the number of eligible entries received.

PUBLICITY. Unless prohibited by law, participation in the Contest constitutes each Entrant’s consent for Sponsor and Presenter to use the Entrant’s name, age, hometown, and state of residence for Contest or promotional purposes in any media now known or later developed, without payment or consideration to the Entrant. Acceptance of a Prize constitutes permission for Sponsor, and their designees to use each Final-Round Winner’s name, Video, photograph, image, likeness, and/or statement in any manner and in any medium for purposes of advertising and trade without additional compensation, authorization, or remuneration, except where prohibited by law. Winners will be announced no later than December 15, 2025.

PRIVACY. Sponsor will collect personal data from Entrants when they enter this Contest, and this information will be used for the purposes of administering the Contest, publicizing the Contest, and other promotional purposes that benefit Sponsor and Presenters.

GENERAL CONDITIONS. By participating in this Contest, each Entrant agrees to be bound by these Official Rules and the decisions or interpretation of Contest Entities or their designees regarding the Official Rules, which are final and legally binding in all respects. In the event that a Prize cannot be awarded for any reason or a Final-Round Winner is not capable of redeeming a Prize for any reason, Contest Entities shall not be obligated to award any Prize, and reserve the right, in their sole and absolute discretion, whether or not to substitute a Prize (or portion of a Prize) with a prize of comparable or greater value or cash value. If, for any reason, more than the stated number of Prizes are available and/or claimed, Contest Entities reserve the right to award the Prizes in such category by random drawing from among eligible Prize claimants in such Prize category or in a manner to be determined by Contest Entities or their designees in their sole and absolute discretion. Non-compliance with these Official Rules may result in disqualification. An individual is not a Winner until he/she has fully complied with these official Rules. No transfer, assignment, or substitution of a Prize is permitted. Prizes are not exchangeable for merchandise or services.

GENERAL RELEASE AND WAIVER OF CLAIMS. By entering the Contest and/or accepting a Prize, each Entrant hereby releases Contest Entities, and all of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, and all of their respective directors, officers, governors, employees, shareholders, and agents (collectively, the "Releasees") from any and all liability, loss, harm, damage, cost, expense, or claims including, but not limited to, third party claims based on: (a) publicity and/or privacy rights, defamation, and intellectual property associated with the Entrant or Winner's participation in the Contest, redemption of any Prize in connection with the Contest, and/or use or misuse of any Prize in connection with the Contest, including, but not limited to, all reasonable counsel fees and court costs incurred, property damage, personal injury, and/or death; (b) anything related to the production, promotion, or execution of the Contest (or participation therein), including preemption, cancellation, or rescheduling; and (c) anything that may occur in connection with acceptance and/or use of the Prizes or while participating in the Contest, even if caused or contributed to by the negligence of Releasees.

LIMITATIONS OF LIABILITY. Contest Entities and any other Releasees shall not be responsible for lost, late, incomplete, stolen, misdirected, illegible, or incomplete entries. Contest Entities and any other Releasees shall not be responsible for any incorrect or inaccurate information, whether caused by Contest Entities, Releasees, Entrants, tampering, or by any of the equipment or programming associated with or utilized in the Contest, and Contest Entities and Releasees shall not assume responsibility for any error, omission, defect, theft, destruction, or unauthorized access to the materials related to the Contest. Sponsor reserves the right, in their sole and absolute discretion, to disqualify any individual found to be tampering with the entry process, the voting process, or the operation of the Contest; to be acting in violation of these Official Rules; or to be acting in a non-sportsmanlike or disruptive manner, or with intent or apparent intent to annoy,

abuse, threaten, embarrass, harm, or harass, in any way, any other person. If for any reason the Contest is not capable of running as planned by reason of, but not limited to, business or market circumstances, force majeure, public health concerns, tampering, unauthorized intervention, actions by Entrants, fraud, or any other causes which, Sponsor in its sole and absolute discretion, deem could corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, Sponsor reserves the right, in their sole and absolute discretion, to cancel, terminate, modify, or suspend the Contest. If such malfunction, error, disruption, or damage occurs, and it impairs the administration, security, fairness, integrity, or proper play of the Contest, Sponsor may, in its sole and absolute discretion, suspend or terminate the Contest or any portion thereof by posting a notice on their websites. If the Contest or any portion of the Contest is terminated before the end of the Contest Period, Sponsor may select Winners or the remaining Winners from all eligible entries received as of the termination date of the Contest.

IN NO EVENT WILL CONTEST ENTITIES OR ANY OTHER RELEASEES BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, CLAIMS, ACTIONS, DAMAGES, LOSSES, OR LIABILITY OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES RESULTING FROM OR ARISING FROM PARTICIPATION IN, OR THE PRODUCTION, PROMOTION, OR ADMINISTRATION OF, THE CONTEST, OR ACCEPTANCE, POSSESSION, USE, MISUSE, OR NONUSE OF A PRIZE THAT MAY BE AWARDED. WITHOUT LIMITING THE FOREGOING, ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS. ANY ATTEMPT BY AN ENTRANT, OR ANY OTHER INDIVIDUAL TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD ANY SUCH ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

AGREEMENT TO OFFICIAL RULES. By participating in the Contest, each Entrant fully and unconditionally agrees to and accepts these official Rules and the decisions of Contest Entities and their designees, which are final and binding in all matters relating to the Contest. By participating in the Contest, each Entrant waives any right to claim ambiguity in these official Rules. In the event of any inconsistency with any other materials, these official Rules shall govern.

MISCELLANEOUS. Each Entry and Video are subject to verification by Contest Entities and their designees.

NON-WAIVER. The failure or delay by Contest Entities or their designees in enforcing any particular clause, provision, or aspect of these Official Rules shall not impact the validity, enforceability, or effect of any other clause, provision, or aspect of these Official Rules.

VENUE AND APPLICABLE LAW. This Contest will be administered in the Commonwealth of Virginia, and by participating, all Entrants agree that: (a) the laws of the Commonwealth of Virginia will apply exclusively to this Contest, and (b) any dispute with respect to this Contest will be resolved exclusively in the federal courts located in the Commonwealth of Virginia.

WINNERS VIDEO AND LIST. The winning videos and a list of Winners will be posted on the Contest Website upon notification and confirmation of Winners. The Winners' List may include each Winner's first and last names, city, state, and prize.

This Contest is in no way sponsored, endorsed, or administered by, or associated with any other individual or entity other than the Sponsor and its designees.