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IT IS FURTHER ORDERED directing the Clerk of the Court to terminate Defendant Jay Wigdore, only. Pursuant to Rule 54(b) of the Federal Rules of Civil Procedure, the Court finds no reason for just delay.

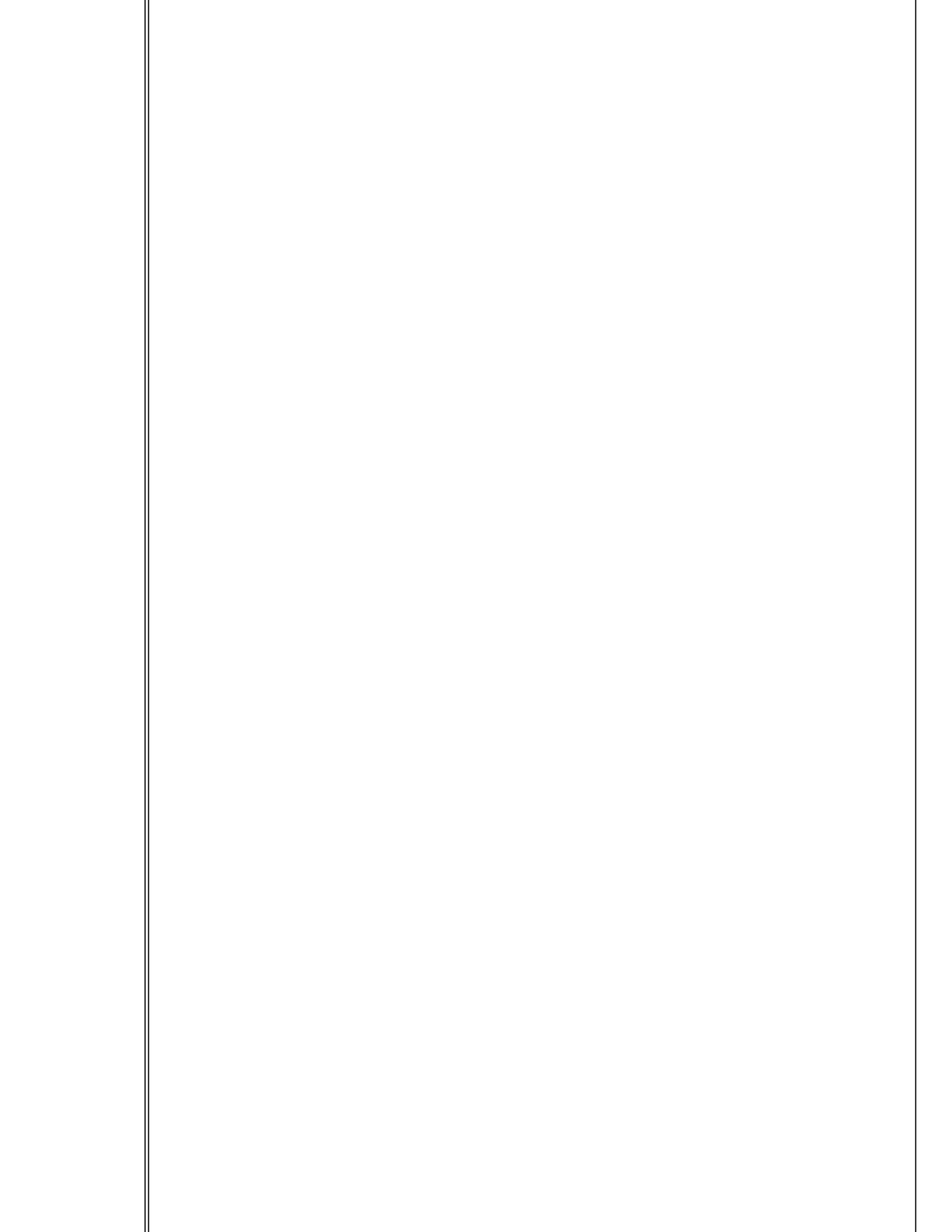
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3. ³Chargeback ~~PEQ~~ ~~SEEDQ~~ L V V X H D Q Q N R U R V
Financial Institution charges all or part of an amount of a ~~PEQ~~ G H F I D W G
transaction back to the Acquirer or other Financial Institution.

4. ³Credit Card Laundering ~~PEQ~~
a) ~~3EDQ~~ R U D O O R Z L Q J D Q R W



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d) Processing Chargebacks or returned Remotely Created Payment Orders or ACH Debits.

11. ³Payment Processor ~~PEIQ~~ 3 HUV RQ SURY LGL QJ 3 D \ P H
~~MEQ~~ V D R H J R R G V R U V H U Y L F H V
with any charitable donation.

12. ³Person ~~PEIQ~~ organization, or legal entity, including a corporation, limited liability company, partnership, proprietorship, association, cooperative, government or governmental subdivision or agency, or any other group or combination acting as an entity.

13. ³Remotely Created Payment Order ~~PEIQ~~ RCPO

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C. ~~71P816~~

RI WKH M Xc Gie Bly Q W

premised upon the truthfulness, accuracy, and completeness of Settling ~~61~~

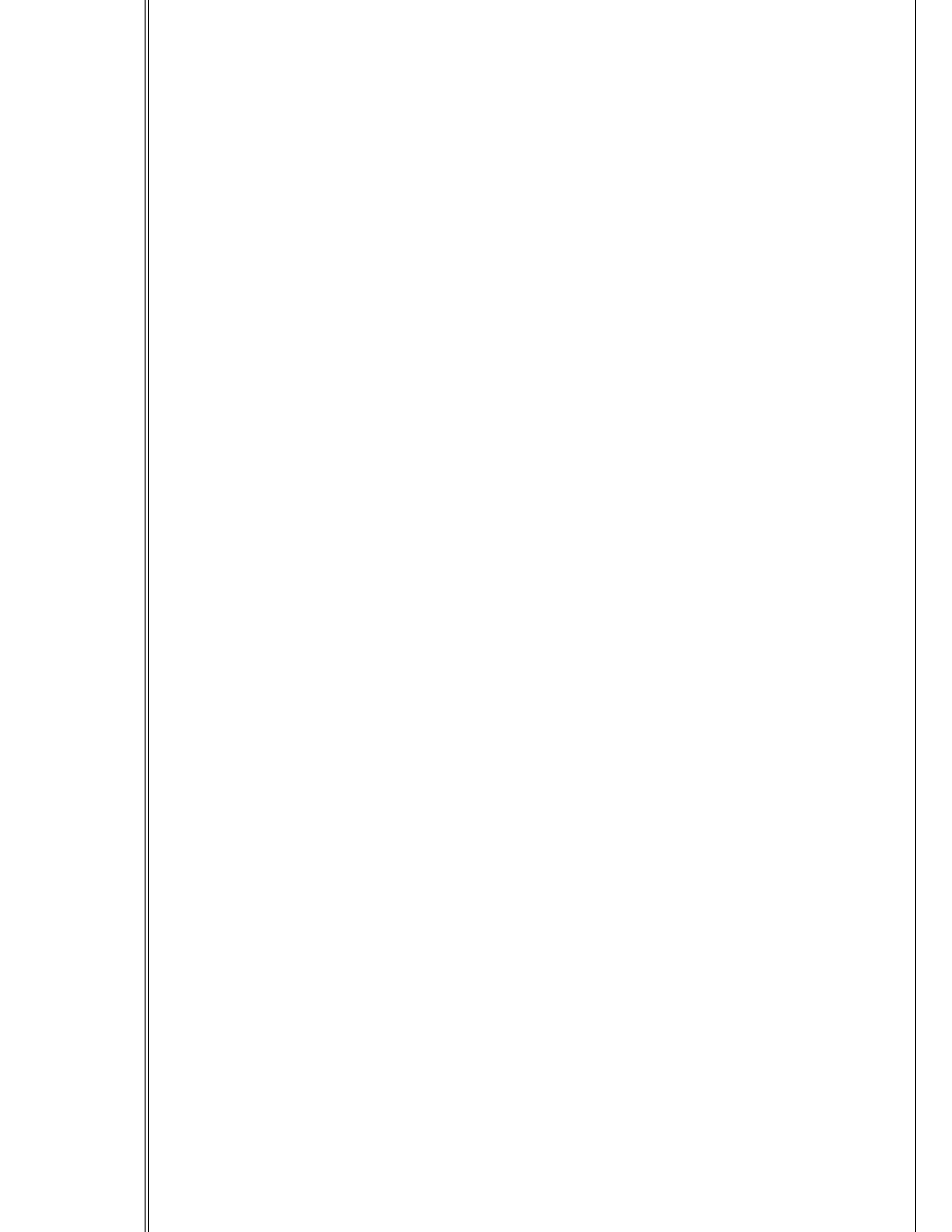
~~QED0717~~ DQGHODWHG GRFXP ~~61717~~ 3ILQDQFLDO

Commission, namely:

- 1) ~~71717~~

1 may be used for collecting and reporting on any delinquent amount arising out of this
2 Order, in accordance with 31 U.S.C. §7701.

3 J. All money paid to the Commission pursuant to this Order may be deposited
4 into a fund administered by the Commission or its designee to be used for equitable relief,
5 including consumer redress and any attendant expenses for the administration of any
6 redress fund. If a representative of the Commission decides that direct redress to consumers
7 is wholly or partially impracticable or money remains after redress is completed, the
8 Commission may apply any remaining money for such other equitable relief (including
9 consumer information remedies) as it determines to be reasonably related to Settling
10 Defendant's practices alleged in the Complaint. Any money not used for such equitable
11 relief is to be deposited to the U.S. Treasury as disgorgement. Defendant has no right to
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1 E. Unless otherwise directed by a Commission representative in writing, all
2 submissions to the Commission pursuant to this Order must be emailed to DEbrief@ftc.gov
3 or sent by overnight courier (not the U.S. Postal Service) to:

4 Associate Director for Enforcement
5 Bureau of Consumer Protection
6 Federal Trade Commission
7 600 Pennsylvania Avenue NW
8 Washington, DC 20580

9 The subject line must begin: *FTC v. Electronic Payment Solutions of America, Inc., et al.*,
10 Matter No. X170045.

11 **IX.**

12 **Recordkeeping**

13 **IT IS FURTHER ORDERED** that Settling Defendant must create certain records
14 for 10 years after entry of the Order, and retain each such record for 5 years. Specif(su)4r8.3 (Qa
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X.

Compliance Monitoring

IT IS FURTHER ORDERED that, for the purpose of monitoring Settling Defendant¶

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XI.

Retention of Jurisdiction

IT IS FURTHER ORDERED that this Court retains jurisdiction of this matter for purposes of construction, modification, and enforcement of this Order.

Dated this 22nd day of January, 2021.



Senior United States District Judge