

Secure Bancard, LLC 1500 Abbey Court | Alpharetta, GA 30004 1-855-271-1500

APPLICATION FOR MERCHANT AGREEMENT

SYNOVUS BANK (Merchant Bank) 1125 First Avenue, Columbus, GA 31901 706-649-4900

Processor's Sales Rep Name: Impact PaySystem CP

Business Information				
Vista Lamar Hospitality			Fairbridge Inn Express Memphis	
Merchant Legal Business Name			DBA Name	
3067 Windstone Way			2880 Lamar Ave	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Germantown	Tennessee 38138		Memphis	Tennessee 38114
City	State Zip		City	State Zip
9018304720			9018304720	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
474663826	10 Yrs. 10 Mos. New bu	usiness 🔲 New owner 🛛 Seasonal'	? 🗌 Yes 🗌 No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned		20 jul 2015	
		Business License	Date Opened:	
Merchant State registration	E-mail Address: JK	umar901@gmail.com Web sit	e Address:	
Any prior	Yes If yes: Personal Busin	ess If yes, how long		
				Other
Type of Sole Pro	prietorship 📕 LLC 📃 Partnership 📃	Ltd Partnersnip Corp, check on	le: Public Private Non	Other
Business Type				
🗌 Retail 🔲 Restaurant 🔳 Lodgin	ng Service Internet% M	ail% Tel	% 🗌 Bus-to-Bus 🔜%	
Description of Business				
Detailed Description of Business (Motel	(including products/services; card ch	arging policies; delivery methods;	whether own/finance inventoryprovide	e separate pages if needed):
Mailing Address (select	_egal 🔲 DBA 🛄 Location Contact: _	Jatin Kumar	Phone #	9018304720
Refund/Return Policy				
Refund/Refurn Policy				
🔲 No refund 🔲 Refund in 30 day	s or less 🔲 Merchandise	Other:		
American Express Disclosur	re			
The "NCR" party listed throughout	t this Application and the Merchant A	greement is your acquirer for Ame	rican Express, or will convey American	Exper ss sales on your behalf:
NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 30	308			
DocuSigned by:				
latin kina				
	v			
XOC6FED03851A4E Merchant Signature		Jatin Kumar / Owner Print Name/Title		Jun. 24, 2025 Date:

DATENOT AN	CT / Site Survey	- · · ·						at 141 at				
obtain, verify a ask for your na license or othe	T REQUIREMENTS - and record information ame, physical address er identifying documer	that ider , date of <u>its. Comp</u>	the governme ntifies each pe birth, taxpaye plete Sections	nt fight the fu erson (includi er identifications I and II and	ing business on number a III. (*In Sec	rorism and s entities) and other i ction II, Dr	d money laundering a who opens an accou information that will a river's License requir	activities, the int. What this illow us to ide ed use oth	e USA Pa means f entify you er ID only	triot Act requires or you: When yo I. We may also a y if no Driver's Li	s all financi ou open an ask to see y icense issi	a institutions to account, we will your driver's Jed.)
Busines	Section 1: s Form of Identificat	ion		Applicat Items Revie	ble ewed:		Section II: Individual Form of Identification			Applicable Items Reviewed:		
Business N			ame:			luentin	cation					
Govt Issued B	Business License		Date and Pl Issuance:	ace of		0	Drivers License:	085258761		Name:	Ja	tin Kumar
Tax Return			133dance.			S	State ID:			Date of Birth:	01	. apr 1978
Corporate Res	solution		ID/Tax ID N	umber: 47	74663826		Passport:			DL/ID#:		5258761
Entity Agencie							Ailitary ID:			Date of Issuan		
Business finar	ncial Statement		Expiration D)ate [.]			Aexican Consulate			State of Issuar	nce:	
			Expiration E	Juic.			D:					
Partnership A	greement									Expiration:		or 05, 2026 067 Windstone
			Type Fin'l S	't		F	Resident Alien ID:			Address:	W	ay
Section III												
On site visi	t done by Sales Rep		B	usiness Con	sistent with	Applicatio	n (including any e-Co	ommerce ad	dendums	(S))		
Address of	location inspected:		DBA Address	📃 Legal	l Address	URL	listed in eCommerc	e addendum		Other Addres	SS:	
Does name no	osted at business mat	ch name	on application	Yes 🗌 N	No	Doe	es inventory volume a	annear to he	sufficient	t? Yes No		
	have appropriate bus						store hours posted?				/td>	
	merchant's inventory?			Samples?	Yes No		ou get Interior/exterio			No	7.00	
	consistent with mercl					Diay	Comments:					
* Signature of	Sales Representative	:					Date:					
* By signing a	bove you hereby ackn in the case of informat	owledge	that the inform	nation listed	herein is tru	ie and acc	curate and was perso	nally observ	ed on the	e indicated docur	ment, and	at the indicated
address and (i	in the case of informat	tion listed	below in the	e-Commerce	e addendum	n(s)) indica	ated URL(s) as applic	cablé.		1		
D · · · · · ·												
Principal Information										I		
	1	Data of	Pirth	Ownorship	% of Time	Social S	oourity # (Propossor's	nrivaov		Pacidontial Addre		Pasidential
Principal's	Title	Date of	Birth	Ownership			ecurity # (Processor's		F	Residential Addre		Residential Phone #
	1	Date of	Birth	Ownership % / Years	Spent In	policy fo	or collection and use o	of social	F	Residential Addre (City, State, Zip		Residential Phone #
Principal's	1	Date of	Birth			policy fo security	r collection and use o numbers can be foun	of social	F			
Principal's	1	Date of	Birth	% / Years	Spent In	policy fo security www.sec	or collection and use of numbers can be foun curebancard.com)	of social		(City, State, Zip))	Phone #
Principal's	1	Date of	Birth		Spent In	policy fo security	or collection and use of numbers can be foun curebancard.com)	of social		(City, State, Zip))	
Principal's Name	Title	Date of	Birth	% / Years	Spent In	policy fo security www.sec	or collection and use of numbers can be foun curebancard.com)	of social	3067 Win	(City, State, Zip))	Phone #
Principal's Name Jatin Kumar	Title Owner	Date of	Birth	% / Years	Spent In	policy fo security www.sec	or collection and use of numbers can be foun curebancard.com)	of social	3067 Win	(City, State, Zip))	Phone #
Principal's Name Jatin Kumar Bank Informa	Title Owner ation	Date of	Birth	% / Years	Spent In Business	policy fo security www.sec	or collection and use of numbers can be foun curebancard.com)	f social d at	3067 Win TN, 3813	(City, State, Zip dstone Way, Germ 8	nantown,	Phone # 9018304720
Principal's Name Jatin Kumar Bank Informa Name of Finan	Title Owner ation cial Institution	Date of	Birth	% / Years 51/10 Years Account nur	Spent In Business	policy fo security www.sec	r collection and use of numbers can be foun curebancard.com) 0 Routing #	of social	3067 Win TN, 3813	(City, State, Zip))	Phone # 9018304720
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Card Types Accepted:	 All Visa/MasterCard/ All Discover Cards JCB** American Express ** Diners/Carte Blanch 	*	MasterCard Credit Card Visa Credit Cards and E MasterCard Debit cards Visa Debit cards only PIN Based Debit/EBT C	Business Cards only only	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sa Monthly \$20000.00 Annual \$ Projected Visa/MC/DISC/Amex Hig \$200.00	Electroni Les Electroni Touch-to gh Ticket Touch-to Mail/Tele	c card-swiped transactions c key-entered (with imprints) c card not present (w/out imprints OR ne card not present (with imprints ne card not present (no imprints) phone Order (card not present) prec (card not present))%	Projected avarage Visa/MC/DISC/Amex ticket Do you use a 3rd party fu No If "yes" Contact name and p Name: Phone:	Ilfillment? Yes '' hone numb
		NOTE: TOTAL (mus	t equal 100%)		
If processing via mail, phone of If applicable, provide: video (TV), a Do you authorize carrier to deliver	audio tape (Radio or IVR), an	d Web-page screen prints/URL(I		Do you bill your customer prior to shipped? If yes, how many days? 3-30 days 31-60 days 60 Over 90 days	9 🔲 0-2 day
How do you advertise? 🗌 Yellow p	bages 🔲 Telemarketing 🔲 Ca	atalog 🗖 Internet 🗖 Word of mou	th Publications Mass/Di	irect mail 🗌 Other	
		•	of processing statements.)		
Actual chargeback volume for mos	t recent 3 months \$	6 months \$	sting merchant ID#:	Iholder data:	
Actual chargeback volume for mos	at recent 3 months \$	6 months \$ isting account, please provide exi agents or merchant servicers t	sting merchant ID#:	Iholder data:	
Actual chargeback volume for mos	t recent 3 months \$ you are affiliated with an exi ndependent contractors or iion(s)?	6 months \$ isting account, please provide exi agents or merchant servicers t	sting merchant ID#:	Iholder data:	
Actual chargeback volume for mos	t recent 3 months \$ you are affiliated with an exi ndependent contractors or ndependent contractors or ndependent contractors or ndependent contractors or	6 months \$ isting account, please provide exi agents or merchant servicers t	sting merchant ID#:	Iholder data:	
Actual chargeback volume for mos	t recent 3 months \$ you are affiliated with an exi ndependent contractors or ndependent contractors or ndependent contractors or ndependent contractors or	6 months \$ isting account, please provide exi agents or merchant servicers t	sting merchant ID#:	Iholder data:	
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Actual chargeback volume for mos # of locations? If List the names of each of your in Merchant Owns Leases Locat Name/address of mortgage holder/la Other significant Merchant Contacts American Express Existing Accounts: If you currently accept AXP payme account. Existing AXP SE #: If you currently accept AXP payme	t recent 3 months \$ you are affiliated with an exi- ndependent contractors or ition(s)? indlord: with third parties:	6 months \$ isting account, please provide exi agents or merchant servicers f How lor How lor	sting merchant ID#: hat will have access to card ig at current locations(s)?: ust submit your existing AXP#	#. We will assign you a new AXP #	for this
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FEE SCHEDULE

** Equipment Ontione												
** Equipment Options				Purchase	Purchase			Purchase	Merchan	t	Т	
Model			Qty	New	Refurbished		Rent	Other Source	Owned	-		Price
Terminal Terminal											\$ \$	
Printer											\$	
PIN Pad				Dumbara Orbi							\$	
Imprinter Other				Purchase Only							\$	
											\$	
Shipping, handling and tax will	he hilled in	addition t	n the e	oquinment nrice listed	ahove							
Equipment Billing to:	be bliled in			erchant Agent C								
Ship Equipment to:			DE	BA Legal Agent	Other:							
Send Welcome Kit to: Merchant training provided by:				BA Legal Agent								
					othon							
SERVICE ACCEPTANCE AN	D FEE SCH	HEDULE										
Discount Rates 📕 🛛 Interchang	e Pass Throu	ugh Discou	nt Rate	0.30 % Per Item \$	0.15	Associatio	n Dues Assess	ments & Sponsorship				
Rate 1	%	Per Item \$	Ra	ate 2	q	6	Per Item \$	Rate 3		%	Pe	er Item \$
Visa Qual Credit				isa Mid-Qual Credit				Visa Non-Qual Credit				
Master Card Qual Credit			Ma	lastercard Mid-Qual Credit				Mastercard Non-Qual Credit				
Discover Network Qual Credit			Di	iscover Network Mid-Qual C	redit			Discover Network Non-Qual C	redit			
American Express Qual Credit			Ar	merican Express Mid-Qual C	Credit			American Express Non-Qual C	Credit			
Visa Qual Debit												
Mastercard Qual Debit												
Discover-Network Qual Debit											-	
American Express Qual Debit Pin Debit	0.30	0.15										
PTIEBT	0.00	0.15										
										1		
Rewards Pricing												
Visa Rewards (Discount Rate	\$ Pe	r Item			Masterca	rd Rewar	ds (Discount	Rate \$ Per Item				
field from and biologine fractor	<u>*1 0</u>				mastered	u rional			_			
Amex Rewards (Discount Rate	<u>\$</u> P	er Item			Discover	Rewards	(Discount Ra	te \$ Per Item				
Miscellaneous Fees:												
Authorization Fees: Ameri	can Expres	ss \$	Ma	astercard \$	Visa \$	Discover	\$					
Declin	ne Fee \$	EB	T Auth	n Fee \$ Debi	t Auth Fee \$							
Other Fees: Catew												
Gatew	ay Trans C	chg \$	W	Vireless Transaction	Fee \$	Marketin	g Transactio	on Fee \$				
ACH	Batch Fee S	6	ACH F	Reject/Change Fee \$	25.00 Next	Day Fund	ling Batch F	ee \$ 0.00				
							5					
AVS F	ee \$	CVV2	Fee \$_	Tokenizatio	n Fee \$	Charge	back/Retriev	al Fee \$ <u>25.00/15.00</u>	_			
PCI m	onthly Fee	\$ <u>10.00</u>	PCIN	Non Compliance Fee	e\$An	nual PCI	Fee \$					
Admir	nietrativo M	laintonan	CO EOO	e \$ Gateway	Eee \$	Appual						
Autor	iistiative iv	annenan		s aleway	Γεε φ	Annuar	-ee	-				
Bi-An	nual Fee \$_	r	Monthl	ly Statement Fee \$ <u>1</u>	0.00 Online	Merchant	Portal \$					
Month	nly Minimu	m: \$	Mo	onthly bill minimum:	Term	inal Rent	al Fee \$					
Debit	Monthly Fe	ee \$	Ear	rly Termination Fee:	\$Ap	lication/	Setup Fee \$					
					Express Bui							
					_ ·							
Debit	Setup Fee	\$	EBTS	Setup Fee \$	Wireless Setu	p Fee \$	_					
Gatew	ay Setup F	-ee \$	Ao	ddl Terminal Fee \$	Mercha	nt Club F	ee \$					
** Oth	er \$	per		Description		** Other	\$ <u> </u>	er Descriptior	1			
** Oth	er \$	per	onth [Description		** Other	\$pe	er month Description	ı			
See S	ections 13	.b.iv and	18 of tl	he Agreement for ot	her fees that m	ay be as	sessed due	to the action or inactio	on of Merchar	it.		

Number of e-Commerce websites:		n 1, complete, ini	itial and attach an additiona	l copy of this page for each add	itional website)		
Website URL:	Website server IP Address:		Website DBA:				
Customer Service: email address:	jkumar901@gmail.com	Telephone:	9018304720	List all links to other websi	tes:		
Web Hosting Service Name:		Address:		Contact Telephone:			
Fullfillment House Name:		Address:		Contact Telephone:			
How do you advertise:			(Attach samples; e.g., ca	atalog/print/broadcast/telema	arketing script)		
Do you bill customer's card before shi	pping product or perform	ng service?	If Yes, how many days	••	• • • •		
Yes No			before?				
What is your return/refund policy? Digital Certificate Issuer:			Website Security Metho				
Digital Certificate issuer.			Digital Cert No(s)/Exp D	ate(s)	Owenership Shared Individual		
For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.							
		D.					
Merchant Signatures and Guarantor Sign							
Agreement Signature: By signing belo		. ,		()()			
information and documents submitted v information given, including credit refere			. ,		• • •		
persons signing below as a principal or							
requested, Merchant Bank or Processo		•	•				
name and address of the agency that fu	urnished it); (3). acknowledg	ges receipt of the	e Merchant Card Processi	ng Agreement ("Agreement") in	cluding the Continuing Guaranty		
("Guaranty") contained within the Agree							
(each, an "Addendum"), each of which							
and conditions of the Agreement, the G any Merchant Card Processing Agreem							
regardless of whether such Merchant A				•	÷ , , , , , , , , , , , , , , , , , , ,		
agents and Merchant Bank may rely up	0 ,				, 0		
documents bearing Merchant's and Gu	arantor(s)'s signatures, and	that any such c	opies or facsimiles shall be	e treated for all purposes as ori	iginals of the Application or other		
document; and (6) certifies that Mercha				ncluding offering or facilitating	internet gambling services, or		
establishing quasi-cash, credits or mon	etary value of any type that	may be used to	conduct gambling.				
AMERICAN EXPRESS - In the event I	am not eligible for NCR and	Secure Bancar	rd's OntBlue program for A	merican Express by signing by	elow, I representthat I have read		
and am authorized to sign and submit t							
Express Agreement"), and that all inform			• •				
Services Company, Inc. ("American Ex	press") and American Expre	ess's agents and	Affiliates to verify the info	rmation inthis application and r	eceive and exchange information		
about me personally, including by reque	• •						
		orize and direct	Secure Bancardand Amer	rican Express and American Ex	press's agents and Affiliates to		
inform me directly, or inform the entity a	Affiliates and other parties for any purpose permitted by law. I authorize and direct Secure Bancardand American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about methat they have requested from consumer reporting agencies. Such information will include						
the name and address of the agency furnishing the report. I alsoauthorize American Express to use the reports on me from consumer reporting agencies for marketing and							
the name and address of the agency fu	rnishing the report. I alsoau	thorize America	nethat they have requeste n Express to use the repo	d from consumer reporting age rts on me from consumer repor	ncies. Such information will include		
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Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of beneficial ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identified in the Merchant if a legal entity (legal entity includes a corporation, limited liability company or other entity that is formed by filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States). (This form need not be used for a Merchant identification forms and taxpayer identification/withholding forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms and taxpayer identifications and the Processor's representative.) The beneficial ownership/management information and certification including any other Patriot Act/customer identification tor, the information and tertifications and taxpayer identifications and taxpayer identification forms and taxpayer identification for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act/customer identifications to obtain, verify and record information that identifies each person (including business) who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identify

Section 1: Merchant Application Information (Must match information in Merchant Application); Date Application Signed (by Authorized Signer named below): Jun. 24, 2025

Merchant Legal Name:	Jatin Kumar	Merchant Federal Tax ID (as it appears on income tax return):	Merchant State of formation/Incorporation:
TN Merchant Address:	3067 Windstone Wa	y, Germantown, TN, 38138	Merchant Entity Type
LLC			

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, Section 2: Beneficial Ownership and Wanagement Information. Provide the information below on each individual who uncerty of indirectly, information, inductively on work of the equity interests of the dequity interests of the dequity interests of the dequity interests of the Merchant legal entity identified above. If the total ownership of those individuals does not exceed 50% of the equity interests of the Merchant legal entity identified above. If the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity identified above. If the total ownership interests of the legal entity identified above. If the total ownership interests of individuals for which information is provided below exceeds 50%. (Use extra copies if needed.) Information must be provided for one individual with significant responsibility for managing the legal entity identified in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Offi

Beneficial Owner Legal Name Jatin Kumar	Title Owner	% of Legal Entity OwnerShip: 51 %			
Individual's Home (Street) Address (No P.O. Box) 3067 Windstone Way	City, State, Zip Germantown, TN, 38138			Date of birth 01 apr 1978	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ider *******3370	ntification No. (I	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Resident Alien ID Other ID ±	State/Country of Issuance TN	Expiration Date 05 apr 2026	Number on ID: 085258761		
Beneficial Owner Legal Name	Title		% of Legal Entity OwnerShip: %		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance Date Issued Expiration Date			Number on ID:	
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip		Date of birth		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	TIN):	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued	Expiration Date	Number on ID:	
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: %	
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Germantown, ,			Date of birth	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ider	ntification No. (I	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued	Expiration Date	Number on ID:	
Control Prong (and/or 🗌 additional Beneficial Owner) Legal Name Title Owner					
Individual's Home (Street) Address (No P.O. Box) 3067 Windstone Way	City, State, Zip Germantown, TN, 38138			Date of birth 01 apr 1978	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ider *******3370	ntification No. (I	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Resident Alien ID Other ID ±	State/Country of Issuance TN	Date Issued 05 apr 2018	Expiration Date 05 apr 2026	Number on ID: 085258761	

*For US persons provide unexpired Driver's License unless there is none; for non-US persons ID Type may be unexpired Resident Alien ID, or Passport/Other ID± and Country of issuance. ± Specify type of "Other ID", which may be any other unexpired government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

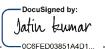
<u>Certifications and Signatures:</u> The undersigned Authorized Signer, listed above as a Beneficial Owner or Control Prong, who has signed the Merchant Application on behalf of the Merchant, hereby certifies that he/she is authorized to open accounts for the Merchant at financial institutions, that all information provided above about the Merchant legal entity is complete and correct and that, to the best of his/her knowledge, all information provided above about each individual listed above is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity is equity interests whose information is not provided above. The Authorized Signer and the Processor's Representative, each hereby certify that the information listed above regarding the identity and the identification document of each individual listed above, is complete and correct and was personally observed on the indicated document.

Jun. 24, 2025

Jatin Kumar

Signature

Authorized Signer



Date Signed Authorized Signer Printed Name Processor's Rep. Signature

JΚ

Merchant initials

VISA DISCLOSURE PAGE

Docusign Envelope ID: 69F63169-70B9-4070-A6DC-2A1A44E41B2A

Member Bank (Acquirer) Information:

Acquirer Name:	Synovus Bank
Acquirer Address:	1125 First Avenue, Columbus, GA 31901
Acquirer Phone:	(706) 649-4900

Important Member Bank (Acquirer) Responsabilities:

- 1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
- 2. A Visa Member must be a principal (signatory) to the Merchant Agreement.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- 4. The Visa Member is responsible for all funds held in reserve that are derived from settlement.
- 5. The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply during the course of operation.

Important Merchant Responsibilities:

- 1. Ensure compliance with cardholder data security and storage requirements.
- 2. Maintain fraud and chargebacks below thresholds.
- 3. Review and understand the terms of the Merchant Agreement.
- 4. Comply with Visa International Operating Regulations.

The responsibilities listed above do not supersede terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Merchant Signature		
Jatin zumar		
0C6FED03851A4D1	Jun. 24, 2025	
Merchant's Signature	Date	
Jatin Kumar	Owner	
Merchant's Printed Name	Title	

docusign.

Certificate Of Completion		
Envelope Id: 69F63169-70B9-4070-A6DC-2A1A44 Subject: Complete with Docusign: merchant_applic Source Envelope:		Status: Completed
Document Pages: 21 Certificate Pages: 4 AutoNav: Enabled Envelopeld Stamping: Enabled Time Zone: (UTC-08:00) Pacific Time (US & Canad	Signatures: 15 Initials: 0 da)	Envelope Originator: Dee Karawadra 1164 Vickery Lane Suite 200 Cordova, TN 38016 registration@impactpays.net IP Address: 173.166.215.126
Record Tracking		
Status: Original 6/24/2025 12:14:26 PM	Holder: Dee Karawadra registration@impactpays.net	Location: DocuSign
Signer Events	Signature	Timestamp
Jatin Kumar jkumar901@gmail.com Member KingsLane Group Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Accepted: 6/24/2025 2:17:37 PM ID: cbded244-4cc7-4d1e-b124-0fd5603e57c1	Jatin Lumar OC6FED03851A4D1 Signature Adoption: Pre-selected Style Using IP Address: 2601:3cb:901:7ce0:48cf:6371:f346:3385 Signed using mobile	Sent: 6/24/2025 12:27:04 PM Viewed: 6/24/2025 2:17:37 PM Signed: 6/24/2025 2:18:04 PM
In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent Certified Delivered Signing Complete Completed	Hashed/Encrypted Security Checked Security Checked Security Checked	6/24/2025 12:27:04 PM 6/24/2025 2:17:37 PM 6/24/2025 2:18:04 PM 6/24/2025 2:18:04 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disc	losure	

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Impact PaySystem (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Impact PaySystem:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows: To contact us by email send messages to: morgan@impactpays.com

To advise Impact PaySystem of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at morgan@impactpays.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Impact PaySystem

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to morgan@impactpays.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Impact PaySystem

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send us an email to morgan@impactpays.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <u>https://support.docusign.com/guides/signer-guide-signing-system-requirements</u>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Impact PaySystem as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Impact PaySystem during the course of your relationship with Impact PaySystem.