

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 Conversion Need Both

Business Information					
Mary Franks				Pats Prints	
Merchant Legal Business Name				DBA Name	
2750 Bartlett Blvd				2750 Bartlett Blvd	
Mailing Address			•	DBA Address (Physical, No PO E	Boxes)
BARTLETT	Tennessee	38134		BARTLETT	Tennessee 38134
City	State	Zip		City	State Zip
9016740661				9016740661	
Legal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
470876755	22 <sub>JYrs.</sub>	22 Mos. New b	usiness New owner Seasonal	? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length C	Owned	Business License	Date Opened: 01 ja	n 2002
		m	hfranks1956@vahoo.com	•	
Merchant State registration		E-mail Address:	ubfranks1956@yahoo.com Web si	te Address:	
Any prior No	Yes If yes:	Personal Busir	ness If yes, how long		
Type of ■ Sole Prop	orietorship 🔲 I	LC Partnershin	Ltd Partnership Corp, check or	ne: Public Private Non	Other
Retail Restaurant Lodging	g Service	Internet% M	lail%Tel	% Bus-to-Bus%	
Description of Business					
Detailed Description of Business ( Prints and framing	including produ	ucts/services; card ch	narging policies; delivery methods;	whether own/finance inventory	-provide separate pages if needed
Mailing Address (select  L	egal 🔲 DBA 📗	Location Contact: _	Mary Franks	Phone #	9016740661
Refund/Return Policy					
☐ No refund ☐ Refund in 30 days	s or less 🗌 Me	rchandise	Other:		
American Express Disclosur	e				
The "NCR" party listed throughout NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303		n and the Merchant A	Agreement is your acquirer for Ame	erican Express, or will convey Ar	nerican Exper ss sales on your bel
× Mloan is	=		Mary Franks / Owner		Nov. 22, 2022
Merchant Signature			Print Name/Title		Date:

Phone #' (No 800 #s)

None None

None None

ΜF 2 of 6 Merchant initials\_\_\_\_ PATRIOT ACT / Site Survey PATRIOT ACT REQUIREMENTS - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (\*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 043109359 Govt Issued Business License Drivers License: Name: Mary Franks Tax Return State ID Date of Birth: 28 jun 1956 Corporate Resolution ID/Tax ID Number: 470876755 Passport: DL/ID#: 043109359 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: May 22, 2024 Type Fin'l S't Resident Alien ID: 5149 Woodlark Ave Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? 
Yes Comments: \* Signature of Sales Representative: Date \* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Residential Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Phone # % / Years Name Spent In policy for collection and use of social (City, State, Zip) Business security numbers can be found at www.securebancard.com) 5149 Woodlark Ave, Memphis, TN, 9016740661 Mary Franks 100/22 vrs Owner \*\*\*6518 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened Regions Bank \*\*\*\*\*6461 064000017 \*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above:

Product Sold

Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

Trade / Business References

Account #

None

Trade Name

None

lone

	3 of 6		Merchant initials_	MF
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Bus MasterCard Debit cards on Visa Debit cards only PIN Based Debit/EBT Card	iness Cards only	
Projected total annual sales \$  Projected Visa/MC/DISC/Amex Sales Monthly \$10000.0 Annual \$  Projected Visa/MC/DISC/Amex High T \$1000.00	Electronic key-entered (with impring Electronic card not present (w/ou OR Touch-tone card not present (with Touch-tone card not present (not Mail/Telephone Order (card not present)	ints) 2 % t imprints) None %  n imprints)% imprints)%	Do you use a 3rd	ex ticket size 130.00  party fulfillment?  lo Yes  If "yes"  e and phone number:
	ternet: supply copy of print advertising, catalogs a		Do you bill your custome	
Do you authorize carrier to deliver w/o How do you advertise? Yellow page Have you ever accepted credit cards to statements. If you are a MO/TO or e-C Actual chargeback volume for most re  # of locations?  # of locations?	es Telemarketing Catalog Internet Woodefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Direction (Please provide the formation of processing statements.)  nonths \$  ovide existing merchant ID#:	ne most recent 3 months	ýs 🗹 60-90 days 🗖
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landle	,	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		
Other significant Merchant Contacts with	third parties:			
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1	existing AXP#, so so we can convey this	to AXP on your behalf.	

If you do not currently have an AXP #, and your annual volume is more than \$1MM, we will contact AXP on your behalf.

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone number listed below. Please note that it may take some time, consistent with applicable law, for us to process your opt-out request.

Call Secure Bancard, LLC Customer Service at: 1-855-271-1500

Merchant has the right not to accept all Card Association card types. Some Point Of Sale software and programs cannot prohibit the acceptance of specific types of payment cards; therefore, it is the merchant's responsibility to enforce this. If you request AXP and qualify, NCR as processor, and not Merchant Bank, will settle American Express.

<sup>\*\*</sup> Denotes Services and Programs listed above or below in this Application, which are provided by Processor and its contractors and not by Merchant Bank. Merchant Bank has no responsibility or liability therefor.

				F	FEE S	CHEDUL	.E										
** Equipment Options																	
Model		١		Purchase New	Purcl	hase rbished		Ren			chas	e ource	Mer	chant	i		Price
Terminal		Ų	Ly I	INCW	Kelui	Distieu		Ken		Oti	101 30	Duice	OWI	leu		\$	FIICE
Terminal																\$	
Printer																\$	
PIN Pad				Purchase Only												\$	
Imprinter Other				Fulchase Only												\$	
<u> </u>													i			\$	
		1.60			,												
Shipping, handling and tax will be Equipment Billing to:	billed in a	ddition to t		hant Agent O													
Ship Equipment to:				Legal Agent		r·											
Send Welcome Kit to:				Legal Agent													
Merchant training provided by:			Proce	essor Agent C	ther:												
SERVICE ACCEPTANCE AND F	EE SCHE	DULE															
			Pate	% Per Item \$		<b>I</b> A	ssociation	Dues	<i>8.</i> Acc	eeman	te Dae	es Through					
Rate 1	%	Per Item \$	Rate				%	Per It		Rate 3					%		Per Item \$
Visa Qual Credit	1.72	0.20		Mid-Qual Credit			0.83	0.20				l Credit			0.76	_	0.20
Master Card Qual Credit	1.72	0.20		er Mid-Card Qual Credit			0.83	0.20				ard Qual Credit			0.76	_	0.20
Discover Network - PayPal Qual Credit	1.72	0.20		over Netword - PayPal Mi	d-Oual Cr	redit	0.83	0.20				vork - PayPal Non-Qu	al Cred	it	0.76	_	0.20
American Express Qual Credit	2.89	0.20	_	ican Express Mid-Qual C			0.36	0.20				ress Non-Qual Credit			0.76	_	0.20
Visa Qual Debit	1.45	0.20	_	Mid-Qual Debit			0.83	0.20			on-Qua				0.76	_	0.20
Master Card Qual Debit	1.45	0.20		er Card Mid-Qual Debit			0.83	0.20				Non-Qual Debit			0.76	_	0.20
Discover Network - PayPal Qual Debit	1.45	0.20		over Network - PayPal Mic	d-Oual De	ebit	0.83	0.20				vork - PayPal Non-Qu	al Debi	t	0.76	_	0.20
Pin Debit			EBT							Star					\$1 per mo		
						l l											
Visa Rewards (Discount Rate \$ 3.7		tem 0.20					ld Card (D					Per Item 0.20 Per Item 0.20					
JCB Card %  Monthly Flat Fee: \$  Est. Annual Amex Volume: \$	_	s Carte Bl Monthly (		_		ay 🗌 Re	n Expresetail \$Noneet: \$	_ Tra				OR OR					
AMEX Pay Frequency 3 of Miscellaneous Fees:	day	■ 15 day		30 day Amex F	ees dis	sclosed i	n this sec	ction	are b	illed b	y Am	erican Express					
Miscellaneous Fees:				None			25.00					None					
Monthly Statement Fee \$	Applica	ation/Setu	p Fee \$	ACH Reje	ct/Chai	nge Fee S	\$	Onli	ne Me	erchan	t Por	tal \$ moi	nthly				
Chargeback/Retrieval Fee \$ 15	.00/15. <b>@</b> acl	n Monthly	/ Minin										each	ı			
ACH Debit \$1.00 Upon Accoun	nt Approv	al AVS Fe	e \$	each CVV2 Fe	ee \$	each To	okenizatio	on Fe	ee \$	ne eac	h Anı	None nual Fee \$	!				
** Administrative Maintenance	Fee \$	mont	hly ** F	PCI Non Complian	ce Fee	None S	monthly	** G	atewa	y Fee	Non \$	monthly					
** Other \$ per	_ Descrip	otion		** (	Other \$	None	Non per	е	Desc	ription							
Early Termination Fee: \$ None	** PC	CI monthly	Fee \$	6.00													
None Authorization Fees: \$		an Expres	Non s \$	e MasterCard	None \$	Visa	None \$	Disc	cover	\$							

See Sections 13.b.iv and 18 of the Agreement for other fees that may be assessed due to the action or inaction of Merchant.

5 of 6	Merchant initials	M

eCommerce Application	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, c	omplete, ir	nitial and	l attach an additional co	ppy of this page for each additiona	l website)	
Website URL:		Website serv	er IP Address:			Website DBA:			
Customer Service: em	ail address:	mbfranks195	66@yahoo.com	Telephoi	ne:	9016740661	List all links to other websites	s:	
Web Hosting Service I	Name:			Address	:		Contact Telephone:		
Fullfillment House Na	me:			Address	:		Contact Telephone:		
How do you advertise	:				(Attac	h samples; e.g., cata	log/print/broadcast/telemarketi	ing script)	
Do you bill customer's Yes No	card before ship	ping product	or performing s	ervice?	If Yes, before	how many days			
What is your return/re	fund policy?				Websi	te Security Method:			
Digital Certificate Issu	er:				Digital	Cert No(s)/Exp Date	(s)		venership ed 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.

## Merchant Signatures and Guarantor Signatures

Agreement Signature: By signing below, each of the Merchant and Guarantor(s) and Merchant principal(s) and owner(s) (1) certifies, under penalty of perjury, that all information and documents submitted with this Application are true and complete; (2) authorizes Merchant Bank, Processor and their respective agents to verify any of the information given, including credit references, and to obtain individual and/or business credit reports, including requesting reports from consumer reporting agencies on persons signing below as a principal or owner of Merchant or as a Guarantor (if such person asks Merchant Bank or Processor whether or not a consumer report was requested, Merchant Bank or Processor will tell such person, and if Merchant Bank or Processor received a report, Merchant Bank or Processor will give such person the name and address of the agency that furnished it); (3). acknowledges receipt of the Merchant Card Processing Agreement ("Agreement") including the Continuing Guaranty ("Guaranty") contained within the Agreement, and of the CNP Addendum, Special Services Addendum and the Merchant Use and Disclosure of BlN Information Addendum (each, an "Addendum"), each of which documents is incorporated herein by this reference, and agrees to be bound by and perform in accordance with all provisions, terms and conditions of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all terms, conditions and provisions of any Merchant Card Processing Agreement between any Merchant Affiliate of Merchant and Processor and its agents and Merchant Bank ("Merchant Affiliate Agreement"), regardless of whether such Merchant Affiliate Agreement currently exists or is executed, amended, or supplemented at some future date; (5) agrees that Processor and its agents and Merchant Bank may rely upon copies or facsimiles of this Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of other documents bearing Merchant's and Guarantor(s)'s sig

AMERICAN EXPRESS - In the event I am not eligible for NCR and Secure Bancard's OptBlue program for American Express, by signing below, I representthat I have read and am authorized to sign and submit this application for the above entity, which agrees to be bound by the American Express® Card Accep-tance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize NCR, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information inthis application and receive and exchange information about me personally, including by requesting reports from consumer reporting agencies from time to time, and disclose such information to their agent, subcontractors, 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 administrative purposes. I am able to read andunderstand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about howAmerican Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications byvisiting this website or contacting American Express at 1-800-528-5200. I understand that upon American Express' approval of the application, the entity will beprovided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

Guaranty: The undersigned Guarantor(s), individually and severally, guarantee the full and faithful performance and payment by the Merchant (identified above in the portion of this Application which precedes this Guaranty) of each and all of Merchant's duties and obligations to Merchant Bank and Processor, as provided in Section 25 of the Merchant Card Processing Agreement, which Merchant Card Processing Agreement, and this Application and the Addendums mentioned above, are incorporated into this Guaranty by this reference.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
X1) Wom =	Nov. 22, 2022	XI) WIRM =	Nov. 22, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Mary Franks	Owner	Mary Franks	
Print Name	Title	Print Name (No Titles)	
X 2)		X 2)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
X 3)		X 3)	
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Print Name	Title	Print Name (No Titles)	
FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

Merc	hant	init	ials

ΜF

Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial owner(s), of the Merchant identified in the Merchant Application referenced below, must be provided for 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 identified in the Merchant Application as a "sole proprietor" or "sole proprietorship", provided the prescribed forms of Merchant Application including any Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith reflect such sole proprietorship status and are completed and executed by such sole proprietor and the Processor's representative.) The beneficial ownership/management information and certification in this form is in addition to, not a substitute for, the information and certifications regarding the Merchant legal entity required elsewhere in the prescribed form of Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification/withholding forms included therein or prescribed for use therewith. Notice: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) 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 identifying documents. In some instances we may use outside sources to confirm the information. Secure Bancard's privacy policy can be found at http

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Nov. 22, 2022 Merchant Federal Tax ID (as it appears on income tax return): 470876755 Merchant State of formation/Incorporation: Merchant Legal Name: Mary Franks TN Merchant Address: 5149 Woodlark Ave, Memphis, TN, 38117 Merchant Entity Type Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity 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, provide the information below on additional beneficial owners so that 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 listed in Section 1, a "Control Prong". Examples of a Control Prong include, but are not limited to: Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer. If no other Beneficial Owner identified below is identified in the right column as the Control Prong, the Control Prong section below must be completed. Beneficial Owner Legal Name Title % of Legal Entity OwnerShip: 100 % Owner Mary Franks Individual's Home (Street) Address (No P.O. Box) 5149 Woodlark Ave City, State, Zip Memphis, TN, 38117 Date of birth 28 jun 1956 (SSN)/Individual Taxpayer Identification No. (ITIN): \*\*\*\*\*6518 Individual has a Social Security Number or Individual Taxpayer Identification Control Prona? Number issued by US Government? ■ Yes ■ No Id Type:\* ■ Driver's License □ Other State photo ID showing residence □ State/Country of Issuance Date Issued Expiration Date Number on ID: 22 may 2024 043109359 22 may 2016 Tennessee Passport Resident Alien ID Other ID ± Beneficial Owner Legal Name Title % of Legal Entity OwnerShip: None % Individual has a Social Security Number or Individual Taxpayer Identification (SSN)/Individual Taxpayer Identification No. (ITIN): Control Prong? Number issued by US Government? ☐ Yes ■ No State/Country of Issuance Number on ID: **Expiration Date** Date Issued Id Type:\* ☐ Driver's License ☐ Other State photo ID showing residence ☐ None Passport Resident Alien ID Other ID ± Beneficial Owner Legal Name Title % of Legal Entity OwnerShip: None % 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 (SSN)/Individual Taxpayer Identification No. (ITIN): Control Prong? Number issued by US Government? Yes <a> No</a> State/Country of Issuance Date Issued **Expiration Date** Number on ID: Id Type:\* ☐ Driver's License ☐ Other State photo ID showing residence ☐ None None Passport Resident Alien ID Other ID ± Beneficial Owner Legal Name Title % of Legal Entity OwnerShip: None % Individual's Home (Street) Address (No P.O. Box) Date of birth City, State, Zip Memphis, None Individual has a Social Security Number or Individual Taxpayer Identification (SSN)/Individual Taxpayer Identification No. (ITIN): Control Prong? Number issued by US Government? 
Yes 
No State/Country of Issuance Date Issued **Expiration Date** Number on ID: Id Type:\* ☐ Driver's License ☐ Other State photo ID showing residence ☐ None None Passport Resident Alien ID Other ID ± Control Prong (and/or additional Beneficial Owner) Legal Name % of Legal Entity OwnerShip: 100 % Owner Individual's Home (Street) Address (No P.O. Box) 5149 Woodlark Ave City, State, Zip Memphis, TN, 38117 Date of birth 28 jun 1956 Individual has a Social Security Number or Individual Taxpayer Identification (SSN)/Individual Taxpayer Identification No. (ITIN): \*\*\*\*\*6518 Control Prong? Number issued by US Government? 
Yes No Expiration Date Number on ID: 043109359 Id Type:\* ■ Driver's License □ Other State photo ID showing residence □ State/Country of Issuance Date Issued 22 may 2016 22 may 2024 Tennessee Passport Resident Alien ID Other ID ± \*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. 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 their 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's 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. Certifications and Signatures: M/on = Mary Franks Date Signed Date Signed Authorized Signer Printed Name Authorized Signer Processor's Rep. Signature

## **VISA DISCLOSURE PAGE**

## 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	
Merchant's Signature	Nov. 22, 2022
Merchant's Signature	Date
the early	
Mary Franks	Owner
Merchant's Printed Name	Title