

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: iBuxx Impact

Business Information					
Jenniter Robbins				York Girls Drasco Cale	
Merchant Legal Business Name				DBA Name	
6995 Heber Springs Rd N				6995 Heber Springs Rd N	
Mailing Address				DBA Address (Physical, No PO Boxes)	
Drasco	Arkansas	72530		Drasco	Arkanses 72530
	State Zi	p		City	State Zip
870-068-3743				870-668-0067	
	Legal Fax #			DBA Phone #	DBA Fax #
471711654	6 yryrs. 6	Mos. New bu	siness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Own	-	Business License	Date Opened:July 1, 2014	
		-mail Address: jen	niferrobbins.1125@gmail.comeb site	Address	
Merchant State registration		-mail Address.	Web Site		
Any prior No	Yes If yes:	Personal Busine	ess If yes, how long		
Type of Sole Proprie	etorship LLC	Partnership	Ltd Partnership Corp, check one	: Public Private Non	Other
		1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.			
Business Type					
Retail Restaurant Lodging	Service Int	ternet% Ma	il% Tel	% Bus-to-Bus%	
Description of Business					
	luding products	/services; card cha	rging policies; delivery methods; w	hether own/finance inventoryprovide	separate pages if needed):
Restaurant - food and beverage					
Mailing Address (select Lega	DBA Lo	cation Contact:	Jennifer Robbins P	hone #	870-668-0067
Refund/Return Policy					
			0		
No refund Refund in 30 days or	less Mercha	ndise	Other:		
American Express Disclosure					
The "JetPay" party listed throughout th	is Application a	ind the Merchant A	greement is your acquirer for Ame	rican Express, or will convey Americar	Experess sales on your
behalf					
JetPay Merchant Services					
3361 Boyington Drive, Suite 180					
Carroliton, TX 75006		•			
()	111				
× Junilla	KODA	1001	Japailar Pathing 10		
Merchant Signature			Jennifer Robbins / Owner		Nov. 10, 2020
Construction of the second second			Print Name/Title		Date:

Section 1: Business Form of Identification			Applicable Items Reviewed:				Section Individual Identifi	Form of	Applicable Items Reviewed:			
			Business	Name:			_					
Govt Issued Bus	siness License		Date and		T		Drivers License:	906523102	Name:	Jennifer Robbins		
Tax Return			Issuance:		-		State ID:		Date of Birth:	March 10, 1976		
Corporate Reso	lution		ID/Tax ID	Number:	47171	1654	Passport:		DL/ID#	906523102		
Entity Agencies					1		Military ID:		Date of Issuance:	JUGGEORGE		
Business financ	ial Statement	1	Expiration	n Date	T		Mexican Consulate		State of Issuance.	AR		
			Copiration	oue.	-		ID:					
Partnership Agr	eement		Type Fin1	1 51	-		Resident Alien ID:		Expiration: Address:	Mar 10, 2027 249 Ben Rd		
Section III			1 ype Fin	131			Acodent Allen ID.		Audress.	249 Den R0		
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	3 of 6	Merchant initialsJR
Processing Information Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	MasterCard Credit Cards and Business cards only Visa Credit Cards and Business Cards only MasterCard Debit cards only Visa Debit cards only PIN Based Debit/EBT Cards**
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$8000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$100.00	Electronic Rey-entered (with imphile) Electronic card not present (w/out imprints) OR Touch-tone card not present (with imprints)	Projected avarage 98 % Visa/MC/DISC/Amex ticket size 10.00 None % 2 % Do you use a 3rd party fulfiliment? % Do you use a 3rd party fulfiliment? % Mone Yes % M "yes" % Contact name and phone number None % None %
If applicable, provide: video (TV), aud Do you authorize carrier to deliver w/c	ternet: supply copy of print advertising, catalogs and brochur o tape (Radio or IVR), and Web-page screen prints/URL(Inte getting signature? No Yes	res. Do you bill your customer prior to goods being ernet). shipped? If yes, how many days? 0-2 days 3-30 days 31-60 days 60-90 days Over 90 days
Have you ever accepted credit cards statements. If you are a MO/TO or e-(es Telemarketing Catalog Internet Word of mouth before? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6 months of cent 3 months \$ 6 months \$	(Please provide the most recent 3 months of processing
No	u are affiliated with an existing account, please provide exist pendent contractors or agents or merchant servicers th	

Merchant Owns Leases Location(s)?	How long at current locations(s)?:
Name/address of mortgage holder/landlord:	
Other significant Merchant Contacts with third parties:	

American Express

Existing Accounts:

If you currently accept AXP payments, and your AXP volume is less than \$1MM annually, you must submit your existing AXP#. We will assign you a new AXP # for this account. Existing AXP SE #: ______

If you currently accept AXP payments in excess of \$1MM annually, please provide your existing AXP#, so so we can convey this to AXP on your behalf.

New Accounts:

If you do not currently accept AXP # payments, and your annual volume is less than \$1MM, if you request AXP, we will assign you an AXP # for this account, so you can start accepting AXP payments. AXP SE #:______

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

* Denotes Services and Dreament list

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, JetPay as processor, and not Merchant Bank, will settle American Express.

Merchant Bank has no responsibility or liability therefor.	e provided by Processor and its contractors and not by Merchant Bank.
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FEE SCHEDULE

** Equipment Option:														
Model			C	oty	Purchase New		chase urbished		Rent	Purchase Other Source	Merchant Owned		Τ,	Price
Terminal													s	
Terminal													\$	
Printer													\$	
PIN Pad					Duration								5	
Imprinter	COLT				Purchase Only	1				1			+	
Other	SOFTWARE										+			
					L					1	J	1	2	
Shipping, handling a	nd tax will be	billed in ad	dition to	he ea	upment price listed	above.							-	
Equipment Billing to:				Me	Merchant Agent Other									
Ship Equipment to:					A Legal Agent								_	
Send Welcome Kit to				BA Legal Agent N/A							_			
Merchant training provided by Processor Agent Other														
SERVICE ACCEPT	ANCE AND F	EE SCHE	DULE											
				Rate	% Per Item \$			Association	Dues & Asse	essments Pass Through			_	
Rate 1		96	Per item 1	Rat	te 2			96	Per Item \$	Rate 3		56	Pe	er item S
Visa Qual Credit		3 79		Vis	a Mid-Qual Credit					Visa Non-Qual Credit			T	
Master Card Qual Credit		3.79		-	ster Mid-Card Qual Credit					Master Non-Card Qual Credit		[Г	
Discover Network - PayPal	Qual Credit			_	scover Netword - PayPal Mi		Credit			Discover Network - PayPal Non-Q	Iual Credit		T	
American Express Qual Cre		3.79		-	nerican Express Mid-Qual C				1 1	American Express Non-Qual Cred		1	+	
Visa Quai Debi		3.79		-	a Mid Qual Debit					Visa Non-Qual Debit		1	+	
Master Card Qual Debit		3.79	1	_	ister Card Mid Qual Debit				11	Master Card Non-Qual Debt		1	+	
Discover Network - PayPal (Qual Dehn	3.79		_	scover Network - PayPai Ma	d-Our-C	vetari		t1	Discover Network - PayPal Non-Q	ual Debr	+	+	
Pin Debit				EB		- Yual C		ļ	<u>├</u>	Star		\$1 per mo	-	
				168								1	-11	
JCB Card % Monthly Flat Fee Est. Annual Amex AMEX Pay Frequen	e: \$ Volume: \$	N	Carte Bi Nonthly (15 day	Gross	Pay Daily Gr	erage A	ay R Amex Tick	tetail S None ket: S	Trans Fe e	t rate% OR e + % OR illed by American Expres				
Miscellaneous Fees.	Eas = 24.95	Applicat	ion/Satur) Fee	None S ACH Pain	ct/Cha	nae Fee	25.00	Online Me	erchant Portal \$m	onthiv			
Provide and Social 1 - 14 and														
Chargeback/Retriev														
									ion Fee \$	each Annual Fee \$				
** Administrative Ma	aintenance l	ee S	mont	hly 🕶	PCI Non Complian	ice Fe	e \$	monthly	y ** Gatewa	y Fee S monthly				
None •• Other \$ P	None	Descripti	on			Other	None \$	Nor per	ne Desc	ription				
Early Termination F	None ee: \$	_ ** PCI (monthly	Fee \$										
Authorization Fees:	s	American	Express	Noi \$	ne MasterCard	None \$	• Visa	None \$	_ Discover	· S				
	See Section	ns 13.b.iv	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.											

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Website URL: Customer Service: email address:					of this page for each addition		
Customer Service: email address:	Website server IP	Address:		Website DBA:			
	jenniferrobbins.11	125@gmail.com	Telephone:	870-668-3743	List all links to other web	sites:	
Web Hosting Service Name:			Address:		Contact Telephone:		
Fullfillment House Name:			Address:		Contact Telephone:		
How do you advertise:			(Attach sa	mples; e.g., catalog	/print/broadcast/telemarke	ting script)	
Do you bill customer's card before	hipping product or pe	rtorming service	7 If Yes, how	many days			
Yes No		20	before?	and the Adapta - st.			
What is your return/refund policy?				ecurity Method:		-	venership
Digital Certificate Issuer:			Digital Cer	t No(s)/Exp Date(s)		Shar	
Merchant Signatures and Guarantor S Agreement Signatures and Guarantor S information and documents submitte information given, including credit rel persons signing below as a principal requested. Merchant Bank or Process name and address of the agency that ("Guaranty") contained within the Agr (each, an "Addendum"), each of whice and conditions of the Agreement, the any Merchant Card Processing Agree regardless of whether such Merchant agents and Merchant Bank may rely U document; bearing Merchant's and G document; and (6) certifies that Merch establishing quasi-cash, credits or mo AMERICAN EXPRESS - In the event and am authonzed to sign and submit Express Agreement"), and that all info Services Company, Inc. ("American E) about me personally, including by requ Affiliates and other parties for any purp inform me directly, or inform the enity.)	elow, each of the Merch 4 with this Application ar erences, and to obtain in or owner of Merchant or sor will tell such person, furnished it); (3). ackno eement, and of the CNP h documents is incorpor Guaranty, and each suc ment between any Merc Affiliate Agreement curr pon copies or facsimile uarantor(s)'s signatures ant does not and will no netary value of any type am not eligible for JetP this application for the a mation provided herein press") and American E esting reports from com- ose permitted by law. 1	re true and compil- ndividual and/or bi- as a Guarantor (and if Merchant I widedges recept d Addendum, Spe ated herein by thi- chant Affiliate of N frently exists or is s of this Applicatin , and that any su of provide, offer ou- that may be use Pay and Secure B above entity, while is true, complete Express's agents sumer reporting a authorize and dir	ele, (2) authorize usiness credit rei ll such person at Bank or Process of the Merchant (C cial Services Adi s reference, and agrees to be bo Aerchant and Prr executed, ament on bearing Mercl on bearing Mercl on bearing Mercl ch copies or facs r facilitate gambli d to conduct gan ancard's OptBlu h agrees to be b , and accurate. I and Affiliates to gencies from tin ect Secure Banc	is Metchant Bank, Fr ports, including requi- sks Metchant Bank o or received a report, Card Processing Agri- dendum and the Mer agrees to be bound und by and perform occessor and its agen ded, or supplementer ant's and Guaranton similes shall be treate ing services, includin nbling. e program for America authorize JetPay, S verify the informatior ne to time, and discit- card and American E:	seting reports from consumi- r Processor whether or not i Merchant Bank or Processo eement ('Agreement') includ chant Use and Disclosure o by and perform in accordan in accordance with all terms is and Merchant Bank ('Mer d at some future date; (5) ag (s)'s signatures, or on copie ad for all purposes as origina g offering or facilitating inter can Express® Card Acceptar ecure Bancard, and America is this application and rece is se such information to their xpress and American Express	er reporting at a consumer re- will give suc- ding the Contui- (6 BIN Informati- ice with all pro- c, conditions ai rechant Affiliate press that Pro- ses or facsimile als of the Appi- met gambling ow, I represen- tice Agreemer an Express Ti- eive and exchi- ragent, subcc ess's agents a	gencies on sport was th person the nuing Guaranty tilon Addendum visions, terms and provisions o e Agreement?). cessor and its is of other lication or other is services, or at that I have re ti ("Amencan ravel Related ontractors,
include the name and address of the an marketing and administrative purposes http://www.americanexpress.com/priva- that I may opt out of marketing commun approval of the application, the entity w	pency furnishing the rep I am able to read and it by to learn more about I lications by visiting this It be provided with the J	oort. I also author understand the E how American Ex website or conta American Expres	ze American Ex nglish language. press protects y cting American E s Agreement and	press to use the repo Please read the Arr our privacy and how Express at 1-800-528 d materials welcomin	orts on me from consumer r lerican Express Privacy Sta American Express uses yo 3-5200. I understand that up Ig it to American Express' C	eporting ager itement at our information oon American Card acceptar	rmation will noies for n. I understand i Express' nce program.
marketing and administrative purposes http://www.americanexpress.com/priva- that I may opt out of marketing commun	pency furnishing the rep I am able to read and it cy to learn more about I lications by visiting this II be provided with the <i>I</i> (s), individually and sevi- suaranty) of each and a	oort. I also author understand the E how American Ex website or conta American Expres erally, guarantee all of Merchant's o	ize American Ex nglish language. press protects y cting American B s Agreement and the full and faith duties and obliga ment, and this A	press to use the report Please read the Arriour privacy and how Express at 1-800-528 d materials welcomin of ul performance and titions to Merchant Ba	orts on me from consumer r nerican Express Privacy Sta American Express uses yo 3-5200. I understand that up gi tto American Express' C payment by the Merchant ank and Processor, as prov ddendums mentioned abov	eporting ager atement at our information oon American Card acceptar (identified abor rided in Sectio	rmation will noies for n. I understand I Express' nce program. ove in the portio on 25 of the
marketing and administrative purposes http://www.americanexpress.com/priva- that I may opt out of marketing commur approval of the application, the entity w Suaranty: The undersigned Guarantor of this Application which precedes this O derchant Card Processing Agreement, suaranty by this reference.	Jency furnishing the rep I am able to read and i cy to learn more about I lications by visiting this II be provided with the I s), individually and sevi Suaranty) of each and a which Merchant Card P	oort. I also author understand the E how American Ex website or conta American Expres erally, guarantee all of Merchant's o	ize American Ex nglish language. press protects y cting American B s Agreement and the full and faith duties and obliga ment, and this A	press to use the repo Please read the Arr our privacy and how Express at 1-800-528 d materials welcomir oful performance and titions to Merchant Ba pplication and the Ar	orts on me from consumer r terican Express Privacy Sta American Express uses yo 3-5200. I understand that up ig it to American Express' C payment by the Merchant ank and Processor, as prov ddendums mentioned abov	eporting ager tement at sur information pon American Card acceptar (identified abui ided in Section re, are incorpo	rmation will noies for n. I understand i Express' nce program. ove in the porthi on 25 of the
marketing and administrative purposes http://www.americanexpress.com/priva- that I may opt out of marketing commur approval of the application, the entity w Suaranty: The undersigned Guarantor of this Application which precedes this O derchant Card Processing Agreement, suaranty by this reference.	pency furnishing the rep I am able to read and it cy to learn more about I lications by visiting this II be provided with the <i>I</i> (s), individually and sevi- suaranty) of each and a	oort. I also author understand the E how American Ex website or conta American Expres erally, guarantee all of Merchant's o	ize American Ex nglish language. press protects y cting American B s Agreement and the full and faith duties and obliga ment, and this A	press to use the repo Please read the Arr our privacy and how Express at 1-800-528 d materials welcomir oful performance and titions to Merchant Ba pplication and the Ar	orts on me from consumer r terican Express Privacy Sta American Express uses yo 3-5200. I understand that up ig it to American Express' C payment by the Merchant ank and Processor, as prov ddendums mentioned abov	eporting ager tement at sur information pon American Card acceptar (identified abui ided in Section re, are incorpo	rmation will noies for n. I understand i Express' nce program. ove in the porthi on 25 of the
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Merchant Beneficial Ownership and Management Information Certification: The following information and certifications concerning beneficial ownership, and the identification of 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 ling 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 including any Patinot Act/customer identification forms and taxpayer identification/withholding forms included bates). (This form need not be used for a Merchant Application forms and taxpayer identification/withholding forms including any Patinot Act/customer identification forms and taxpayer identification/withholding forms including the Proceeding forms in addition to, not a substitute for, the information and certification forms and general partnership is demonstration and certification in this form is in addition to, not a substitute for, the information and certification forms and general partnership is demonstration and certification in the Merchant Application including any other Patinot Act/customer identification forms and appendication forms and certification forms in addition to, not a substitute for, the information and certification forms and payer identification/withholding forms included therem or prescribed form so therewith reflect such sole proprietorism and money taxpayer identification/withholding forms included therem or prescribed form use therewith Notice: To help the government fight the funding of terrorism and money laxpayer identification. Withis this means for you: When you open an account we will ask for your name, address, date of birth, and other information that identified in the information. Secure Bancard's privacy policy can be fo

Section 1: Merchant Application Information (Must match information in Merchant Application), Date Application Signed (by Authorized Signer named below) Nov. 10, 2020

Merchani Legal Name: <u>Jennifer Robbins</u> Merchani Fe <u>AR</u> Merchani Address: <u>249 Ben Rd, Drasco, AR, 72530</u>

Sole Proprietor

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, anangement, 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 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 to which information is provide below exceeds 50%. (Use extra copies il needed.) Information must be provided for one individual with significant responsibility in individuals to which information is provide below exceeds 50%. (Use extra copies il needed.) Information must be provided for one individual with significant responsibility in 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.

eneficial Owner Legal Name ennifer Robbins	Title Owner		Owner:	gal Entity Ship: 100 %			
ndvndual's Home (Street) Address (No P.O. Box) 48 Ben Rd	City, State, Zip Drasco, AR, 72530			Date of March	birth 10, 1976		
ndividual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes No	(SSN)/Individual Taxpayer Id *****9366	(SSN)/Individual Taxpayer Identification No. (ITIN) *****9366					
Type: ■ Driver's License Other State photo ID showing residence assport Resident Alien ID Other ID ±	State/Country of Issuance AR	Date Issued March 14, 2019	Expiration Date March 10, 2027	ate Number on ID: 027 906523102			
ieneficial Owner Legal Name	Title			% of I Owne	% of Legal Entity OwnerShip: None %		
ndividual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer I	dentification No. (I	TIN):	Contr	rol Prong?		
d Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued None	Expiration Date None	e Num	ber on ID:		
Seneficial Owner Legal Name	Title	1		% of Own	Legal Entity herShip: None %		
ndividual's Home (Street) Address (No P.O. Box)	City, State, Zip				Date of birth None		
ndividual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer	(SSN)/Individual Taxpayer Identification No. (ITIN):					
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	Date Issued	Expiration D	ate Nu	ate Number on ID:		
Beneficial Owner Legal Name	Title			*	of Legal Entity wnerShip: None		
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Drasco, ,		Date of birth None				
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpay	(SSN)/Individual Taxpayer Identification No. (ITIN):					
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuan	ce Date Issued None	Expiration None	Date N	Number on ID:		
Control Prong (and/or additional Beneficial Owner) Legal Name Jennifer Robbins	Title Owner						
Individual's Home (Street) Address (No P.O. Box) 249 Ben Rd	City, State, Zip Drasco, AR, 72530						
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpa	(SSN)/Individual Taxpayer Identification No. (ITIN): *****9366					
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issua	Ince Date Issue March 14		on Date 0, 2027	Number on ID: 906523102		

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 saleguard.

Proces

Certifications and Signatures: The undersigned Authorized Signet, 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'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.

Nov 10. 2020 Jennifer Robbins Jennifer	ed Signer Printed Name Processor's Rep. Date Signed
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Member Bank (Acquirer) Information:

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

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.
- The Visa Member is responsible for educating Merchants on any Visa International Operating Regulations with which Merchants must comply
- 5. 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.
- Review and understand the terms of the Merchant Agreement. 3.
- Comply with Visa International Operating Regulations. 4.

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

white Jennifer Robbins

Nov. 10, 2020

Date

Owner

Title

Merchant's Printed Name