

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

Jimmy Butler Auto Sales, Inc				
			Jimmy Butler Auto Sales Inc	
Merchant Legal Business Name			DBA Name	
PO BOX 352			907 W Carolina Ave	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Varnville	South Caroli 29944		Varnville	South Carol 299944
City	State Zip		City	State Zip
8039432120			8039432120	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
570849080	01-1 <sub>Yrs.</sub> 01-1 <sub>Mos.</sub> New bu	usiness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 jan 2012	
	ih	asing@yahoo com	· ·	
Merchant State registration	E-mail Address: D	Web sit	e Address:	
Any prior No	Yes If yes: Personal Busin	ess If yes, how long		
Type of Sole Propr	rietorship LLC Partnership	Ltd Partnership Corp. check on	e: Public Private Non	Other
_ cole i ropi	ictoromp	Eta i articisiip E corp, check on	e. I abile I iivate I ivoii	Other
Retail Restaurant Lodging  escription of Business	Service Internet% M	ail <u></u> %	% Bus-to-Bus%	
Car and Trailer Sales and Service	ncluding products/services; card ch	limmy Rutler	vhether own/finance inventoryprovid	e separate pages if needed):
	or less ☑ Merchandise	Other:		
No refund ☐ Refund in 30 days		Other:		
Refund/Return Policy  No refund Refund in 30 days  merican Express Disclosure  The "NCR" party listed throughout to the "NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 3036	this Application and the Merchant A		rican Express, or will convey American	Exper ss sales on your beha

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 004596035 Govt Issued Business License Drivers License: Name: James Butler Tax Return State ID: Date of Birth: 01 oct 1954 Corporate Resolution ID/Tax ID Number: 570849080 Passport: DL/ID#: 004596035 **Entity Agencies** Military ID: Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Oct 01, 2027 2150 WalterBoro Type Fin'l S't Resident Alien ID: Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? <a> Yes</a> <a> No Number of employees:/td></a> Does location have appropriate business signage Yes No 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? Tyes 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 Principal's Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years (City, State, Zip) Phone # Name Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 100/01-01-2150 WalterBoro Hwy, Varnville, SC, lames Butler Owner \*\*\*\*\*7191 8039432120 2012 Bank Information Name of Financial Institution Account number Phone # Contact Routing # Date Opened Palmetto State Bank \*\*\*\*4522 053202596 \*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 Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account Trade / Business References **Trade Name** Account # **Product Sold** Phone #' (No 800 #s) None None None None None None None None Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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PATRIOT ACT / Site Survey

	3 of 6		Merchant initials	JB
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards an Visa Credit Cards and Busin MasterCard Debit cards only Visa Debit cards only PIN Based Debit/EBT Cards	ess Cards only	
Projected total annual sales \$  Projected Visa/MC/DISC/Amex Sales Monthly \$5000.00 Annual \$  Projected Visa/MC/DISC/Amex High T \$18000.00	Electronic key-entered (with imprints Electronic card not present (w/out in  OR  Touch-tone card not present (with ir icket  Touch-tone card not present (no implement)  Mail/Telephone Order (card not present)	s)	ı	arty fulfillment?  Yes f "yes"  and phone number:
If applicable, provide: video (TV), audic Do you authorize carrier to deliver w/o How do you advertise?  Yellow page Have you ever accepted credit cards be statements. If you are a MO/TO or e-C Actual chargeback volume for most received the statements of locations?	getting signature? No Yes  Telemarketing Catalog Internet Word  Defore? Yes No If Yes: Processor Name  Defore merchant, please provide most recent 6 more  The are affiliated with an existing account, please provide pendent contractors or agents or merchant server.	On the publications Mass/Direct (Please provide the months of processing statements.)  the \$\$ de existing merchant ID#:	most recent 3 months o	days? 0-2 days s 60-90 days
Merchant Owns Leases Location(	(s)?	low long at current locations(s)?:		
Name/address of mortgage holder/landle	ord:			
account. Existing AXP SE #:	and your AXP volume is less than \$1MM annually,	,		AXP # for this
New Accounts:  If you do not currently accept AXP # paracepting AXP payments. AXP SE #:  If you do not currently have an AXP #,	in excess of \$1MM annually, please provide your examples, and your annual volume is less than \$1MM and your annual volume is more than \$1MM, we will be than \$1MM annually, you may be moved directly than \$1MM annually and you may be moved directly than \$1MM annually and you may be moved directly than \$1MM annually and you may be moved directly than \$1MM annually and you may be moved directly than \$1MM annually and you may be moved directly than \$1MM annually annually and you may be moved directly and you may be moved direct	II, if you request AXP, we will assign you	an AXP # for this accou	,

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.

\*\* 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.

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

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

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			FEE SCHEDU	LE					
** Equipment Options									
		Purchase	Purchase			Purchase	Merchan	t	
Model Terminal	Qty	New	Refurbished		Rent	Other Source	Owned	9	Price
Terminal								9	
Printer								9	6
PIN Pad		Durahaaa Only							5
Imprinter Other		Purchase Only						9	\$
Guiei								9	
						•	•	•	
Shipping, handling and tax will be billed in a Equipment Billing to:		rchant Agent C							
Ship Equipment to:		A Legal Agent							
Send Welcome Kit to:		A Legal Agent							
Merchant training provided by:	Pro	ocessor Agent (	Other:						
SERVICE ACCEPTANCE AND FEE SCHE	DULE								
Discount Rates Interchange Pass Throug	h Discount Rate	% Per Item \$		Association	Dues & Asse	essments Pass Through			
D. 1. 1		-1: 0		04	D I	D		1 0/	D th
Rate 1 % Visa Qual Credit 3.79		ate 2 sa Mid-Qual Credit		%	Per Item \$	Rate 3 Visa Non-Qual Credit		%	Per Item \$
		aster Mid-Card Qual Credit				,	lia.		
Master Card Qual Credit 3.79  Discover Network - PayPal Qual Credit 3.79		scover Netword - PayPal M	id Ougl Cradit			Master Non-Card Qual Cred Discover Network - PayPal I			
American Express Qual Credit 3.79  3.79		merican Express Mid-Qual (				American Express Non-Qua			
Visa Qual Debit 3.79		sa Mid-Qual Debit	Sieuit			Visa Non-Qual Debit	Credit		
Master Card Qual Debit 3.79		aster Card Mid-Qual Debit				Master Card Non-Qual Debi	t		
Discover Network - PayPal Qual Debit 3.79		scover Network - PayPal M	id-Oual Dehit			Discover Network - PayPal I			
Pin Debit	E		ia Quai Debit			Star	von Quar Debit	\$1 per mor	nth
Till Desic		51				Star		Ψ1 pci illoi	101
Rewards Pricing									
2.70						. 2.70			
Visa Rewards (Discount Rate \$ 3.79 Per I	tem		MC Wo	rld Card (E	Discount Ra	te \$ 3.79 Per Item			
Amex Rewards (Discount Rate \$_3.79 Per	r Item		Discove	er Rewards	(Discount	Rate \$ 3.79 Per Item			
Timex Newards (Biscount Nate \$	item		Discove	ritewards	7 (Discount	rtate vr er item			
Non-Bankcard Types Accepted									
JCB Card % Diner	s Carte Blanch	ne%	Americ	an Expres	s Discoun	t rate%	OR .		
Monthly Flat Fee: \$	<b>Monthly Gross</b>	s Pay 🔲 🛮 Daily G	ross Pay 📗 🏻 F	Retail \$	Trans Fe	ee + % OR 🗌			
None Est. Annual Amex Volume: \$		Ect Avo	rage Amex Tic	None	е				
ESt. Allitual Alliex Volume. \$		Est. Ave	rage Amex Tic	кет. ф					
AMEX Pay Frequency 🔲 3 day	<b>15 day</b>	30 day Amex F	ees disclosed	in this se	ction are b	illed by American Exp	oress		
5									
Miscellaneous Fees:									
14.95		None		25.00		None			
Monthly Statement Fee \$ Applic	ation/Setup Fe	None e \$ ACH Reje	ct/Change Fee	\$	Online Me	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$\frac{25.00/15}{25.00/15}	n Monthly Mir	nimum: \$ <u>None</u> V	oice Auth/ARU	Fee \$ None	ACH	Batch Fee \$ None	each		
		lone	None		No	one	None		
ACH Debit \$1.00 Upon Account Approx	al AVS Fee \$	each CVV2 F	ee \$each 1	Tokenization	on Fee \$	one each Annual Fee \$			
** Administrative Maintenance Fee \$\frac{No}{2}		* PCI Non Complia	nce Fee \$	monthly	/ ** Gatewa	None v Fee \$ month	hlv		
	<b>y</b>						-		
** Other \$ per None Descrip									
	otion	**	None Other \$	Non per	ne Desc	ription			
Early Termination Fee: \$ None ** PC	otion CI monthly Fee	5.00	Other \$	per Non	ne Desc	ription			

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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eCommerce Applicatio	n Addendum							
Number of e-Commerc	ce websites:		(If more t	han 1, complete, in	itial and attach an addition	al copy of this page for each additiona	l website)	
Website URL:		Website server IP Address:		Website DBA:				
Customer Service: em	ail address:	jbasinc@yah	oo.com	Telephone:	8039432120	List all links to other websites:		
Web Hosting Service I	Name:			Address:		Contact Telephone:		
Fullfillment House Nar	ne:			Address:		Contact Telephone:		
How do you advertise:	:				(Attach samples; e.g., o	atalog/print/broadcast/telemarketi	ng script)	
Do you bill customer's Yes No	card before ship	ping product	or perfor	ming service?	If Yes, how many days before?			
What is your return/re	fund policy?				Website Security Metho	od:		
Digital Certificate Issu	er:		•		Digital Cert No(s)/Exp [	Date(s)		enership 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 BIN 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 be provided 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	
XII Male	Mar. 07, 2022	XII NOLLO	Mar. 07, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
James Butler	Owner	James Butler	
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

Merchant initials

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 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 mand 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 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

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will allow us to identity ye confirm the information.	<b>ou. We may als</b> Secure Bancard	o <mark>ask to see your driver's lice</mark> s privacy policy can be found a	ense or othe at http://www.	er identifying documents. In securebancard.com/Privacy	n some instance %20Policy.pdf	es we may use ou	tside sources to
Section 1: Merchant App Mar. 07, 2022	lication Informa	tion (Must match information in	n Merchant A	Application): Date Application	Signed (by Auth	orized Signer nam	ed below):
Merchant Legal Name: SC Merchant Address: Corporation	James Butler 2150 WalterBor	Merchant Federal Tax ID o Hwy, Varnville, SC, 29924	(as it appear	rs on income tax return):57		rchant State of form It Entity Type	nation/Incorporation:
arrangement, understandir individuals does not exceeindividuals for which inform managing the legal entity li Chief Operating Officer, Ma	ng, relationship o d 50% of the equ nation is provided sted in Section 1 anaging Member	nagement Information. Provider otherwise, owns 25% or more lity interests of the Merchant, plus below exceeds 50%. (Use ext., a "Control Prong". Examples, General Partner, President, Vrong section below must be co	e of the equity rovide the int tra copies if r of a Control I tice Presiden	y interests of the Merchant le formation below on additiona needed.) Information must be Prong include, but are not lim	egal entity identifi al beneficial owner provided for one nited to: Chief Ex	ed above. If the tot ers so that the total e individual with sig ecutive Officer, Ch	al ownership of those ownership interests of Inificant responsibility for ief Financial Officer,
Beneficial Owner Legal N James Butler	Name			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 2150 WalterBoro Hwy	Address (No P.O	D. Box)	(	City, State, Zip Varnville, SC, 29924			Date of birth 01 oct 1954
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identificati es   No	ion	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licer		te photo ID showing residence		State/Country of Issuance SC	Date Issued 15 may 2019	Expiration Date 01 oct 2027	Number on ID: 004596035
Beneficial Owner Legal N	Name		1	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identificati es ■ No	ion (	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence		State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	Name		1	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.O	D. Box)	(	City, State, Zip			Date of birth None
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identificati es 📕 No	ion (	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence		State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	Name		1	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.O	D. Box)		City, State, Zip Varnville, ,			Date of birth None
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identificati es ■ No	ion (	(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licer Passport Resident Alie		te photo ID showing residence		State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or James Butler	additional Ber	eficial Owner) Legal Name		Title Owner		1	% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) 2150 WalterBoro Hwy	Address (No P.O	D. Box)	(	City, State, Zip Varnville, SC, 29924			Date of birth 01 oct 1954
Individual has a Social Sec Number issued by US Gov	•	Individual Taxpayer Identifications No		(SSN)/Individual Taxpayer Ide	entification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licer	_	te photo ID showing residence		State/Country of Issuance SC	Date Issued 15 may 2019	Expiration Date 01 oct 2027	Number on ID: 004596035
	cify type of "Oth	s License unless there is none; er ID", which may be any other					
that he/she is authorized to and that, to the best of his/ indirectly owns 25% or more	ed Signer, listed a o open accounts her knowledge, a re of the Mercha by certify that the	above as a Beneficial Owner or for the Merchant at financial ins all information provided above a nt legal entity's equity interests information listed above regar indicated document.	stitutions, tha about each ir whose inforr	nt all information provided abo ndividual listed above is comp nation is not provided above.	ove about the Mo plete and correct . The Authorized	erchant legal entity and there is no inc Signer and the Pro	is complete and correct lividual who directly or ocessor's
Makker	Mar. 07,	James Butler					
	2022	Authorized Signer Signature	Date Signe	d Authorized Signer Printed	Name Process Signatu		Date Signed

Processor's Rep. Printed Name

## **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	
DOI	Mar. 07, 2022
Merchant's Signature	Date
James Butler	Owner
Merchant's Printed Name	Title