

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							
DPS Ventures, LLC				Instant Imprints Of Ro	swell		
Merchant Legal Business Name				DBA Name			
1580 Holcomb Bridge Rd, Suite 7				1580 Holcomb Bridge	Rd, Suite 7		
Mailing Address				DBA Address (Physical,	No PO Boxes)		
Roswell	Georgia	30076		Roswell		Georgia	30076
City	State	Zip		City		State	Zip
7706430200	7706430866	5		4074687922			
Legal Phone #	Legal Fax #		•	DBA Phone #		DBA Fax #	
462366599	11-1 _{Yrs.}	11-Mos. New bu	usiness New owner Seasona	al? Yes No List mo	onths		
Federal Tax ID # (Must be 9 digits)	Length C	Dwned	Position and Linears	Data Orașa d	01 nov 2021		
			Business License	Date Opened	:	r	
Merchant State registration		_ E-mail Address: de	eepeshp@instantimprints.comeb s	site Address:	https://	/instantimp	orints.com/centers
Any prior No	Yes If yes:	Personal Busir	ness If yes, how long				
Type of Solo Dropp	riotorobin 🔳 I	I.C. Dortnorobin	Ltd Partnership Corp, check o	nno. Dublio Drivoto	Non	Other	
Type of Sole Propi	netorsnip 🖃 L	LC Faithership	Liu Faithership Corp, check t	ine. E Public E Private	INOIT	Other	
Business Type							
Description of Business							
Detailed Description of Business (in Signs, Promos, Garments					rentoryprovide	separate p	
Signs, Promos, Garments		ucts/services; card ch	narging policies; delivery methods Deepesh Purbhoo	; whether own/finance inv	rentoryprovide		
Signs, Promos, Garments					rentoryprovide		
Signs, Promos, Garments					rentoryprovide		
Signs, Promos, Garments					rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le					rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le	egal DBA	Location Contact:	Deepesh Purbhoo		rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le	egal DBA	Location Contact:			rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days	or less Me	Location Contact:	Deepesh Purbhoo		rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le	or less Me	Location Contact:	Deepesh Purbhoo		rentoryprovide		
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to	or less Me	Location Contact: _	Deepesh Purbhoo Other:	Phone #		407468792	2
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to NCR Payment Solutions, LLC	or less Me	Location Contact: _	Deepesh Purbhoo Other:	Phone #		407468792	2
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to	or less Me	Location Contact: _	Deepesh Purbhoo Other:	Phone #		407468792	2
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to NCR Payment Solutions, LLC	or less Me	Location Contact: _	Deepesh Purbhoo Other:	Phone #		407468792	2
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303	or less Me	Location Contact: _	Deepesh Purbhoo Other: Agreement is your acquirer for Am	Phone #		407468792 :	ales on your behalf:
Signs, Promos, Garments Mailing Address (select Le Refund/Return Policy No refund Refund in 30 days American Express Disclosure The "NCR" party listed throughout to NCR Payment Solutions, LLC	or less Me	Location Contact: _	Deepesh Purbhoo Other:	Phone #		407468792	ales on your behalf:

Phone #' (No 800 #s) None None

None

Product Sold

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

Trade Name

None

lone

Account #

None

	3 of 6		Merchant initials	DP
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 or Visa Debit cards only PIN Based Debit/EBT Card	siness Cards only nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$25000.00 Annual \$ Projected Visa/MC/DISC/Amex High T \$10000.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Touch-tone card not present (no Mail/Telephone Order (card not present)	ints) 20 % t imprints) None % h imprints)% imprints)%	If "	ty fulfillment? Yes yes" nd phone number:
If applicable, provide: video (TV), audi 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 re # of locations? If you None	es Telemarketing Catalog Internet Wo pefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Directly Mass/Directly Please provide the form on the statements.) nonths \$ ovide existing merchant ID#:	he most recent 3 months of p	ays? 0-2 days 60-90 days
		I		
Merchant Owns Leases Location	. ,	How long at current locations(s)?:		
Name/address of mortgage holder/landle Other significant Merchant Contacts with				
American Express Existing Accounts:		lly you must submit your oxistion AVD# N	We will assign you a page AV	D # for this
account. Existing AXP SE #:	, and your AXP volume is less than \$1MM annual in excess of \$1MM annually, please provide your			P#IOI UIIS
New Accounts:	ayments, and your annual volume is less than \$1	,	·	, so you can start
If you do not currently have an AXP #,	and your annual volume is more than \$1MM, we	will contact AXP on your behalf.		

** 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.

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

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

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.

						FEE S	CHED	ULE									
** Equipment Options																	
Model			Qty	Pu	rchase w		hase rbishe	ed	Ren	ıt			ase Source	Mercha Owned	nt		Price
Terminal																\$	
Terminal												Ш				\$	
Printer											_					\$	
PIN Pad Imprinter				Diii	rchase Only				<u> </u>							\$	
Other				Fu	TCHase Offig											\$	
<u> </u>																\$	
	•			•		•							•				
Shipping, handling and tax will be	billed in a	ddition to															
Equipment Billing to:					nt Agent O											_	
Ship Equipment to: Send Welcome Kit to:					Legal Agent Legal Agent		.										
Merchant training provided by:					or Agent (
				0000	or / tgc/it c	ouici.											
Discount Rates Interchange Pa				0.10 te 2	% Per Item \$	0.05		Association		& Asse	essmen Rate 3		Pass Through		%		Per Item \$
Visa Qual Credit			Vis	a Mid-	-Qual Credit						Visa No	on-C	Qual Credit			T	
Master Card Qual Credit	0.10	0.05	Ма	ster M	lid-Card Qual Credit						Master	No	n-Card Qual Credit				
Discover Network - PayPal Qual Credit			Dis	cover	Netword - PayPal M	id-Oual C	redit				_	_	letwork - PayPal Non-Qu	al Credit		\dashv	
American Express Qual Credit					n Express Mid-Qual C								Express Non-Qual Credit				
Visa Qual Debit					Qual Debit								Qual Debit			\dashv	
Master Card Qual Debit			_		ard Mid-Qual Debit								rd Non-Qual Debit			-	
Discover Network - PayPal Qual Debit					Network - PayPal Mi	id Oual D	obit				_	_	letwork - PayPal Non-Qu	al Dobit		\dashv	
, ,			_		Network - Payrai Wi	iu-Quai L	ebit				_	eriv	ietwork - PayPai Noii-Qu	iai Debit	¢1		
Pin Debit			EB	<u> </u>							Star				\$1 per n	iontr	1
Rewards Pricing																	
Visa Rewards (Discount Rate \$	Per I	tem					MC V	Vorld Card ([Disco	unt Ra	te \$		Per Item				
Amex Rewards (Discount Rate \$_	Per	Item					Disco	ver Rewards	s (Dis	count	Rate \$		Per Item				
Non-Bankcard Types Accepted																	
JCB Card %	Diner	s Carte I	Blanch	e%_			Amei	ican Expres	ss Di:	scoun	t rate%	ó	OR				
Monthly Flat Fee: \$		Monthly	Gross	Pay	Daily G	ross P	ay 🔲	Retail \$	Tra	ans Fe	e +	9	6 OR 🗆				
Est. Annual Amex Volume: \$_	lone				Est. Ave	rage A	mex T	Non	е								
AMEX Pay Frequency 3	day	15 da	ıy	3	0 day <u>Amex F</u>	Fees di	sclose	ed in this se	ction	are b	illed by	уΑ	merican Express				
Miscellaneous Fees:																	
Monthly Statement Fee \$\frac{None}{2}	Applica	ation/Set	up Fee	No 8	one ACH Reje	ect/Cha	nge F	25.00	Onl	ine Me	erchan	t P	Portal \$ mor	nthly			
Chargeback/Retrieval Fee \$_25	.00/15.@ach	n Month	nly Min	imur	n: \$ None Vo	oice A	uth/AR	U Fee \$ None	9	ACH	Batch	Fe	e \$ None	_each			
ACH Debit \$1.00 Upon Accou	nt Approv	al AVS I	ee \$	one	each CVV2 Fe	ee \$	ne eacl	n Tokenizati	on F	No ee \$	ne eac	h <i>F</i>	None Annual Fee \$				
** Administrative Maintenance					l Non Compliar	nce Fe	e \$	monthly	/ ** G	atewa	y Fee	N \$_	one monthly				
** Other \$ Per	Descrip					Other	None		ne	Desc	ription						
Early Termination Fee: \$ None	** PC	I month	ly Fee	5.0 \$	0												
Authorization Fees: \$ None	America	an Expre	No ss \$	one	MasterCard	None \$	·Vi	None sa \$	Dis	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.

eCommerce Ap	oplication Addendum								
Number of e-Co	ommerce websites:		0	If more than 1, com	olete, initial and	attach an additi	onal copy of this	page for each	h additional website)
Website URL:	https://instantimprints.	com/centers/roswell	Website serve	r IP Address:	None	Website DBA:			
Customer Servi	ice: email address:		deepeshp@instantimprints.co		Telephone:	7706430200	List all links to websites:	other	
Web Hosting So	ervice Name:				Address:		Contact Telep	hone:	
Fullfillment Hou	ıse Name:				Address:		Contact Telep	hone:	
How do you ad	vertise:			(Attach samp	es; e.g., catalo	g/print/broad	cast/telemarketi	ing script)	
Do you bill cust Yes No	tomer's card before ship	ping product or perfo	orming service?	If Yes, how m before?	any days				
What is your re	turn/refund policy?			Website Secu	rity Method:				
Digital Certifica	te Issuer:			Digital Cert N	o(s)/Exp Date(s	s)		Ow Share	venership ed Individual

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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 the Application bearing Merchant's and Guarantor(s)'s signatures, or on copies or facsimiles of ther documents bearing Merchant's and Guarantor(s)'s signa

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

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.

the application, the entity will beprovided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XII ALM	Oct. 20, 2021	XI) AM	Oct. 20, 2021
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Deepesh Purbhoo	Owner	Deepesh Purbhoo	
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	initia	ıs

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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 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 identity 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. Secu

confirm the information	. Secure Bancard's p	rivacy policy can be found at http://www.securebancard.co	om/Privacy%20Policy	pdf
Section 1: Merchant Ap Oct. 20, 2021	plication Informatio	n (Must match information in Merchant Application); Date	Application Signed (b	y Authorized Signer named below):
Merchant Legal Name: GAMerchant Address: _	Deepesh Purbhoo 4860 Hansard Dr,	_ Merchant Federal Tax ID (as it appears on income tax re Cumming, GA, 30040	· —	Merchant State of formation/Incorporation: erchant Entity Type
LLC	was thin and Mana	gement Information. Provide the information below on ea	ch individual who diro	actly or indirectly, through any contract
		herwise, owns 25% or more of the equity interests of the N		

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 Deepesh Purbhoo	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 4860 Hansard Dr	City, State, Zip Cumming, GA, 30040			Date of birth 28 aug 1972
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance GA	Date Issued 15 jul 2020	Expiration Date 28 aug 2028	Number on ID: 055435749
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ■ No	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	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 None	Expiration Date None	Number on 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 None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ■ No	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	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 None	Expiration Date None	Number on ID:
Beneficial Owner Legal Name	Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) Address (No P.O. Box)	City, State, Zip Cumming, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ■ No	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	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 None	Expiration Date None	Number on ID:
Control Prong (and/or additional Beneficial Owner) Legal Name Deepesh Purbhoo	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 4860 Hansard Dr	City, State, Zip Cumming, GA, 30040			Date of birth 28 aug 1972
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide *****1318	ntification No. (ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State photo ID showing residence □ Passport □ Resident Alien ID □ Other ID ±	State/Country of Issuance GA	Date Issued 15 jul 2020	Expiration Date 28 aug 2028	Number on ID: 055435749

Certifications and Signatures:

Certifications and Signatures:

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'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.

Alex	Oct. 20,	Deepesh Purbhoo				
	2021	Authorized Signer Signature	Date Signed	Authorized Signer Printed Name	Processor's Rep. Signature	Date Signed

^{*}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.

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	
LA M	Oct. 20, 2021
Merchant's Signature	Date
Deepesh Purbhoo	Owner
Merchant's Printed Name	Title