

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: Delta Payment Systems - CNP Impact

Business Information					
Estates Sales Online Inc				Artifacts2Go	
Merchant Legal Business Name				DBA Name	
22 Dolphin Lane				22 Dolphin Lane	
Mailing Address			•	DBA Address (Physical, No PO Boxes	i)
Northport	New York	11768		Northport	New York
City	State	Zip		City	State Zip
6315253251				6315253251	
Legal Phone #	Legal Fax #			DBA Phone #	DBA Fax #
844236262	2 ye <sub>Yrs.</sub>	2 yeMos. 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 may 20	21
Manaka at Otata na sistentian		=il A.I.I al	rtifooto2go@gmail.com	Inttin	s://www.auctionninja.com/arti
Merchant State registration		_ E-mail Address:	web si	te Address:	,
Any prior No	Yes If yes:	Personal Busin	ness If yes, how long		
Type of Sole Propr	ietorship 🔲 L	LC Partnership	Ltd Partnership Corp, check or	ne: Public Private Non	Other
Household Goods		ucts/services; card ch	narging policies; delivery methods;	whether own/finance inventoryprov	ide separate pages if needed): 6315253251
Refund/Return Policy					
■ No refund ■ Refund in 30 days	or less 🔲 Me	rchandise	Other:		
American Express Disclosure					
The "NCR" party listed throughout to NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 3030		n and the Merchant $\prime$	Agreement is your acquirer for Ame	erican Express, or will convey Americ	an Exper ss sales on your behal
x Twon mon	<u> </u>		Lisa Monaco / Owner		May. 01, 2023

obtain, verify a ask for your na license or othe	I REQUIREMENTS - and record information ame, physical address or identifying documen	that ider that ider date of ts. Comp	the governmentifies each politifies each politifies each politifies each politifies birth, taxpayolete Sections	ent fight the fi erson (includ er identificati s I and II and	unding of ter ling business on number a III. (*In Sec	rorism and s entities) and other i ction II, Dr	d money laund who opens ar nformation that iver's License	accou at will a requir	activities, the int. What this illow us to ide ed use oth	means entify you	atriot Act requires for you: When you. We may also a y if no Driver's L	s all financi ou open an ask to see y <u>icense isst</u>	al institutions t account, we v your driver's led.)
Busines	Section 1: s Form of Identificat	ion		Applical Items Revi	ble ewed:		Ind	Section ividual dentifi	Form of		It	Applicab ems Revie	le wed:
			Business N	lame:									
Govt Issued B	usiness License		Date and P	lace of		0	Privers License	e:	538070945		Name:	Lis	sa Monaco
Tax Return			issuarice.			S	State ID:				Date of Birth:	02	mar 1965
Corporate Res	solution		ID/Tax ID N	Number: 8	44236262	P	assport:				DL/ID#:	53	8070945
Entity Agencie	S						/lilitary ID:				Date of Issuar	nce:	
Business finan	ncial Statement		Expiration [	Date:			Mexican Consi D:	ulate			State of Issua	nce: No	one
Partnership Ag	greement			•							Expiration:	Ma	ar 02, 2027
			Type Fin'l S	S't		F	Resident Alien	ID:			Address:	22	Dolphin Lane
Section III													
On site visit	done by Sales Rep		■B	Business Con	sistent with	Applicatio	n (including a	ny e-Co	ommerce add	dendums	6(s))		
Address of	location inspected:		BA Address	Lega	l Address	URL	listed in eCo	mmerc	e addendum		Other Addres	SS:	
Does name po	sted at business mate	ch name	on application	n Yes	No	Doe	es inventory vo	olume a	appear to be	sufficien	t? Yes No		
Does location	have appropriate bus	iness sigi	nage 🗌 Yes 🏻	No		Are	store hours p	osted?	Yes N	o Numb	er of employees	:/td>	
	nerchant's inventory?			t Samples?	Yes No	Did yo	ou get Interior		or photos?	Yes	No		
Was inventory	consistent with mercl	nant's typ	e of busines	s? Yes			Commen	s:					
* Signature of	Sales Representative	:					Date:						
* By signing at	oove you hereby ackn	owledge	that the infor	mation listed	herein is tru	e and acc	curate and wa	s perso	nally observe	ed on the	e indicated docu	ment, and	at the indicate
address and (i	ir the case of informati	lion listed	i below iii tile	e-Commerc	e auuenuum	(5)) IIIuica	ileu ORL(S) a	s applic	Janie.				
Principal Info	rmation												
Principal's	Title	Date of	Rirth	Ownership	% of Time	Social S	ecurity # (Proc	essor's	nrivacy		Residential Addr	229	Residential
Name	Title	Date of	Dirtii.	% / Years	Spent In		r collection an				(City, State, Zi		Phone #
					Business	1.	numbers can				( 3,	,	
						www.sec	curebancard.c	om)					
Lisa Monaco	Owner			100/2 years		****9180				22 Dolph 11768	in Lane, Northport	t, New York,	6315253251
Bank Informa	tion												
Name of Finan				Account nu	mher		Routing #		Phone #		Contact	Date Ope	ned
Chase	cia institution			*****2828	TIDEI		021000021		1 Hone #		Contact	Бате Оре	neu
Chase				2020			021000021						
entries to the their agents.	ATION FOR AUTOM e account identified re REQUIRED: ATTACH ct one for ACH acco	lating to	the above ac CHECK	count for the	services co	ntemplate	`	.greem	ent. Said aut	hority is			
Trade / Busin	ess References												
Trade Name		Accou	unt #		Product S	Sold			Phone #'	No 800	#s)		
None		None							None Non	<u> </u>			
None		None							None Non				
Other busin	nesses in which mer	chant or	a principal a	are now or p	reviously h	ave been	involved as	owner/	operator/dir	ector:			

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PATRIOT ACT / Site Survey

	3 of 6	Merchant initialsLM
Processing Information		
Card Types Accepted:	<ul><li>□ All Discover Cards</li><li>□ JCB**</li><li>□ American Express **</li><li>□ Visa Cre</li><li>□ Master C</li><li>□ Visa De</li></ul>	Card Credit Cards and Business cards only edit Cards and Business Cards only Card Debit cards only ebit cards only sed Debit/EBT Cards**
Projected total annual sales \$  Projected Visa/MC/DISC/Amex Sales Monthly \$45000.00 Annual \$  Projected Visa/MC/DISC/Amex High T \$15000.00	Electronic key-entered (with imprints) Electronic card not present (w/out imprints) OR Touch-tone card not present (with imprints)	Projected avarage  None % None % None % Do you use a 3rd party fulfillment?  No Yes If "yes"  Contact name and phone number: None % None % Phone:
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 b statements. If you are a MO/TO or e-C Actual chargeback volume for most red # of locations? If you	ernet: supply copy of print advertising, catalogs and brochures.  to tape (Radio or IVR), and Web-page screen prints/URL(Internet).  getting signature?	_(Please provide the most recent 3 months of processing g statements.)  nt ID#:
Merchant Owns Leases Location(	s)? How long at current lo	ocations(s)?:
Name/address of mortgage holder/landlo		
Other significant Merchant Contacts with	third parties:	
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:	and your AXP volume is less than \$1MM annually, you must submit you in excess of \$1MM annually, please provide your existing AXP#, so so any ayments, and your annual volume is less than \$1MM, if you request AX	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	EE S	CHEDUI	LE					
** Equipment Options												
Model		Q	h	Purchase		hase rbished		Pont	Purchase Other Source	Merchant Owned		Price
Model Terminal		V	Ly	New	Reiu	Ibisheu		Rent	Other Source	Owned	\$	
Terminal											\$	
Printer											\$	
PIN Pad Imprinter				Purchase Only							\$	
Other				Fulchase Only							\$	
											\$	
Chinaina handling and tayyyill ha	م مناممانم	dalitian to th		innaant nuisa listad a	h a							
Shipping, handling and tax will be Equipment Billing to:	<u>billea in ad</u>	adition to ti		chant Agent Oth								
Ship Equipment to:				A Legal Agent		er:						
Send Welcome Kit to:				A Legal Agent								
Merchant training provided by:			Pro	cessor Agent Ot	ther:							
SERVICE ACCEPTANCE AND F	EE SCHE	DULE										
				O' Day Have d			: :	D 0 A	Describeration			
				.30 % Per Item \$		/			essments Pass Through		1	
Rate 1	%	Per Item \$	-	te 2			%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit			+	a Mid-Qual Credit					Visa Non-Qual Credit			
Master Card Qual Credit	0.30		_	ster Mid-Card Qual Credit					Master Non-Card Qual Cred			
Discover Network - PayPal Qual Credit			_	cover Netword - PayPal Mid-		redit			Discover Network - PayPal			
American Express Qual Credit			_	erican Express Mid-Qual Cre	edit				American Express Non-Qua	al Credit		
Visa Qual Debit			_	a Mid-Qual Debit					Visa Non-Qual Debit			
Master Card Qual Debit	0.30		Ma	ster Card Mid-Qual Debit					Master Card Non-Qual Deb	pit		
Discover Network - PayPal Qual Debit			Dis	cover Network - PayPal Mid-	-Qual D	ebit			Discover Network - PayPal	Non-Qual Debit		
Pin Debit	0.30		EB	Т					Star		\$1 per mon	th
Rewards Pricing												
Visa Rewards (Discount Rate \$	Per I	em				MC Woi	rid Card (L	Discount Rat	te \$ Per Item _			
Amex Rewards (Discount Rate \$_	Per	Item				Discove	r Rewards	s (Discount I	Rate \$ Per Item	n		
Non-Bankcard Types Accepted												
JCB Card %	Diner	s Carte Bl	anch	e%		America	an Expres	ss Discount	t rate%	OR		
Monthly Flat Fee: \$		Monthly G	iross	Pay Daily Gro	oss P	ay 🗌 R	etail \$	Trans Fe	ee + % OR 🗆			
Est. Annual Amex Volume: \$_	lone			Est. Avera	age A	mex Ticl	Non- ket: \$	е				
AMEX Pay Frequency 3 o	day	■ 15 day		30 day Amex Fe	es di	sclosed	in this se	ction are bi	illed by American Ex	press		
Miscellaneous Fees:												
Monthly Statement Fee \$	— Applica	tion/Setu	) Fee	None SACH Rejec	t/Cha	nge Fee	<b>\$</b> 25.00	Online Me	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25	.00/25.@ach	Monthly	Min	imum: \$ <u>None</u> Voi	ice Au	uth/ARU	Fee \$ None	ACH I	Batch Fee \$ None	each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS Fe	e \$	each CVV2 Fee	e \$	each T	okenizati	on Fee \$	one each Annual Fee \$	None		
** Administrative Maintenance	Fee \$	mont	hly *	PCI Non Complianc	ce Fee	e \$	monthly	y ** Gatewa	y Fee \$ mont	hly		
Monthly bill minimum: None			_									
** Other \$ per	Descrip	tion		** 0	Other	None \$	Nor per	ne Desci	ription			
** Other \$ per	Descrip	tion		** C	Other	None \$	per	nth Desci	ription			
Early Termination Fee: \$	** PC	I monthly	Fee	14.99 \$								
Authorization Fees: \$ 0.30	America	ın Expres	0.3 s \$	30 MasterCard \$	0.30	Visa	0.30 \$	Discover	\$			

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.

Merchant initials	

L M

eCommerce Ap	pplication Addendum										
Number of e-Co	ommerce websites:			(If more	more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:	https://www.auctionnin	ija.com/artifacts2go/	Website serv Address:	er IP		None	Website DBA:				
Customer Servi	ice: email address:		artifacts2go@gmail.		com	Telephone:	6315253251	List all links to other websites:			
Web Hosting So	ervice Name:					Address:		Contact Telephone:			
Fullfillment Hou	ıse Name:					Address:		Contact Telephone:			
How do you ad	vertise:			(At	ttach	samples; e.g	., catalog/print/b	roadcast/telemarketi	ing script)		
Do you bill cust Yes No	tomer's card before ship	ping product or perfo	orming service	ice? If Yes, how many days before?							
What is your re	turn/refund policy?			We	ebsite	Security Me	thod:				
Digital Certifica	te Issuer:			Diç	gital (	Cert No(s)/Ex	p Date(s)		Ow Share	/enership 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 whether or not a consumer report was requested, 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 Merc

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	
XI) Juia Mora	May. 01, 2023	XI) Lisa Mora	May. 01, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Lisa Monaco	Owner	Lisa Monaco	
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

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Merchant	initials	LM

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 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 p

will allow us to identity yo	u. We may also	s means for you: When you op ask to see your driver's licens s privacy policy can be found at h	se or other	identifying documents.	In some instanc	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Appli May. 01, 2023	cation Informa	tion (Must match information in N	Merchant Ap	plication): Date Application	n Signed (by Autl	norized Signer nam	ed below):
	isa Monaco 22 Dolphin Lane	Merchant Federal Tax ID (a:	s it appears	on income tax return):		rchant State of form nt Entity Type	nation/Incorporation:
arrangement, understanding individuals does not exceed individuals for which information arging the legal entity list Chief Operating Officer, Ma	g, relationship on 150% of the equ ation is provided sted in Section 1 naging Member,	nagement Information. Provide to otherwise, owns 25% or more of ity interests of the Merchant, provided by the wester of the Merchant, provided wester as a "Control Prong". Examples of General Partner, President, Vice ong section below must be comp	f the equity i vide the info copies if ne a Control Pr e President o	interests of the Merchant rmation below on addition eded.) Information must b	legal entity identif nal beneficial own oe provided for on	ied above. If the tot ers so that the total e individual with sid	al ownership of those ownership interests of Inificant responsibility fo
Beneficial Owner Legal N Lisa Monaco	ame			tle wner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) / 22 Dolphin Lane	Address (No P.C	D. Box)		ty, State, Zip orthport, New York, 11768	3		Date of birth 02 mar 1965
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ☐ No		SN)/Individual Taxpayer   ***9180	dentification No. (	(ITIN):	Control Prong?
Id Type:* Driver's Licen: Passport Resident Alier		te photo ID showing residence  ±		ate/Country of Issuance ew York	Date Issued 20 sep 2018	Expiration Date 02 mar 2027	Number on ID: 538070945
Beneficial Owner Legal N	ame		Tit	tle			% of Legal Entity OwnerShip: None %
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ■ No	ı (S	SN)/Individual Taxpayer	dentification No. (	(ITIN):	Control Prong?
Id Type:* Driver's Licen: Passport Resident Alier		te photo ID showing residence	Sta	ate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame		Tit	tle			% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.C	D. Box)	Cir	ty, State, Zip			Date of birth None
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ■ No	) (S	SN)/Individual Taxpayer	dentification No. (	(ITIN):	Control Prong?
Id Type:* Driver's Licen: Passport Resident Alier		te photo ID showing residence	St	ate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame		Tit	tle		<u> </u>	% of Legal Entity OwnerShip: None %
Individual's Home (Street)	Address (No P.C	D. Box)		ty, State, Zip orthport, ,			Date of birth None
Individual has a Social Sec Number issued by US Gov		Individual Taxpayer Identification s ■ No	ı (S	SN)/Individual Taxpayer	dentification No. (	(ITIN):	Control Prong?
Id Type:* Driver's Licen: Passport Resident Alier		te photo ID showing residence	St	ate/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
		eficial Owner) Legal Name	Tit	tle			% of Legal Entity OwnerShip: %
Individual's Home (Street)	Address (No P.C	D. Box)	Cit	ty, State, Zip			Date of birth
Individual has a Social Sec Number issued by US Gov	_	Individual Taxpayer Identification s ☐ No	ı (S	SN)/Individual Taxpayer	dentification No. (	[ITIN]:	Control Prong?  Yes
Id Type:* Driver's Licen: Passport Resident Alier		te photo ID showing residence  ±	Sta	ate/Country of Issuance	Date Issued	Expiration Date	Number on ID:
	cify type of "Othe	License unless there is none; for ID", which may be any other un					
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	d Signer, listed a open accounts face knowledge, a e of the Merchar by certify that the	above as a Beneficial Owner or C for the Merchant at financial institual information provided above about legal entity's equity interests whiformation listed above regardir indicated document.	tutions, that a out each ind hose informa	all information provided a ividual listed above is cor ation is not provided abov	bove about the M nplete and correc e. The Authorized	erchant legal entity t and there is no inc I Signer and the Pro	is complete and correctly dividual who directly or ocessor's
Lion Mora	May. 01, 2023	Lisa Monaco		Authoritand City St.	-dNove S	anda Dan	- Data Giran
		Authorized Signer E Signature	ate Signed	Authorized Signer Printe	ed Name Proces 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	
Two Mona	May. 01, 2023
Merchant's Signature	Date
The Marian Control of the Control of	
Lisa Monaco	Owner
Merchant's Printed Name	Title