

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				
Yam Investment, LLC			Moscow Express	
Merchant Legal Business Name		_	DBA Name	
14430 Hwy 57			14430 Hwy 57	
Mailing Address		_	DBA Address (Physical, No PO Boxe	es)
Moscow	Tennessee 38057		Moscow	Tennessee 38057
City	State Zip		City	State Zip
9018773313			9018642856	
egal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
833245658		business New owner Seasona	al? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 jan 19	90
	= "	AKBAR_ALI48838@HOTMAIL.COM	· · · · · · · · · · · · · · · · · · ·	
Merchant State registration	E-mail Address:	Web's	site Address:	
ny prior No	Yes If yes: Personal Bus	siness If yes, how long		
ype of Sole Prop	rietorship LLC Partnership	Ltd Partnership Corp, check	one: Public Private Non	Other
Retail Restaurant Lodgino	g Service Internet% I	Mail% _ Tel	% Bus-to-Bus%	
	g Service Internet%	Mail%	%	
escription of Business	_		% Bus-to-Bus%	wide separate pages if needed)
escription of Business  Detailed Description of Business (i	ncluding products/services; card	charging policies; delivery methods	; whether own/finance inventorypro	ovide separate pages if needed)
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escription of Business  Detailed Description of Business (i	ncluding products/services; card	charging policies; delivery methods	; whether own/finance inventorypro	
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escription of Business  Detailed Description of Business (i Convenience Store  Mailing Address (select  Lefund/Return Policy  No refund Refund in 30 days  merican Express Disclosur  The "NCR" party listed throughout  NCR Payment Solutions, LLC	ncluding products/services; card egal DBA Location Contact: or less Merchandise e this Application and the Merchan	charging policies; delivery methods  Rooziman Shah  Other:	whether own/finance inventorypro	9018642856
Convenience Store  Mailing Address (select Luck  efund/Return Policy  No refund Refund in 30 days  merican Express Disclosure	ncluding products/services; card egal DBA Location Contact: or less Merchandise e this Application and the Merchan	charging policies; delivery methods  Rooziman Shah  Other:	Phone #  Phone #  nerican Express, or will convey Ameri	9018642856

Phone #' (No 800 #s) None None

None

RS 2 of 6 PATRIOT ACT / Site Survey PATRIOT ACT REQUIREMENTS - To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (\*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 095441203 Govt Issued Business License Drivers License: Name: Rooziman Shah Tax Return State ID Date of Birth: 10 apr 1966 Corporate Resolution ID/Tax ID Number: 833245658 Passport: DL/ID#: 095441203 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Mar 22, 2024 Type Fin'l S't Resident Alien ID: 514 Stone Oaks Cv Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? 
Yes Comments: \* Signature of Sales Representative: Date \* By signing above you hereby acknowledge that the information listed herein is true and accurate and was personally observed on the indicated document, and at the indicated address and (in the case of information listed below in the e-Commerce addendum(s)) indicated URL(s) as applicable. Principal Information Residential Principal's Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address** Phone # % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 514 Stone Oaks Cv, Collierville, TN, 018642856 100/10/15/202 Rooziman Shah Owner \*\*\*5840 38017 Bank Information Name of Financial Institution Account number Routing # Phone # Contact Date Opened Bank of Favette County \*\*\*3902 084304337 \*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above: Trade / Business References

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

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Processing Information				
Card Types Accepted:	<ul> <li>All Visa/MasterCard/Discover Cards</li> <li>All Discover Cards</li> <li>JCB**</li> <li>American Express **</li> <li>Diners/Carte Blanche**</li> </ul>	MasterCard Credit Cards Visa Credit Cards and Bus MasterCard Debit cards o Visa Debit cards only PIN Based Debit/EBT Car	siness Cards only only	
Projected total annual sales \$	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Ticket Touch-tone card not present (no Mail/Telephone Order (card not present)	ints)	t	earty fulfillment?  D Yes  If "yes"  E and phone number:
	NOTE. TOT	AL (Illust equal 100%)		
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 I statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations? If you	es Telemarketing Catalog Internet Wo pefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Dire  (Please provide to 6 months of processing statements.)  nonths \$  rovide existing merchant ID#:	the most recent 3 months o	y days?
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landl	. ,	3		
Other significant Merchant Contacts with				
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:  If you do not currently accept AXP # paccepting AXP payments. AXP SE #:  If you do not currently have an AXP #.	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1 and your annual volume is more than \$1MM, we	r existing AXP#, so so we can convey this  MM, if you request AXP, we will assign y  will contact AXP on your behalf.	is to AXP on your behalf.	unt, so you can start
	re than \$1MM annually, you may be moved direct or services from AXP via offline or on-line means			

\*\* 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 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.

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

					FEE S	CHEDU	LE									
** Equipment Options																
Model			O41.	Purchase		hase		David		urch			hant			Duine
Model Terminal			Qty	New	Refu	rbished		Rent	0	ther	Source	Own	ed		_	Price
Terminal																
Printer															8	
PIN Pad				Purchase Only											8	
Imprinter Other				Fulctiase Offig											Б	
															6	
Chinning handling and toy will be h	illad in a	alalitiana ta	*b====	immant muina linta	al abaus											
Shipping, handling and tax will be be Equipment Billing to:	illea in ai	aaition to		chant Agent												
Ship Equipment to:				A Legal Agen		er:	Į.									
Send Welcome Kit to:				A Legal Agen												
Merchant training provided by:			Pro	cessor Agent	Other:											
SERVICE ACCEPTANCE AND FE	E SCHE	DULE														
			Rate	% Per Item	\$		Association	Dues & Ass	essm	ents F	Pass Through					
Rate 1	%	Per Item	\$ Rat	te 2			%	Per Item \$	Rate	9 3				%		Per Item \$
Visa Qual Credit		0.59		a Mid-Qual Credit					+		Qual Credit					
Master Card Qual Credit		0.59	Ма	ster Mid-Card Qual Cred	lit				Mas	ter No	n-Card Qual Credit				T	
Discover Network - PayPal Qual Credit		0.59	Dis	cover Netword - PayPal	Mid-Qual C	redit			Disc	over N	letwork - PayPal Non-Q	ual Credi	t		T	
American Express Qual Credit		0.59	Am	erican Express Mid-Qua	l Credit				Ame	erican	Express Non-Qual Cred	it				
Visa Qual Debit		0.59	Vis	a Mid-Qual Debit					Visa	Non-	Qual Debit					
Master Card Qual Debit		0.59	Ма	ster Card Mid-Qual Debi	it				Mas	ter Ca	rd Non-Qual Debit					
Discover Network - PayPal Qual Debit		0.59	Dis	cover Network - PayPal	Mid-Qual D	ebit			Disc	over N	letwork - PayPal Non-Q	ual Debit				
Pin Debit			EB	Т					Star					\$1 per mo	nth	
Bourerdo Origina																
Rewards Pricing																
Visa Rewards (Discount Rate \$	Per I	tem 0.59				MC Wo	rld Card (D	iscount Ra	ate \$_		Per Item 0.59					
Amex Rewards (Discount Rate \$	Per	Item 0.5	9			Discove	er Rewards	(Discount	Rate	\$	Per Item 0.59					
Non-Bankcard Types Accepted																
TVOIT Barmeara Types 7 tocepted																
							_									
JCB Card %	Diner	s Carte I	sianch	e% <sup>-</sup>		Americ	an Expres	s Discoun	it rate	e%	OR					
Monthly Flat Fee: \$		Monthly	Gross	Pay Daily	Gross D	2V E	Potail ¢	Trans E	00 ±	0	6 OP					
□ Monthly Flat Fee. ψ	_	WOILLIN	01033	ray 🗀 Daily	G1033 F	ау 🗀 г	tetan φ	_ IIalis F			- OK -					
Fot Annual Amov Valumas B	one			Eat A	,0×000 A	mov Tio	None ket: \$	•								
Est. Annual Amex Volume: \$				_												
AMEX Pay Frequency 3 d	ay	15 da	y	30 day Amex	Fees di	sclosed	ın this sed	ction are b	oilled	by A	American Express	à				
Miscellaneous Fees:																
Monthly Statement Fee \$	Applica	ation/Set	up Fee	None \$ ACH Re	ject/Cha	nge Fee	25.00 <b>\$</b>	Online M	ercha	ant F	Portal \$ mo	nthly				
Chargeback/Retrieval Fee \$ 25.0								ACH	Batc	h Fe	e \$ None	each				
ACH Debit \$1.00 Upon Accoun																
-							okenizatio	on Fee \$	e							
** Administrative Maintenance	Fee \$	mo	nthly **	PCI Non Compli	ance Fee	e \$	monthly	** Gatewa	ay Fe	e \$ <u></u>	monthly					
** Other \$ per	Descrip	otion		*	** Other	None \$	Non per	e Desc	riptio	on						
Early Termination Fee: \$ None	** PC	I month	ly Fee	5.00 \$												
None Authorization Fees: \$		an Expre	No ss \$	one MasterCar	None d \$	Visa	None \$	Discover	r <b>\$</b>							

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			(If more than 1, complete,	initial and attach	an additional copy o	of this page for each addition	al website)	,
Website URL:		Website serv	er IP Address:	None	Website DBA:			
Customer Service: em	ail address:	AKBAR_ALI4	48838@HOTMAIL.COM	Telephone:	9018773313	List all links to other websites:		
Web Hosting Service	Name:			Address:		Contact Telephone:		
Fullfillment House Nar	ne:			Address:		Contact Telephone:		
How do you advertise:	:			(Attach sam	ples; e.g., catalog/ <sub> </sub>	print/broadcast/telemarke	ting script)	
Do you bill customer's Yes No	card before ship	pping product	or performing service?	If Yes, how r before?	nany days			
What is your return/re	fund policy?			Website Sec	urity Method:			
Digital Certificate Issu	er:			Digital Cert I	No(s)/Exp Date(s)			venership ed Individual

For purposes of this application, "Processor" is Secure Bancard, LLC, 1500 Abbey Court, Alpharetta, GA 30004 and can be contacted at 1-855-271-1500 and "Merchant Bank" is Synovus Bank, 1125 First Avenue, Columbus, GA 31901, 706-649-4900.

### Merchant Signatures and Guarantor Signatures

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

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

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

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
X1) RODZIMANO	Nov. 10, 2021	X1) RODZIMOMS	Nov. 10, 2021
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Rooziman Shah	Owner	Rooziman Shah	
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

RS

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 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 in the information.

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will allow us to identity yo	u. We may also	ask to see your o	lriver's license or o	account we will ask for your i ther identifying documents. I ww.securebancard.com/Privacy	n some instance	date of birth, and es we may use ou	other information that tside sources to
Section 1: Merchant Applie Nov. 10, 2021	cation Informati	on (Must match in	formation in Merchar	nt Application): Date Application	n Signed (by Auth	norized Signer nam	ed below):
	ooziman Shah 514 Stone Oaks (	Merchant Fed Cv, Collierville, TN		ears on income tax return): <u>8</u>		rchant State of forn It Entity Type	nation/Incorporation:
individuals does not exceed individuals for which informa	50% of the equitation is provided be ted in Section 1, a naging Member, 0	y interests of the Noelow exceeds 50° a "Control Prong". General Partner, F	Merchant, provide the %. (Use extra copies Examples of a Conti President, Vice Presid	rmation below on each individu uity interests of the Merchant le information below on additiona if needed.) Information must be rol Prong include, but are not lind dent or Treasurer. If no other Be	al beneficial own e provided for on	ers so that the total e individual with sic	ownership interests of Inificant responsibility fo
Beneficial Owner Legal Na Rooziman Shah	ame			Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 514 Stone Oaks Cv	Address (No P.O.	Box)		City, State, Zip Collierville, TN, 38017			Date of birth 10 apr 1966
Individual has a Social Sect Number issued by US Gove	•		r Identification	(SSN)/Individual Taxpayer Id *****5840	dentification No. (	ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien			g residence	State/Country of Issuance TN	Date Issued 22 mar 2016	Expiration Date 22 mar 2024	Number on ID: 095441203
Beneficial Owner Legal N	ame			Title			% of Legal Entity OwnerShip: None %
Individual has a Social Sect Number issued by US Gove	, _	' '	r Identification	(SSN)/Individual Taxpayer Id	lentification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	g residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title	<b>I</b>	1	% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O.	Box)		City, State, Zip			Date of birth None
Individual has a Social Sect Number issued by US Gove			r Identification	(SSN)/Individual Taxpayer Id	dentification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			residence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal Na	ame			Title			% of Legal Entity OwnerShip: None %
Individual's Home (Street) A	Address (No P.O.	Box)		City, State, Zip Collierville, ,			Date of birth None
Individual has a Social Secu Number issued by US Gove		, ,	r Identification	(SSN)/Individual Taxpayer Id	dentification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien			residence 🗌	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Rooziman Shah			al Name	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) A 514 Stone Oaks Cv	Address (No P.O.	Box)		City, State, Zip Collierville, TN, 38017			Date of birth 10 apr 1966
Individual has a Social Sect Number issued by US Gove	,		r Identification	(SSN)/Individual Taxpayer Id	dentification No. (	ITIN):	Control Prong?
Id Type:* Driver's Licens		•	residence 🗌	State/Country of Issuance TN	Date Issued 22 mar 2016	Expiration Date 22 mar 2024	Number on ID: 095441203
	ify type of "Other			—  S persons ID Type may be une d government-issued document			
Certifications and Signatu The undersigned Authorized that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	res: I Signer, listed abopen accounts foer knowledge, aller of the Merchant y certify that the i	r the Merchant at information provious legal entity's equi nformation listed a	financial institutions, ded above about eac ty interests whose in above regarding the i	Prong, who has signed the Mer that all information provided ab h individual listed above is com formation is not provided above dentity and the identification do	ove about the Moreco plete and correct E. The Authorized	erchant legal entity t and there is no ind I Signer and the Pro	is complete and correct dividual who directly or ocessor's
(K) = 2.11 (V) (	Nov. 10, 2021	Rooziman Shah	Authorized Signer Signature	Date Signed Author	orized Signer Prir	nted Name Proces	

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	
_ Ropzimane	Nov. 10, 2021
Merchant's Signature	Date
Rooziman Shah	Owner
Merchant's Printed Name	Title