

# Merchant Processing Application and Agreement

Please review the information below and sign if everything looks right. If you have any questions please contact your representative.



## SETUP INFORMATION

<b>Sales Code</b>	RISO-JCH9-IMPACT	<b>Application Platform</b>	North
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## BUSINESS DETAILS

### CONTACT INFORMATION

<b>First Name</b>	Rishi	<b>Last Name</b>	Chopra
<b>Email</b>	rishi52083@hotmail.com	<b>Phone Number</b>	(901) 289-9769

### BUSINESS INFORMATION

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)

<b>Business Legal Name</b>	Shelby Drive Liquors LLC	<b>DBA Name</b>	Shelby Drive Liquors LLC
<b>Tax Filing Name</b>	Shelby Drive Liquors LLC	<b>Tax Filing Method</b>	EIN
<b>Tax ID (EIN)</b>	XX-XXX9875		
<b>Type of Ownership</b>	LLC	<b>Industry (MCC)</b>	5921 - Package Stores-Beer, Wine, and Liquor
<b>Business Description</b>	Liquor store	<b>Years in Business</b>	Less than 1 year
<b>Business Phone</b>	(901) 590-2201		

### BUSINESS ADDRESS

<b>Street Address 1</b>	1984 East Shelby Drive		
<b>City</b>	Memphis	<b>State</b>	Tennessee
<b>ZIP</b>	38116	<b>Country</b>	United States of America

### BUSINESS LEGAL MAILING ADDRESS

<b>Street Address 1</b>	1984 East Shelby Drive		
<b>City</b>	Memphis	<b>State</b>	Tennessee
<b>ZIP</b>	38116	<b>Country</b>	United States of America

## OWNER INFORMATION

Please provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business, or who have significant responsibility to control, manage, or direct your business.

### BUSINESS OWNER INFORMATION

<b>First Name</b>	Rishi	<b>Last Name</b>	Chopra	<b>Street Address 1</b>	423 Pine Grove Drive		
<b>Title</b>	CEO	<b>% Ownership</b>	100%	<b>City</b>	Collierville	<b>State</b>	Tennessee
<b>Personal Guarantee</b>		<b>SSN</b>	XXX-XX-2198	<b>ZIP</b>	38017	<b>Country</b>	United States of America
<b>Date of Birth</b>	1983-05-20	<b>Mobile Phone</b>	(901) 289-9769				
<b>Email</b>	rishi52083@hotmail.com						

## BANKING AND PROCESSING

### DEPOSIT AND WITHDRAWAL BANK ACCOUNT

<b>Bank Name</b>	Regions
<b>Account Type</b>	Checking
<b>Routing Number</b> XXXXX0017	<b>Account Number</b> XXXXXX2373

### PROCESSING VOLUME

<b>Average Annual Card Volume</b>	\$1800000.00 / year
<b>Average Transaction Amount</b>	\$100

### PRODUCT / SERVICE DELIVERY WINDOWS

**On average, Products / Services are delivered in** 0-7 Days

### MODE OF TRANSACTION

<b>In Person</b>	100%
<b>Telephone</b>	0%
<b>Online</b>	0%
<b>Must total 100%</b>	

### THIRD PARTY PROVIDER

**Do you use any third party provider (TPP) to store, process or transmit cardholder data?** (Examples include but are not limited to web hosting companies, Electronic Data Capture, Loyalty programs, software) No

## EQUIPMENT

### NEW ORDERS

Product Name	Network	Qty	Price *	Frequency
Clover 2D Hand Held Barcode Scanner	Nashville	1	-	-
Clover Cash Drawer	Nashville	1	-	-
Clover Mini Wifi	Nashville	1	-	-

*\* Price does not include tax and shipping & handling.*

### SHIP EQUIPMENT TO

<b>Ship To Attention</b>	Rishi Chopra	<b>Ship To Email</b>	morgan@impactpays.com
<b>Street Address 1</b>	1164 Vickery Lane, Suite 200		
<b>Street Address 2</b>	Suite 200	<b>City</b>	Cordova
<b>State</b>	Tennessee	<b>ZIP</b>	38016
<b>Country</b>	United States of America		

## MERCHANT SERVICES

### PAYMENTS ACCEPTED

American Express Opt Blue    Discover Full ACQ    Mastercard    PIN Debit

Visa

### DISCOVER

**Discover Program** Discover Full ACQ

### AMERICAN EXPRESS

**Amex Program** Amex OptBlue

## PRICING INFORMATION

### PRICING

<b>Discount Frequency</b>	Monthly
<b>Funding Rollup</b>	Separate Fees and Deposits

## DUES & ASSESSMENTS

### Dues & Assessments

Yes

In addition to the fees described in this Merchant Application and Agreement, you must pay us all Card Organization Charges. "Card Organization Charges" means all fees, charges, liabilities, or obligations that a Card Organization imposes on us (1) in connection with your acceptance of its payment types, (2) in connection with the transactions processed under your MID, (3) as a result of your acts or omissions, or (4) as a result of the acts or omissions of others that act on your behalf or that provide services to you. Card Organization Charges are not subject to the consequential damages exclusion in Section 28 of the Program Guide and include but are not limited to: assessments (including but not limited to dues, issuer reimbursements, fines, penalties, and fraud recovery losses); fees established by the Card Organizations (including but not limited to access fees, switch fees, and file fees); adjustments; and Chargebacks.

### INTERCHANGE PLUS

Pass Through Interchange — You will be charged the applicable interchange rate from Mastercard, Visa, Discover and American Express as well as the Discount Fees listed below. Interchange Rates are variable and are determined by how your transactions clear, and are subject to change.

Passthrough Interchange Costs	Gross Interchange
Discount Fees	Credit / Non-PIN Debit
Visa Qualified	0.3%
Mastercard Qualified	0.3%
Discover Qualified	0.3%
Amex Qualified	0.3%

### AUTHORIZATION & TRANSACTION FEES

<b>Voice Authorization Fee</b>	\$1.95 / Each
<b>Transaction Fees (All Card Types)**</b>	\$0.15 / Each
**Transaction Fees (All Card Types) and Gateway Transaction Fee will be added together and billed on your merchant statement as "Trans Fee".	

### CLOVER SECURITY

<b>Clover Security (Includes TransArmor Data Protection and PCI Compliance / SAQ Online Tool)</b>	Yes
<b>Clover Security Fee</b>	\$15.00 / Monthly

### PIN DEBIT

<b>Discount Fee</b>	0.3%
<b>Transaction Fee</b>	\$0.15 / Each

### TRANSARMOR

<b>TransArmor Data Protection</b>	Yes
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### MONTHLY AND MISCELLANEOUS FEES

<b>DDA Rejects</b>	\$25.00 / Each
<b>Statement Fee</b>	\$10.00 / Monthly
<b>Chargeback Fee</b>	\$15.00 / Each
<b>Retrieval Fee</b>	\$15.00 / Each
<b>PCI Non-Compliance Fee</b>	\$29.95 / Monthly

# CONFIRMATION

## AGREEMENT APPROVAL

**Merchant Acceptance** – Each person signing below agrees to the terms and conditions stated in the front and back of this agreement and certifies that all information provided in the application is true, correct and complete. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and Agreement and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted by Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Each signer authorizes First Data Merchant Services LLC and/or the Member Bank or any agent of the Member Bank, to make whatever inquiries First Data Merchant Services LLC and/or the Member Bank deem appropriate to investigate, verify, or research references, statements or data, including personal credit reports for the purpose of this application. Merchant understands this agreement shall not take effect until Merchant has been approved by First Data Merchant Services LLC and/or the Member Bank and a merchant number is issued.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC). To help the government fight the funding of terrorism and money laundering activities, servicers obtain, verify, and record certain information including your full name, physical address, and any other information needed for identity verification purposes while processing this MPA, as described in the USA Patriot Act.

**Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct.**

### SIGN YOUR AGREEMENT

**Signature** \_\_\_\_\_ Rishi Chopra  
**Date** \_\_\_\_\_ 2022-11-02

### FIRST DATA MERCHANT SERVICES LLC

Application Approved By:  
**Signature** \_\_\_\_\_  
**Title** \_\_\_\_\_ **Date** \_\_\_\_\_ 2022-11-02

### WELLS FARGO BANK N.A. (A MEMBER OF VISA USA, INC. AND MASTERCARD INTERNATIONAL, INC.)

By: First Data Merchant Services LLC, pursuant to a limited power of attorney  
**Signature** \_\_\_\_\_

### PROCESSOR INFORMATION

**Name** \_\_\_\_\_ First Data Merchant Services LLC  
**Address** \_\_\_\_\_ 4000 Coral Ridge Drive, Coral Spring FL, 33065  
**Customer Service (Phone)** \_\_\_\_\_ 1-877-828-0720