

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				
Meridan Hospitality LLC			Budget Host Inn & Suites	
Merchant Legal Business Name		<u>.</u>	DBA Name	
2745 Airways Blvd			2745 Airways Blvd	
Mailing Address			DBA Address (Physical, No PO Boxes)	
Memphis	Tennessee 38132		Memphis	Tennessee 38132
City	State Zip		City	State Zip
9013961000			9012899769	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
261384874		usiness New owner Seasonal?	? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 01 jan 2012	
Manakana Otata na siatuatian	E avail Address R	ichiE2092@hotmoil.com	·	
Merchant State registration	E-mail Address: 🔼	Web sit	te Address:	
Any prior No	Yes If yes: Personal Busin	ness If yes, how long		
Type of Sole Prop	orietorship 🔳 LLC 🔲 Partnership 🔲	Ltd Partnership Corp, check or	ne: Public Private Non	Other
Business Type				
Retail Restaurant Lodging	g Service Internet% M	1ail%	% ☐ Bus-to-Bus%	
Description of Business				
Detailed Description of Business (i	including products/services; card ch	narging policies; delivery methods;	whether own/finance inventoryprovid	e separate pages if needed):
Mailing Address (select	egal DBA Location Contact:	Rishi Chopra	Phone #	9012899769
Mailing Address (Select	egai DDA Location Contact		r none #	
Refund/Return Policy				
	_			
No refund Refund in 30 days	or less Merchandise	Other:		
American Express Disclosur	e			
ine "NCK" party listed throughout	this application and the Merchant A	agreement is your acquirer for Ame	erican Express, or will convey Americar	ı ⊨xper ss sales on your behal
NCR Payment Solutions, LLC				
864 Spring Street, Atlanta, GA 303	308			
x/		Rishi Chopra / Owner		Jan. 20, 2023
Merchant Signature				,

	T / Site Survey											
PATRIOT ACT		To help t	he governmen	t fight the fu	nding of terr	orism and	d money launderir	g activities, the	USA P	atriot Act requires	all financ	cial institutions to
obtain, verify ai ask for your na	REQUIREMENTS - nd record information me, physical addres r identifying docume	n that ider s, date of	ıtıfıes each pei birth, taxpayer	rson (ıncludı ridentificatio	ng business in number ai	entities) v nd other ir	who opens an acc nformation that wi	ount. What this Il allow us to ide	means entify yo	for you: When yo u. We may also a	າu open a ເsk to see	n account, we will your driver's
license or other	r identifying docume	nts. Comp	lete Sections	and II and	III. (*In Sec	tion II, Dri	iver's License req	uired use oth	er ID on	ly if no Driver's Li	icense iss	súed.)
	Section 1:			Applicab	le		Sec	tion II:			Applica	hle
Business	Form of Identifica	tion		tems Revie	wed:		Individ	ual Form of tification		Ite	ems Revi	ewed:
			Business Na	me.			luen	uncation				
Govt Issued Bu	ısiness License		Date and Pla Issuance:	ice of		D	rivers License:	092429385		Name:	F	tishi Chopra
Tax Return			issuarice.			S	tate ID:			Date of Birth:	2	0 may 1983
Corporate Reso	olution		ID/Tax ID Nu	ımber: 26	1384874		assport:			DL/ID#:		92429385
Entity Agencies	3					M	lilitary ID:			Date of Issuan	ice:	
Business financ	cial Statement		Expiration Da	ate:		M	lexican Consulate	•		State of Issuar	nce: N	lone
Partnership Ag	reement					16	<i>.</i>			Expiration:	Α	pr 30, 2026
			Type Fin'l S't			R	esident Alien ID:			Address:	4	23 Pine Grove Dr,
Section III												
On site visit	done by Sales Rep		Bu	siness Cons	sistent with A	Application	n (including any e	Commerce ad	dendum	s(s))		
Address of le	acation increased:		DA Address	Logol	Addross	LIDI	listed in eComme	roo addandum		Other Address	201	
Address of it	ocation inspected:		DBA Address	Legai	Address	URL	iistea iii eComine	rce addendum		Other Addres	.55.	
	sted at business mat			Yes N	10		s inventory volum					
	nave appropriate bus			No						er of employees:	/td>	
	nerchant's inventory? consistent with merc			Samples?	Yes No	Did yo	ou get Interior/exte	erior photos?	Yes	No		
			Je of busiliess:	165								
* Signature of S	Sales Representative	e:					Date:					
* Dy cianing ob	ovo vou boroby ack	aoviladaa	that the inform	adam Badad	horoin io tru							
" by signing an	ove you hereby acki	lowledge	that the inform	lation listed	nerein is true	e and acc	urate and was pe	rsonally observ	ed on th	e indicated docur	ment, and	l at the indicated
address and (in	the case of informa	tion listed	below in the 6	e-Commerce	addendum(e and acc (s)) indica	urate and was pe ted URL(s) as ap	rsonally observ olicable.	ed on th	e indicated docur	ment, and	at the indicated
		ation listed	below in the e	e-Commerce	addendum(s and acc (s)) indica	urate and was pe ted URL(s) as ap	rsonally observ olicable.	ed on th	e indicated docur	ment, and	at the indicated
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Principal Infor		Date o		Ownership	% of Time	Social S	ecurity # (Process	or's privacy	ed on th	Residential Addre	ess	Residential
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Principal Infor	mation I			Ownership	% of Time Spent In	Social So	ecurity # (Process or collection and u numbers can be fo	or's privacy se of social		Residential Addre (City, State, Zip	ess))	Residential
Principal Infor	mation I			Ownership	% of Time Spent In	Social So	ecurity # (Process or collection and u numbers can be fo	or's privacy se of social	423 Pin	Residential Addre	ess))	Residential
Principal Infor Principal's Name	mation Title			Ownership % / Years	% of Time Spent In	Social So	ecurity # (Process or collection and u numbers can be fo	or's privacy se of social		Residential Addre (City, State, Zip	ess))	Residential Phone #
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Principal Infor Principal's Name Rishi Chopra Bank Informat	mation Title Owner cion cial Institution		f Birth	Ownership % / Years 51/10 years	% of Time Spent In Business	Social So	ecurity # (Process or collection and u: numbers can be fi curebancard.com)	or's privacy se of social bund at	423 Pin	Residential Addre (City, State, Zip e Grove Dr., Collier	ess)) ville, TN,	Residential Phone # 9012899769
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All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	✓ Visa Credit Cards and Bus✓ MasterCard Debit cards on✓ Visa Debit cards only	iness Cards only ly	
Electronic key-entered (with imprints) Electronic card not present (w/out imp OR Touch-tone card not present (with imprints) icket Touch-tone card not present (no impr Mail/Telephone Order (card not present)	prints)	Projected avarage Visa/MC/DISC/Amex ticke Do you use a 3rd party f No If "yes Contact name and p Name: Phone:	ulfillment? Yes s" phone number:
	must equal 10070y		
o tape (Radio or IVR), and Web-page screen prints/U getting signature? No Yes Is Telemarketing Catalog Internet Word of efore? Yes No If Yes: Processor Name ommerce merchant, please provide most recent 6 mo ent 3 months \$	RL(Internet). f mouth Publications Mass/Direct (Please provide the onths of processing statements.) s \$ e existing merchant ID#:	hipped? If yes, how many days 3-30 days 31-60 days 6 over 90 days It mail 7 Other 2 e most recent 3 months of proc	? 0-2 days 0-90 days
s)?	w long at current locations(s)?:		
ord:			
third parties:			
		to AXP on your behalf.	
	All Discover Cards JCB** American Express ** Diners/Carte Blanche** Electronic card-swiped transactions Electronic key-entered (with imprints) Electronic card not present (w/out importance card not present (with imprints) Electronic card not present (with imprints) Independent contractors of print advertising, catalogs and to tape (Radio or IVR), and Web-page screen prints/U Electronic card not present (no imprints) Independent contractors or IVR) Independent Card not present (no imprints) Independent Card not present (no imprints	All Discover Cards CB** American Express ** Diners/Carte Blanche** Electronic card-swiped transactions Electronic key-entered (with imprints) Electronic card not present (w/out imprints) OR Touch-tone card not present (with imprints) Electronic card not present (with imprints) None ** None ** None ** ** ** ** ** ** ** ** **	All Discover Cards JCB** MasterCard Debit cards only American Express ** Diners/Carte Blanche** Electronic card-swiped transactions Electronic key-entered (with imprints) Electronic card not present (wout imprints) OR Touch-tone card not present (wout imprints) Mail/Telephone Order (card not present) Mail/Telephone Order (card not present) None **One **Ontact name and Name: **None **Ontact name and Name: **None **Ony ou use a 3rd party for None **Ontact name and Name: **None **Ontact name and Name: **Ontact name and Name:

** 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 SCHEDU	JLE					
** Equipment Options										
			Purchase	Purchase	_		Purchase	Merchant	í	
Model		Qty	/ New	Refurbished	dt	Rent	Other Source	Owned		Price
Terminal Terminal									\$ \$	
Printer									\$	
PIN Pad									\$	
Imprinter			Purchase Only							
Other									\$	
									\$	
Shipping, handling and tax will be	hilled in ad	dition to the	e equinment price list	ed ahove						
Equipment Billing to:	bilica iii aa	andon to an	Merchant Agent							
Ship Equipment to:			DBA Legal Age							
Send Welcome Kit to:			DBA Legal Age	ent N/A						
Merchant training provided by:			Processor Agent	Other:						
SERVICE ACCEPTANCE AND F	EE SCHEI	DULE								
_			tte 0.30 % Per Iten	n \$ <u>0.15</u>	Association	n Dues & Ass	essments Pass Through			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit			Visa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	0.30	0.15	Master Mid-Card Qual Cre	edit			Master Non-Card Qual Cred	dit		
Discover Network - PayPal Qual Credit			Discover Netword - PayPa				Discover Network - PayPal			
American Express Qual Credit			American Express Mid-Qu				American Express Non-Qua		-	
Visa Qual Debit			Visa Mid-Qual Debit	aar Oroan			Visa Non-Qual Debit	a. Ordan	+	
Master Card Qual Debit	0.30	0.15	Master Card Mid-Qual De	hit			Master Card Non-Qual Deb	i+	_	
Discover Network - PayPal Qual Debit	0.30	0.13	Discover Network - PayPa				Discover Network - PayPal		_	
	0.20	0.15	_	ai Mid-Quai Debit			†	Non-Quai Debit	¢1	
Pin Debit	0.30	0.15	EBT				Star		\$1 per mont	ın
Rewards Pricing Visa Rewards (Discount Rate \$ Amex Rewards (Discount Rate \$	Per Ite					Discount Rass		1		
JCB Card % Monthly Flat Fee: \$	_	Carte Bla Monthly Gr	_	– Americ		ss Discoun		OR		
Est. Annual Amex Volume: \$_	lone		_	verage Amex Tid						
AMEX Pay Frequency 3	uay L	15 day	30 day Ame	x rees disclosed	ı ın tnıs se	ection are b	illed by American Ex	press		
Miscellaneous Fees:										
Monthly Statement Fee \$	Applica	tion/Setup	Fee \$ ACH R	eject/Change Fe	e \$ 25.00	Online Mo	erchant Portal \$	monthly		
Chargeback/Retrieval Fee \$ 25		•					Batch Fee \$_None	each		
ACH Debit \$1.00 Upon Accou						ion Fee \$	each Annual Fee \$	None		
** Administrative Maintenance	e Fee \$	month	ly ** PCI Non Comp			y ** Gatewa	None ay Fee \$ mont	hly		
** Other \$per	_ Descript	tion		** Other \$	per	ne Desc	ription			
Early Termination Fee: \$ None	** PC	monthly I	None ee \$							

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.

Authorization Fees: \$ None | American Express \$ MasterCard \$ Visa \$ Discover \$

Manual conditions in tale of	_ P	≀ C
Merchant initial	s r	. •

eCommerce Applicatio	n Addendum								
Number of e-Commerc	e websites:		(If more than 1	complete, in	itial ar	nd attach an additional c	copy of this page for each additiona	al website)	
Website URL:		Website server IP Address:		None		Website DBA:			
Customer Service: em	ail address:	Rishi52083@	Rishi52083@hotmail.com Tele		:	9013961000	List all links to other websites	:	
Web Hosting Service N	Name:			Address:			Contact Telephone:		
Fullfillment House Nar	ne:			Address:			Contact Telephone:		
How do you advertise:					(Atta	ch samples; e.g., cata	alog/print/broadcast/telemarket	ing script)	
Do you bill customer's Yes No	card before ship	ping product	or performing	service?	If Yes	s, how many days re?			
What is your return/ret	fund policy?				Webs	site Security Method:			
Digital Certificate Issu	er:				Digit	al Cert No(s)/Exp Date	e(s)		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 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 ther documents bearing Merchant's and Guarantor(s)'s sign

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 be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XII 7.1	Jan. 20, 2023	XII . Ail	Jan. 20, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Rishi Chopra	Owner	Rishi Chopra	
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

RC

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 including any Patriot Activationer 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.

will allow us to identity yo confirm the information. S	u. We may also ecure Bancard's	ask to see vou	r driver's license or	other identifying documents. In www.securebancard.com/Privacy	some instance	es we may use ou	tside sources to
Section 1: Merchant Appli Jan. 20, 2023	cation Informati —	on (Must match	n information in Mercha	ant Application): Date Application	Signed (by Auth	norized Signer nam	ed below):
Merchant Legal Name: R	tishi Chopra	Merchant F	ederal Tax ID (as it ap	pears on income tax return): 26	61384874 Me	rchant State of forn	nation/Incorporation:
	123 Pine Grove D					nt Entity Type	
LLC							
arrangement, understanding individuals does not exceed individuals for which informa	g, relationship or 50% of the equit ation is provided I ted in Section 1, naging Member,	otherwise, owns y interests of the pelow exceeds a "Control Pron General Partne	s 25% or more of the e e Merchant, provide th 50%. (Use extra copie g". Examples of a Cor r, President, Vice Pres	formation below on each individual quity interests of the Merchant le le information below on additiona s if needed.) Information must be ttrol Prong include, but are not lim ident or Treasurer. If no other Be	gal entity identif I beneficial own provided for on	ied above. If the tot ers so that the total e individual with sig	al ownership of those ownership interests of inificant responsibility f
Beneficial Owner Legal N Rishi Chopra	ame			Title Owner			% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) A 423 Pine Grove Dr,	Address (No P.O.	Box)		City, State, Zip Collierville, TN, 38017			Date of birth 20 may 1983
Individual has a Social Section Number issued by US Gove	•		yer Identification	(SSN)/Individual Taxpayer Ide	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	ring residence	State/Country of Issuance Tennessee	Date Issued 21 jul 2021	Expiration Date 30 apr 2026	Number on ID: 092429385
Beneficial Owner Legal N	ame			Title	_L		% of Legal Entity OwnerShip: None %
Individual has a Social Section Number issued by US Gove			yer Identification	(SSN)/Individual Taxpayer Ide	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien	_	•	ring residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	ame			Title			% 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 Section Number issued by US Gove			yer Identification	(SSN)/Individual Taxpayer Ide	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien	_	•	ring residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Beneficial Owner Legal N	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 Seconomic Number issued by US Gove	_		yer Identification	(SSN)/Individual Taxpayer Ide	entification No. ((ITIN):	Control Prong?
Id Type:* Driver's Licens Passport Resident Alien		•	ring residence	State/Country of Issuance	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or Rishi Chopra	additional Bene	ficial Owner) L	egal Name	Title Owner			% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) A 423 Pine Grove Dr,	Address (No P.O.	Box)		City, State, Zip Collierville, TN, 38017			Date of birth 20 may 1983
Individual has a Social Seconomic Number issued by US Gove	•		yer Identification	(SSN)/Individual Taxpayer Ide	entification No. ((ITIN):	Control Prong?
Id Type:* ■ Driver's Licens Passport □ Resident Alien		•	ring residence	State/Country of Issuance Tennessee	Date Issued 21 jul 2021	Expiration Date 30 apr 2026	Number on ID: 092429385
	ify type of "Other			US persons ID Type may be une ed government-issued document			
that he/she is authorized to and that, to the best of his/h indirectly owns 25% or more	I Signer, listed ab open accounts for er knowledge, all to of the Merchant of certify that the i	r the Merchant information pro legal entity's en nformation liste	at financial institutions ovided above about ea quity interests whose i d above regarding the	Prong, who has signed the Merc, that all information provided aboch individual listed above is comportation is not provided above, identity and the identification doc	ove about the Mo plete and correct The Authorized	erchant legal entity t and there is no inc I Signer and the Pro	is complete and correct lividual who directly or ocessor's
	2023	Chopra	Authorized Signer Signature	Date Signed Authorize	d Signer Printed	l Name Processor Signature	's Rep.

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	
Merchant's Signature	Jan. 20, 2023
Merchant's Signature	Date
Rishi Chopra	Owner
Merchant's Printed Name	Title