

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

Cynthia Rivera			Country Paradise Diner	
Merchant Legal Business Name			DBA Name	
2253 Buckhead Rd		_	2253 Buckhead Rd	
Aailing Address			DBA Address (Physical, No PO B	
Smoaks	South Caroli 29481		Smoaks	South Carol 29481
City	State Zip		City	State Zip
8036760034 egal Phone #	Legal Fax #	_	8039284541 DBA Phone #	DBA Fax #
168546946				DDA Fax #
Tederal Tax ID # (Must be 9 digits)	2 M _{Yrs.} 2 M _{Mos.} New Length Owned	business New owner Seaso	onal? Yes No List months	
euerar rax ib # (inust be 9 uigits)	Lengur Owned	Business License	Date Opened: 01 o	ct 2022
erchant State registration	E-mail Address:	cynthiarivera428@gmail.com We	h site Address	
Retail 📃 Restaurant 📃 Lodging	g Service Internet %	Mail% Tel	% Bus-to-Bus %	
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Retail Restaurant Lodging escription of Business Detailed Description of Business (Restaurant			%Bus-to-Bus%	provide separate pages if needed
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Merchant initials C R

PATRIOT AC	CT / Site Survey													
PATRIOT AC obtain, verify a ask for your na	T REQUIREMENTS - and record information ame, physical address er identifying documer	To help t that ider	the government ntifies each pe birth, taxpave	nt fight the fi erson (includ er identificati	unding of ter ling business on number a	rorism and s entities) and other i	d money laundering a who opens an accou nformation that will a	activities, the nt. What this llow us to id	e USA Pa s means f entify you	triot Act requires or you: When yo . We may also a	all financia u open an sk to see v	l institutions to account, we will our driver's		
license or othe	er identifying documer	its. Comp	olete Sections	I and II and	III. (*In Se	ction II, Dr	iver's License require	ed use oth	er ID only	y if no Driver's Li	cense issu	ed.)		
Section 1: Business Form of Identification			Applicable Items Reviewed:		Section II: Individual Form of Identification		Applicable Items Reviewed:		e ved:					
			Business Na	ame:			luentiin	cation						
Govt Issued B	Business License		Date and Pl Issuance:	ace of		C	Drivers License:	105336096		Name:	Cyr	nthia Rivera		
Tax Return						S	State ID:			Date of Birth:	10	oct 1970		
Corporate Res	solution		ID/Tax ID N	umber: 1	68546946	P	Passport:			DL/ID#:		5336096		
Entity Agencie	es						Ailitary ID:			Date of Issuan	ce:			
Business finar	ncial Statement		Expiration D	Date:			Nexican Consulate			State of Issuar	nce: Nor	ne		
Partnership A	greement									Expiration:	Oct	10, 2027		
			Type Fin'l S	't		F	Resident Alien ID:			Address:	225 15-	53 State Rd S- 48		
Section III														
On site visi	t done by Sales Rep		B	usiness Con	sistent with	Applicatio	n (including any e-Co	ommerce ad	dendums	(s))				
Address of	location inspected:		DBA Address	📃 Lega	l Address	URL	listed in eCommerce	e addendum	l	Other Addres	is:			
Does name po	osted at business mate	ch name	on applicatior	Yes	No	Doe	es inventory volume a	appear to be	sufficient	? Yes No				
Does location	have appropriate bus	ness sigi	nage 🗌 Yes 🛛	No		Are	store hours posted?	Yes N	lo Numbe	er of employees:	/td>			
	merchant's inventory?			Samples?	Yes No	Did yo	ou get Interior/exterio	or photos?	Yes	No				
Was inventory	consistent with mercl	nant's typ	e of business	? Yes			Comments:							
* Signature of	Sales Representative	:					Date:							
* By signing a address and (bove you hereby ackn in the case of informat	owledge ion listed	that the inform below in the	nation listed	herein is tru	ue and acc	* 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.							
address and (in the case of information listed below in the e-commerce addendum(s)) indicated URL(s) as applicable.														
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Principal Info							aleu ORL(S) as applic	adie.						
		Date of		Ownership	% of Time		curity # (Processor's			Residential Addre		Residential		
Principal Info	ormation					Social Se		privacy			ess			
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Principal Info Principal's Name Cynthia Rivera	Title Owner			Ownership % / Years 100/2	% of Time Spent In	Social Se policy for security r www.sec	curity # (Processor's r collection and use of numbers can be found	privacy f social	I 2253 State	Residential Addre (City, State, Zip e Rd S-15-48, Smo	ess))	Residential Phone #		
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	3 of 6			Merchant initials	C R
Processing Information					
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 	Visa Maste Visa	erCard Credit Cards a Credit Cards and Busi erCard Debit cards on Debit cards only lased Debit/EBT Card	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>4500.00</u> Annual \$ Projected Visa/MC/DISC/Amex High Tit <u>\$50.00</u>	Electronic key-entered (with in Electronic card not present (w/ OR Touch-tone card not present (v Cket Touch-tone card not present (r Mail/Telephone Order (card not eCommerce (card not present)	nprints) /out imprints) with imprints) no imprints) ot present))	99 % 1 % None % % % None % None % None %	If	rty fulfillment? Yes Yes" and phone number:
	NOTE. IX	OTAL (must equal 100	170)		
	ernet: supply copy of print advertising, catalog tape (Radio or IVR), and Web-page screen p getting signature? IN No Yes		s	o you bill your customer pr hipped? If yes, how many o 3-30 days 31-60 days over 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow pages	s 🗖 Telemarketing 🗖 Catalog 🗖 Internet 🗐 V	Nord of mouth 🗌 Publi	cations 🗌 Mass/Direc	t mail 🗌 Other 🔜	
statements. If you are a MO/TO or e-Co Actual chargeback volume for most rec # of locations? If you None	efore? Yes No If Yes: Processor Name ommerce merchant, please provide most rece ent 3 months \$	ent 6 months of process 6 months \$ 9 provide existing merch	nant ID#:		processing
Merchant 🔲 Owns 🗌 Leases Location(s	,	How long at currer	t locations(s)?:		
Name/address of mortgage holder/landlo					
Other significant Merchant Contacts with	third parties:				
American Express Existing Accounts: If you currently accept AXP payments, account. Existing AXP SE #:	and your AXP volume is less than \$1MM ann	ually, you must submit	your existing AXP#. V	Ve will assign you a new AX	XP # for this
If you currently accept AXP payments in	n excess of \$1MM annually, please provide ye	our existing AXP#, so s	o we can convey this	to AXP on your behalf.	
	yments, and your annual volume is less than	\$1MM, if you request A	XP, we will assign yo	u an AXP # for this accoun	it, so you can start
accepting AXP payments. AXP SE #:	and your annual volume is more than \$1MM,	we will contact AXP on	vour behalf.		
In the event your volume exceeds more offers or promotions of AXP products o	e than \$1MM annually, you may be moved dir r services from AXP via offline or on-line mea t may take some time, consistent with applica	ectly to AXP. Opt out o ns (such as traditional	f AXP Offers and Pror mail and telephone), p	blease contact customer se	
Call Secure Bancard, LLC Customer Se	ervice at: 1-855-271-1500				
•	Card Association card types. Some Point Of sponsibility to enforce this. If you request AXP		· ·		
** Denotes Services and Programs lis Merchant Bank has no responsibility o	ted above or below in this Application, wh or liability therefor.	ich are provided by P	rocessor and its con	tractors and not by Merc	hant Bank.

4 of 6

Merchant initials C R

FEE SCHEDULE

** Equipment Options											
Model			Qty	Purchase New	Purcl Refu	hase rbished	Rent	Purchase Other Source	Merchant Owned		Price
Terminal										\$	
Terminal										\$	
Printer PIN Pad										\$	
Imprinter				Purchase Only						φ	
Other										\$	
										\$	
Shipping, handling and tax will be	hillod in a	dition t	o tho or	uinmont price listed :	abovo						
Equipment Billing to:	Dilleu III au			chant Agent O							
Ship Equipment to:				A Legal Agent		r:					
Send Welcome Kit to:			DBA	A 📃 Legal 📃 Agent	N/A						
Merchant training provided by:			Pro	cessor Agent C	Other:						
SERVICE ACCEPTANCE AND F	EE SCHE	DULE									
			nt Rate	% Per Item \$		Association	n Dues & Asse	essments Pass Through			
Rate 1	%	Per Iter	n\$Rat	ie 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	3.79		Vis	a Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit	3.79		Ma	ster Mid-Card Qual Credit				Master Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.79		Dis	cover Netword - PayPal Mi	d-Qual Cr	edit		Discover Network - PayPal Non-Q	Qual Credit		
American Express Qual Credit	3.79		Am	erican Express Mid-Qual C	redit			American Express Non-Qual Cree	dit		
Visa Qual Debit	3.79		Vis	a Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit	3.79		Ma	ster Card Mid-Qual Debit				Master Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.79		Dis	cover Network - PayPal Mid	d-Qual De	ebit		Discover Network - PayPal Non-Q	Qual Debit		
Pin Debit			EB	Т				Star		\$1 per mont	h
Rewards Pricing											
	JCB Card % Diners Carte Blanche% American Express Discount rate% OR										
Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 (lone day	15 d	ay 🗌			Mor mex Ticket: \$ sclosed in this se		lled by American Expres	<u>s</u>		
Miscellaneous Fees:											
Monthly Statement Fee \$	Miscellanceous Fees: Monthly Statement Fee \$ Application/Setup Fee \$ ACH Reject/Change Fee \$ Online Merchant Portal \$ monthly Chargeback/Retrieval Fee \$ Ach Monthly Minimum: \$ None Voice Auth/ARU Fee \$ None ACH Batch Fee \$ each										
ACH Debit \$1.00 Upon Accou			N					ne Non each Annual Fee \$	e		
** Administrative Maintenance	Nor			PCI Non Complian			y ** Gatewa	None			
None None			Jineniy	r or non complian		None No	-	y i ce ¢ inominy			
** Other \$ per	_ Descrip			None	Other \$	5 per	Desci	ription			
Early Termination Fee: \$ None	** PC		hly Fee : No	\$ one	None						
Authorization Fees: \$	America		ess \$	MasterCard	\$	Visa \$	_ Discover				
See Sect	ions 13.b.	iv and	18 of the	e Agreement for oth	ner fees	s that may be as	sessed due	to the action or inaction	of Merchant.		

5 of 6

Merchant initials

CR

Number of e-Commer	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:		Website serv	ver IP Address:	None		Website DBA:			
Customer Service: em	ail address:	cynthiarivera	428@gmail.com	Teleph	one:	8036760034	List all links to other websites:		
Web Hosting Service	Name:			Addres	is:		Contact Telephone:		
Fullfillment House Na	me:			Addres	is:		Contact Telephone:		
How do you advertise	:			(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's	s card before ship	ping product	or performing se	vice?	If Yes, h before?	low many days			
What is your return/re	fund policy?				Website	e Security Method:			
Digital Certificate Issu	er:				Digital (Cert No(s)/Exp Date(5)	Ow Share	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									

Merchant Signatures and Guarantor Signatures

Commerce Application Addendun

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 at a Guarantor (if such person acks 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 document; and (6) certifies that Merchant does not and will not provi

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 Bancard American Express' 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 be provided 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.

SIGNATURES

X1) '	Dec. 01, 2022
Principal/Owner for Merchant	Date
Cynthia Rivera	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title

×1) '~-+\ \	Dec. 01, 2022
Guarantor Signature (No Titles)	Date
Cynthia Rivera	
Print Name (No Titles)	
X 2)	
Guarantor Signature (No Titles)	Date
Print Name (No Titles)	
× 3)	
Guarantor Signature (No Titles)	Date

FOR INTERNAL USE ONLY			
X)		X)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Print Name	Title	Print Name	Title

6 of 6

Merchant initials

CR

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 including any Patriot Act/customer identification forms and taxpayer identification forms and negrification including the Merchant Application including any other Patriot Act/customer identification forms and taxpayer identification 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 privacy policy can be found at http://www.secur

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Dec. 01, 2022

Merchant Legal Name:	Cynthia Rivera	Merchant Federal Tax ID (as it appears on income tax ret	urn): <u>16854694</u>	6 Merchant State of formation/Incorporation:
SC Merchant Address:	2253 State Rd S-15	-48, Smoaks, SC, 29481-5122		Merchant Entity Type

Sole Proprietor

Section 2: Beneficial Ownership and Management Information. Provide the information below on each individual who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25% or more of the equity interests of the Merchant legal entity identified above. If the total ownership interests of 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 Cynthia Rivera	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 2253 State Rd S-15-48	City, State, Zip Smoaks, SC, 29481-5122	Date of birth 10 oct 1970		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****6946	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance SC	Number on ID: 105336096		
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? Ves IN No	(SSN)/Individual Taxpayer Ide	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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? U Yes INO	(SSN)/Individual Taxpayer Ide	TIN):	Control Prong?	
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance	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 Smoaks, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves IN No	(SSN)/Individual Taxpayer Ide	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 Cynthia Rivera	Title Owner	% of Legal Entity OwnerShip: 100 %		
Individual's Home (Street) Address (No P.O. Box) 2253 State Rd S-15-48	City, State, Zip Smoaks, SC, 29481-5122		Date of birth 10 oct 1970	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ide *****6946	ntification No. (I	TIN):	Control Prong?
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance SC	Date Issued 28 may 2019	Expiration Date 10 oct 2027	Number on ID: 105336096
		· · · · · · · · ·		

*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.

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. 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.

Dec. 01, 2022

Cynthia Rivera Authorized Signer

Signature

Date Signed Authorized Signer Printed Name

Processor's Rep. Signature

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

' C U	Dec. 01, 2022
Merchant's Signature	Date
Cynthia Rivera	Owner
Merchant's Printed Name	Title