

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

Sales Code	RISO-JCH9-IMPACT	Application Platform	North
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BUSINESS DETAILS

CONTACT INFORMATION

First Name	Puneeth	Last Name	Karawadra
Email	puneethkarawadra@gmail.com	Phone Number	(228) 334-5344

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.)

Business Legal Name	Veja LLC	DBA Name	Broomes 2
Tax Filing Name	Veja LLC	Tax Filing Method	EIN
Tax ID (EIN)	XX-XXX8588		
Type of Ownership	LLC	Industry (MCC)	5541 - Service Stations
Business Description	Convenience store and gas pumps	Years in Business	1 - 5 years
Business Phone	(228) 334-5344		

BUSINESS ADDRESS

Street Address 1	3074 Government Street		
City	Ocean Springs	State	Mississippi
ZIP	39564	Country	United States of America

BUSINESS LEGAL MAILING ADDRESS

Street Address 1	6300 Washington Avenue		
City	Ocean Springs	State	Mississippi
ZIP	39564	Country	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

First Name	Puneeth	Last Name	Karawadra	Street Address 1	1465 Auburn Woods Drive		
Title	LLC Member	% Ownership	100%	City	Collierville	State	Tennessee
Personal Guarantee	Yes	SSN	XXX-XX-5990	ZIP	38017	Country	United States of America
Date of Birth	1988-01-10	Mobile Phone	(228) 334-5344				
Email	puneethkarawadra@gmail.com						

BANKING AND PROCESSING

DEPOSIT AND WITHDRAWAL BANK ACCOUNT	
Bank Name	The Peoples Bank
Account Type	Checking
Routing Number	XXXXX0752
Account Number	XXX5315

PROCESSING VOLUME	
Average Annual Card Volume	\$3300000.00 / year
Average Transaction Amount	\$100

PRODUCT / SERVICE DELIVERY WINDOWS	
On average, Products / Services are delivered in	0-7 Days

MODE OF TRANSACTION	
In Person	100%
Telephone	0%
Online	0%
Must total 100%	

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
Gilbarco ATL105 v21.0x	BuyPass	1	-	-
<i>* Price does not include tax and shipping & handling.</i>				

MERCHANT SERVICES

PAYMENTS ACCEPTED	
American Express Opt Blue Discover Full ACQ EBT Mastercard	
PIN Debit Visa Voyager WEX	

DISCOVER	
Discover Program	Discover Full ACQ

AMERICAN EXPRESS	
Amex Program	Amex OptBlue

PRICING INFORMATION

PRICING	
Discount Frequency	Monthly
Funding Rollup	Separate Fees and Deposits

DUES & ASSESSMENTS	
Dues & Assessments	Yes
<p>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.</p>	

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	0.1%	
Mastercard Qualified	0.1%	
Discover Qualified	0.1%	
Amex Qualified	0.35%	

AUTHORIZATION & TRANSACTION FEES

Voice Authorization Fee	\$1.95 / Each
Transaction Fees (All Card Types)**	\$0.10 / 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

PCI Compliance / SAQ Online Tool	Yes
Billing Frequency	Billed Monthly
PCI Compliance Service Fee	\$5.00

PIN DEBIT

Transaction Fee	\$0.10 / Each
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EBT

FNS#	0748809
Transaction Fee	\$0.10 / Each

VOYAGER

Authorization Fee	\$0.10 / Each
Sales Discount	3.5%

WRIGHT EXPRESS

Discount Fee	3.5%
Transaction Fee	\$0.10 / Each

TRANSARMOR

TransArmor Data Protection	No
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MONTHLY AND MISCELLANEOUS FEES

DDA Rejects	\$25.00 / Each
Statement Fee	\$7.00 / Monthly
Chargeback Fee	\$25.00 / Each
Retrieval Fee	\$15.00 / Each
PCI Non-Compliance Fee	\$29.95 / Monthly

CONFIRMATION

PERSONAL GUARANTEE

In exchange for First Data Merchant Services LLC, Wells Fargo Bank, N.A., (a member of Visa USA, Inc. and Mastercard International, Inc.), and TeleCheck Services, LLC (the Guaranteed Parties) acceptance of, as applicable, the Agreement, and/or the Equipment Agreement and/or the TeleCheck/TRS Solutions Agreement, the undersigned unconditionally and irrevocably guarantees the full payment and performance of Client's obligations under the foregoing agreements, as applicable, as they now exist or as modified from time to time, whether before or after termination or expiration of such agreements and whether or not the undersigned has received notice of any amendment of such agreements. The undersigned waives notice of default by Client and agrees to indemnify the Guaranteed Parties for any and all amounts due from Client under the foregoing agreements. The Guaranteed Parties shall not be required to first proceed against Client to enforce any remedy before proceeding against the undersigned. This is a continuing personal guaranty and shall not be discharged or affected for any reason. The undersigned understands that this is a Personal Guaranty of payment and not of collection and that the Guaranteed Parties are relying upon this Personal Guaranty in entering into the foregoing agreements, as applicable.

Signature

puneeth karawadra Date

2023-04-17

AGREEMENT APPROVAL

Client certifies that all information set forth in this completed Merchant Processing Application is true and correct and that Client has received a copy of the Program Guide and Confirmation Page, which is part of this Merchant Processing Application, and by this reference incorporated herein. 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/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 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. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in Banking and Processing section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the TeleCheck Solutions Agreement appearing in the Third Party Section of the Program Guide, if selected, the undersigned Client being "You" and "Your" for the purposes of the TeleCheck Solutions Agreement.

By signing below, each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to verify the information contained in this Application and to request and obtain from any consumer reporting agency and other sources, including bank references, personal and business consumer reports and other information and to disclose such information amongst each other for any purpose permitted by law. If the Application is approved, each of the undersigned also authorizes us, our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports and other information from other sources, including bank references, in connection with the review, maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted by law and disclose such information amongst each other. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us, our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all references, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application.

As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/or automated electronic computer security screening, by us or our third party vendors.

Client authorizes FDMS and Bank and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with equipment hardware, software and shipping.

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. Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement will not take effect until Client has been approved and this Agreement has been accepted by Processor and Bank. Acceptance by Processor and Bank will occur upon the earlier of the execution of this Merchant Processing Application and Agreement by Processor and Bank, or the commencement of the provision of the Services by Processor and Bank.

SIGN YOUR AGREEMENT

Signature

puneeth karawadra

Date

2023-04-17

FIRST DATA MERCHANT SERVICES LLC

Application Approved By:

Signature

Title

Date

2023-04-17

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