

# 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>	Puneeth	<b>Last Name</b>	Karawadra
<b>Email</b>	puneethkarawadra@gmail.com	<b>Phone Number</b>	(228) 934-2200

### 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>	MALDE LLC	<b>DBA Name</b>	Journey 1
<b>Tax Filing Name</b>	MALDE LLC	<b>Tax Filing Method</b>	EIN
<b>Tax ID (EIN)</b>	XX-XXX8797		
<b>Type of Ownership</b>	LLC	<b>Industry (MCC)</b>	5541 - Service Stations
<b>Business Description</b>	Convenience and gas station	<b>Years in Business</b>	1 - 5 years
<b>Business Phone</b>	(228) 934-2200		

### BUSINESS ADDRESS

<b>Street Address 1</b>	4317 Nathan Hale Avenue		
<b>City</b>	Pascagoula	<b>State</b>	Mississippi
<b>ZIP</b>	39581	<b>Country</b>	United States of America

### BUSINESS LEGAL MAILING ADDRESS

<b>Street Address 1</b>	4317 Nathan Hale Avenue		
<b>City</b>	Pascagoula	<b>State</b>	Mississippi
<b>ZIP</b>	39581	<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>	Nash	<b>Last Name</b>	Karawadra	<b>Street Address 1</b>	6000 Allen Road		
<b>Title</b>	LLC Member	<b>% Ownership</b>	51%	<b>City</b>	Vancleave	<b>State</b>	Mississippi
<b>Personal Guarantee</b>		<b>SSN</b>	XXX-XX-4978	<b>ZIP</b>	39565	<b>Country</b>	United States of America
<b>Date of Birth</b>	1965-02-22	<b>Mobile Phone</b>	(901) 301-0153				
<b>Email</b>	n.karawadra@impactpays.net						

## BANKING AND PROCESSING

### DEPOSIT AND WITHDRAWAL BANK ACCOUNT

Bank Name	The Peoples Bank
Account Type	Checking
Routing Number	XXXXX0752
Account Number	XXX5331

### PROCESSING VOLUME

Average Annual Card Volume	\$60000.00 / 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%
<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
Gilbarco ATL105 v21.0x	BuyPass	1	-	-

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

## 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

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.

<b>Passthrough Interchange Costs</b>		Gross Interchange
<b>Discount Fees</b>	<b>Credit / Non-PIN Debit</b>	
Visa Qualified	0.1%	
Mastercard Qualified	0.1%	
Discover Qualified	0.1%	
Amex Qualified	0.35%	

**AUTHORIZATION & TRANSACTION FEES**

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

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

**PIN DEBIT**

<b>Transaction Fee</b>	\$0.10 / Each
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**EBT**

<b>FNS#</b>	0750348
<b>Transaction Fee</b>	\$0.10 / Each

**VOYAGER**

<b>Authorization Fee</b>	\$0.10 / Each
<b>Sales Discount</b>	3.5%

**WRIGHT EXPRESS**

<b>Discount Fee</b>	3.5%
<b>Transaction Fee</b>	\$0.10 / Each

**TRANSARMOR**

<b>TransArmor Data Protection</b>	No
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**MONTHLY AND MISCELLANEOUS FEES**

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

# CONFIRMATION

## 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

<b>Signature</b>	Nash Karawadra
<b>Date</b>	2023-04-10

### FIRST DATA MERCHANT SERVICES LLC

Application Approved By:

<b>Signature</b>	
<b>Title</b>	<b>Date</b> 2023-04-10

### 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

<b>Name</b>	First Data Merchant Services LLC
<b>Address</b>	4000 Coral Ridge Drive, Coral Spring FL, 33065
<b>Customer Service (Phone)</b>	1-877-828-0720