

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				
Antress Bush			R and A Liquors	
Merchant Legal Business Name		_	DBA Name	
5308 3rd Third Street Suite 101			5308 3rd Third Street Suite 101	
Mailing Address		_	DBA Address (Physical, No PO Boxes)	
Memphis	Tennessee 38109		Memphis	Tennessee 38109
City	State Zip	-	City	State Zip
901-249-6905			9014435001	
Legal Phone #	Legal Fax #	=	DBA Phone #	DBA Fax #
409416529	2 yeyrs. 2 yeMos. New b	ousiness New owner Seasonal?	? ☐ Yes ☐ No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Dunings History	Poto Opened: Feb. 8, 2018	
		Business License	Date Opened:	
Merchant State registration	E-mail Address: _b	paileyrobertjr@gmail.com Web sit	e Address:	
Any prior No	Yes If yes: Personal Busi	ness If yes, how long		
Type of Sole Bro	priotorchin ULIC Rartnorchin	I td Bartnership Corp. shock on	o: Public Private Non	Othor
Type of ■ Sole Pro	prietorship LLC Partnership	Liu Parthership Corp, check on	e. Public Private Non	Other
Business Type				
•				
Retail Restaurant Lodgin	ng Service Internet% In	Mail % Tel	% Bus-to-Bus%	
Description of Business				
Detailed Description of Business	(including products/services: card cl	havaina naliaina, dalivan madhada.		
Liquor and wine	(instanting productions recorded) can a cr	narging policies; delivery methods; t	whether own/finance inventoryprovide	e separate pages if needed):
Liquor and wine	Legal DBA Location Contact:	Antrees Ruch	Phone #	9014435001
Liquor and wine		Antrees Ruch	· ·	
Liquor and wine		Antrees Ruch	· ·	
Liquor and wine		Antrees Ruch	· ·	
Liquor and wine		Antrees Ruch	· ·	
Liquor and wine  Mailing Address (select  L		Antrees Ruch	· ·	
Liquor and wine  Mailing Address (select L	Legal DBA Location Contact:	Antress Bush	· ·	
Liquor and wine  Mailing Address (select  L	Legal DBA Location Contact:	Antrees Ruch	· ·	
Liquor and wine  Mailing Address (select L  Refund/Return Policy  No refund Refund in 30 day	Legal DBA Location Contact: L	Antress Bush	· ·	
Liquor and wine  Mailing Address (select L	Legal DBA Location Contact: L	Antress Bush	· ·	
Liquor and wine  Mailing Address (select Labeled Label	Legal DBA Location Contact: L	Antress Bush  Other:	· ·	9014435001
Liquor and wine  Mailing Address (select  Refund/Return Policy  No refund Refund in 30 day  American Express Disclosur  The "JetPay" party listed througho	Legal DBA Location Contact: L	Antress Bush  Other:	Phone #	9014435001
Liquor and wine  Mailing Address (select  Refund/Return Policy  No refund ■ Refund in 30 day  American Express Disclosur  The "JetPay" party listed throughd behalf:  JetPay Merchant Services 3361 Boyington Drive, Suite 180 Carrollton, TX 75006	Legal DBA Location Contact: L	Antress Bush  Other:  Agreement is your acquirer for An	Phone #	9014435001  an Experess sales on your
Liquor and wine  Mailing Address (select  Refund/Return Policy  No refund Refund in 30 day  American Express Disclosur  The "JetPay" party listed through behalf:  JetPay Merchant Services 3361 Boyington Drive, Suite 180	Legal DBA Location Contact: L	Antress Bush  Other:	Phone #	9014435001

PATRIOT ACT REQUIREMENTS - 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Complete Sections I and II and III. (\*In Section II, Driver's License required -- use other ID only if no Driver's License issued.) Section II: Individual Form of Identification Section 1: Business Form of Identification Applicable Items Reviewed: Applicable Items Reviewed: **Business Name:** Date and Place of 084239232 Govt Issued Business License Drivers License: Name: Antress Bush Tax Return State ID: Date of Birth: Aug. 30, 1976 Corporate Resolution ID/Tax ID Number: 409416529 Passport: DL/ID#: 084239232 **Entity Agencies** Military ID: Date of Issuance: Mexican Consulate **Business financial Statement** Expiration Date: State of Issuance: Partnership Agreement Expiration Feb 08, 2025 4617 Shell-Lane Type Fin'l S't Resident Alien ID: Address: Section III Business Consistent with Application (including any e-Commerce addendums(s)) On site visit done by Sales Rep Address of location inspected: DBA Address Legal Address URL listed in eCommerce addendum Other Address: Does inventory volume appear to be sufficient? Yes No Does name posted at business match name on application Yes No Are store hours posted? Yes No Number of employees:/td> Does location have appropriate business signage Yes No Did you view merchant's inventory? Yes No Get Samples? Yes No Did you get Interior/exterior photos? Yes No Was inventory consistent with merchant's type of business? Tyes Comments: \* Signature of Sales Representative: Date: \* 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. Principal Information Principal's Title Date of Birth Ownership % of Time Social Security # (Processor's privacy Residential Address Residential % / Years (City, State, Zip) Phone # Name Spent In policy for collection and use of social Business security numbers can be found at www.securebancard.com) 4617 Shell-Lane Cove, Memphis, TN, \*\*\*\*6529 Antress Bush Owner 100/2 years 901-643-3995 38109 **Bank Information** Name of Financial Institution Account number Phone # Contact Routing # Date Opened Wells Fargo Bank \*\*\*\*\*\*9155 062203751 \*AUTHORIZATION FOR AUTOMATIC FUNDS TRANSFER (ACH): The Merchant Bank (defined below) is authorized to initiate or transmit credit and/or debit and/or check entries to the account identified relating to the above account for the services contemplated under this Agreement. Said authority is granted to Merchant Bank's processor and their agents. REQUIRED: ATTACH VOIDED CHECK Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account Trade / Business References **Trade Name Product Sold** Phone #' (No 800 #s) Account # Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

2 of 6

PATRIOT ACT / Site Survey

	3 of 6		Merchant initials	АВ
Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards     All Discover Cards     JCB**     American Express **     Diners/Carte Blanche**	MasterCard Credit Cards Visa Credit Cards and Bu MasterCard Debit cards o Visa Debit cards only PIN Based Debit/EBT Car	siness Cards only inly	
Projected total annual sales \$Projected Visa/MC/DISC/Amex Sales Monthly \$25000.00 Annual \$Projected Visa/MC/DISC/Amex High T \$150.00	Electronic key-entered (with impr Electronic card not present (w/ou OR Touch-tone card not present (with Ticket Touch-tone card not present (no Mail/Telephone Order (card not present)	None         %           st imprints)         2         %           h imprints)        %           imprints)        %	If	arty fulfillment? Yes "yes" and phone number:
If applicable, provide: video (TV), audi Do you authorize carrier to deliver w/o How do you advertise?  Yellow page Have you ever accepted credit cards be statements. If you are a MO/TO or e-C Actual chargeback volume for most re # of locations?  If you	es Telemarketing Catalog Internet Woodefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent	rd of mouth Publications Mass/Dire  (Please provide t 6 months of processing statements.)  nonths \$  rovide existing merchant ID#:	he most recent 3 months of	days? 0-2 days 60-90 days
Merchant Owns Leases Location	. ,	How long at current locations(s)?:		
Name/address of mortgage holder/landle				
Other significant Merchant Contacts with	n third parties:			
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:  If you do not currently accept AXP # p accepting AXP payments. AXP SE #:	in excess of \$1MM annually, please provide your ayments, and your annual volume is less than \$1 and your annual volume is less than \$1 and your annual volume is more than \$1MM, we	r existing AXP#, so so we can convey thi	s to AXP on your behalf.	

\*\* 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.

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

In the event your volume exceeds more than \$1MM annually, you may be moved directly to AXP. Opt out of AXP Offers and Promotions: If you do not wish to receive future offers or promotions of AXP products or services from AXP via offline or on-line means (such as traditional mail and telephone), please contact customer service at the phone

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, JetPay as processor, and not Merchant Bank, will settle American Express.

					FEE SCHED	JLE					
** Equipment Option:	S										
No. del			04	Purchase	Purchase		D	Purchase	Merchan	t	D
Model Terminal			Qty	New	Refurbished	1	Rent	Other Source	Owned	\$	Price
Terminal										\$	
Printer										\$	
PIN Pad				Durch Out						\$	
Imprinter Other	SOFTWARE			Purchase Only						\$	
Other	JOHTWAIL	-								\$	
•									•		
Shipping, handling an	nd tax will be	<u>billed in ad</u>		equipment price list erchant Agent							
Equipment Billing to: Ship Equipment to:				BA Legal Agent							
Send Welcome Kit to:	:			BA Legal Age							
Merchant training pro				rocessor Agent							
SERVICE ACCEPTA		EE SCUEI	NII E								
SERVICE ACCEPTA	ANCE AND F	EE SCHEL	JULE								
Discount Rates I	nterchange Pa	ass Through	Discount Rate	% Per Iter	m \$	Association	Dues & Ass	essments Pass Through			
Rate 1		%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit		3.79	١	/isa Mid-Qual Credit				Visa Non-Qual Credit			
Master Card Qual Credit		3.79	1	Master Mid-Card Qual Cre	edit			Master Non-Card Qual Cred	lit		
Discover Network - PayPal C	Qual Credit	3.79	1	Discover Netword - PayPa	al Mid-Qual Credit			Discover Network - PayPal	Non-Qual Credit		
American Express Qual Cred	dit	3.79	,	American Express Mid-Qu	ual Credit			American Express Non-Qua	l Credit		
Visa Qual Debit		3.79	١	/isa Mid-Qual Debit				Visa Non-Qual Debit			
Master Card Qual Debit		3.79	1	Master Card Mid-Qual De	ebit			Master Card Non-Qual Deb	it		
Discover Network - PayPal C	Qual Debit	3.79		Discover Network - PayPa				Discover Network - PayPal			
Pin Debit				EBT				Star		\$1 per mon	th
								1			
Visa Rewards (Discou							Discount Rass	Rate \$ 3.79 Per Item			
JCB Card %  Monthly Flat Fe  Est. Annual Amex  AMEX Pay Freque  Miscellaneous Fees:	e: \$	one	Carte Blance Monthly Gross  15 day	ss Pay Daily	y Gross Pay 🗌 Average Amex Ti	Retail \$ Non	e		DR press		
Monthly Statemen Chargeback/Retrie ACH Debit \$1.00 U  ** Administrative N  ** Other \$	Jpon Accour  Maintenance  per None	each  Approva  Fee \$\frac{None}{2}\$  Descript	Monthly Mi	each CVV2	2 Fee \$ each	J Fee \$ 1.95	ACH  N ion Fee \$_ y ** Gatewa	one each Annual Fee \$			
Authorization Fee	None	America	ا 1 Express \$_	None MasterCa	None ard \$ Vis	None a \$	Discove	r <b>\$</b>			

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.

	AB
Merchant initials	AB

eCommerce Applicatio	n Addendum									
Number of e-Commerc	ce websites:	(If more than 1, complete,			nitial an	d attach an additional c	opy of this page for eac	h additiona	l website)	
Website URL:		Website serv Address:	osite server IP Iress:			Website DBA:				
Customer Service: em	ail address:	baileyrobertj	r@gmail.com	Telephone:		901-249-6905	List all links to other websites:			
Web Hosting Service I	Name:			Address:			Contact Telephone:			
Fullfillment House Na	me:			Address:			Contact Telephone:			
How do you advertise	:				(Attach samples; e.g., catalog/print/broadcast/telemarketing script)					
Do you bill customer's card before shipping product or performing service? If Yes, how many days before?										
What is your return/re	fund policy?				Webs	site Security Method:				
Digital Certificate Issu	er:				Digita	al Cert No(s)/Exp Date	e(s)			venership ed Individual

5 of 6

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 other documents bearing Merchant's and Guarantor(s)'s sig

AMERICAN EXPRESS - In the event I am not eligible for JetPay and Secure Bancard's OptBlue program for American Express, by signing below, I represent that 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 Acceptance Agreement ("American Express Agreement"), and that all information provided herein is true, complete, and accurate. I authorize JetPay, Secure Bancard, and American Express Travel Related Services Company, Inc. ("American Express") and American Express's agents and Affiliates to verify the information in this 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 and American Express and American Express's agents and Affiliates to inform me directly, or inform the entity above, about the contents of reports about me that they have requested from consumer reporting agencies. Such information will include the name and address of the agency furnishing the report. I also authorize American Express to use the reports on me from consumer reporting agencies for marketing and administrative purposes. I am able to read and understand the English language. Please read the American Express Privacy Statement at http://www.americanexpress.com/privacy to learn more about how American Express protects your privacy and how American Express uses your information. I understand that I may opt out of marketing communications by visiting this website or contacting American Express at 1-800-528-5200. I understand that upon 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.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XII trans	Apr. 07, 2020	XII that	Apr. 07, 2020
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Antress Bush	Owner	Antress Bush	
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

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 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 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 identity you. We may also ask to see your driver's license or confirm the information. Secure Bancard's privacy policy can be found at http://w	other identifying documents. In www.securebancard.com/Privacy	n some instance %20Policy.pdf	s we may use out	side sources to
Section 1: Merchant Application Information (Must match information in Merch. Apr. 07, 2020	ant Application): Date Application	n Signed (by Auth	orized Signer name	ed below):
Merchant Legal Name: Antress Bush Merchant Federal Tax ID (as it ap TN Merchant Address: 4617 Shell-Lane Cove, Memphis, TN, 38109 Sole Proprietor	opears on income tax return): 4		chant State of form t Entity Type	nation/Incorporation:
Section 2: Beneficial Ownership and Management Information. Provide the in arrangement, understanding, relationship or otherwise, owns 25% or more of the 6 individuals does not exceed 50% of the equity interests of the Merchant, provide the individuals for which information is provided below exceeds 50%. (Use extra copie managing the legal entity listed in Section 1, a "Control Prong". Examples of a Cor Chief Operating Officer, Managing Member, General Partner, President, Vice Prescolumn as the Control Prong, the Control Prong section below must be completed	equity interests of the Merchant le he information below on additions es if needed.) Information must be ntrol Prong include, but are not lir sident or Treasurer. If no other Be	egal entity identifical beneficial owne provided for one	ed above. If the total rs so that the total individual with sig	al ownership of those ownership interests of nificant responsibility fo
Beneficial Owner Legal Name Antress Bush	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 4617 Shell-Lane Cove	City, State, Zip Memphis, TN, 38109			Date of birth Aug. 30, 1976
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Id *****6529	dentification 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 TN	Date Issued April 24, 2019	Expiration Date Feb. 8, 2025	Number on ID: 084239232
Beneficial Owner Legal Name	Title		-1	% of Legal Entity OwnerShip: None %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ■ No	(SSN)/Individual Taxpayer Id	dentification 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	Date Issued None	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? ☐ Yes ■ No	(SSN)/Individual Taxpayer Id	dentification 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	Date Issued None	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 Memphis, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government?  Ves No	(SSN)/Individual Taxpayer Id	dentification 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	Date Issued None	Expiration Date None	Number on ID:
Control Prong (and/or additional Beneficial Owner) Legal Name Antress Bush	Title Owner			% of Legal Entity OwnerShip: 100 %
Individual's Home (Street) Address (No P.O. Box) 4617 Shell-Lane Cove	City, State, Zip Memphis, TN, 38109			Date of birth Aug. 30, 1976
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Id ****6529	dentification 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 TN	Date Issued April 24, 2019	Expiration Date Feb. 8, 2025	Number on ID: 084239232
*For US persons provide unexpired Driver's License unless there is none; for non- Country of issuance. ± Specify type of "Other ID", which may be any other unexpir photograph or similar safeguard.				
Certifications and Signatures: The undersigned Authorized Signer, listed above as a Beneficial Owner or Control that he/she is authorized to open accounts for the Merchant at financial institutions and that, to the best of his/her knowledge, all information provided above about earnidirectly owns 25% or more of the Merchant legal entity's equity interests whose i Representative, each hereby certify that the information listed above regarding the correct and was personally observed on the indicated document.	s, that all information provided ab ach individual listed above is com information is not provided above	ove about the Me plete and correct c. The Authorized	rchant legal entity and there is no ind Signer and the Pro	is complete and correct ividual who directly or ocessor's
Apr. 07, Antress Bush Authorized Signer Signature	Date Signed Authorize	ed Signer Printed	Name Processor	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	
trans	Apr. 07, 2020
Merchant's Signature	Date
Antress Bush	Owner
Merchant's Printed Name	Title