

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 Conversion Need Both

Pravinchandra Patel			Pravinchandra Patel MDPC	
lerchant Legal Business Name			DBA Name	
423 Central Ave			423 Central Ave	
lailing Address			DBA Address (Physical, No PO B	loxes)
COLDWATER	Mississippi 38618		COLDWATER	Mississippi 38618
ity	State Zip		City	State Zip
6626227011			6626227011	
egal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
587274863	35 _{Yrs.} 35 _{Mos.} New bus	iness 📃 New owner 🛛 Seasona	I? 🗌 Yes 📃 No 🛛 List months	
ederal Tax ID # (Must be 9 digits)	Length Owned	- · · · ·	01 jar	n 1987
		Business License	Date Opened:	
	E-mail Address: Kall			Other
siness Type				
	g 📃 Service 🗌 Internet <u> </u> % 🗌 Mai	I% Tel	% 🗌 Bus-to-Bus%	
escription of Business Detailed Description of Business (i Doctors Office	ncluding products/services; card cha			-provide separate pages if needed) 6626227011
escription of Business Detailed Description of Business (i Doctors Office	ncluding products/services; card cha	ging policies; delivery methods;	whether own/finance inventory	
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Merchant initials P P

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Name of Finar				***1075								
Name of Finar				***107E								
	viai IIISIIIUIUII				ccount number			Phone #		JUILALL	Date Opened	
					mbor		Routing #	Phone #		Contact	Date Open	ed
Bank Informa	ation											
Pravinchandra Patel	Owner			100/35 yrs		*****4863			144 Gree Ms, 3863	n Tea Lake West, 2	Hernando,	6626227011
					Business	-	numbers can be four urebancard.com)	nd at				
Principal's Name	Title	Date of	Birth	Ownership % / Years	% of Time Spent In		curity # (Processor's collection and use			Residential Addre (City, State, Zip		Residential Phone #
Principal Info												
* By signing a	bove you hereby ackn in the case of informa	owledge	that the inform	nation listed	herein is tru	e and acc	urate and was pers	onally observ	ed on the	e indicated docur	ment, and a	t the indicated
* Signature of	Sales Representative	:					Date:					
Was inventory	consistent with merc	nant's typ	e of business	? Yes			Comments:					
Did you view i	merchant's inventory?	Yes	No Get	Samples?	Yes No		ou get Interior/exteri			No		
	osted at business mate have appropriate bus				NO	1	s inventory volume store hours posted?				/td>	
-									oufficient			
	location inspected:		BA Address		l Address		listed in eCommerc			Other Addres	is:	
On site visi	t done by Sales Rep		B	usiness Con	sistent with	Applicatior	n (including any e-C	ommerce ad	dendums	(s))		
Section III						1		1			Lak	e West
	<u></u>		Type Fin'l S	't		R	esident Alien ID:			Address:	144	Green Tea
Partnership A				uic.		IC	D:			Expiration:		29, 2025
Entity Agencie	ncial Statement		Expiration D	late:			lexican Consulate			Date of Issuan State of Issuar		
Corporate Res			ID/Tax ID N	umber: 58	87274863		assport: Iilitary ID:			DL/ID#:		756903
Tax Return	1.2		10/T 10.1				tate ID:			Date of Birth:		an 1948
Govt Issued B	usiness License		Date and Pl Issuance:	ace of		D	rivers License:	801756903		Name:	Pra Pat	vinchandra el
		-										
		Business Name:						ication				
Section 1: Business Form of Identification			Applicable Items Reviewed:		Section II: Individual Form of			Applicable Items Reviewed:		e ved:		
	in actuarying accument											
license or othe	er igentitving documer	its. Comp	lete Sections	I and II and	III. (*In Sec	ction II, Dri	iver's License requi	rea use oth	er ID onl	y it no Driver's Li	cense issue	ea.)
ask for your n	and record information ame, physical address ar identifying documer	, date of its. Comp	birth, taxpaye	r identification includ r identification r and II and	on number a	and other ir	nformation that will a liver's License requi	allow us to ide red use oth	entify you er ID only	v We may also a w if no Driver's Li	sk to see yo cense issue	our driver's
PATRIOT AC obtain, verify a ask for your n license or othe	CT / Site Survey T REQUIREMENTS - and record information ame, physical address er identifying documer	To help t that ider date of ts. Comp	he governme Itifies each pe birth, taxpaye lete Sections	nt fight the fu erson (includ r identificatio I and II and	unding of ter ing business on number a III. (*In Sec	rorism and s entities) v and other ir ction II, Dri	d money laundering who opens an acco nformation that will iver's License requi	activities, the unt. What this allow us to ide <mark>red use oth</mark>	e USA Pa s means f entify you er ID onl	triot Act requires or you: When yo We may also a y if no Driver's Li	all financia ou open an a sk to see yo cense issue	l institutions to account, we will our driver's ed.)

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	3 of 6		Merchant initials	ΡΡ
Processing Information				
Card Types Accepted:	 All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche** 		nly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex Sales Monthly \$ <u>25000.0</u> 0 Annual \$ Projected Visa/MC/DISC/Amex High Tick \$5000.00	Mail/Telephone Order (card not eCommerce (card not present)	prints) 2 but imprints) None vith imprints) o imprints) None None		arty fulfillment? Yes "yes" and phone number:
	NOTE: TO	TAL (must equal 100%)		
	net: supply copy of print advertising, catalogs ape (Radio or IVR), and Web-page screen pr etting signature? No Yes		Do you bill your customer p shipped? If yes, how many 3-30 days 31-60 days Over 90 days	days? 🔲 0-2 days
How do you advertise? 🗌 Yellow pages	Telemarketing Catalog Internet W	/ord of mouth 🗌 Publications 🗌 Ma	ass/Direct mail 🗌 Other 🔜	
None	ft 3 months \$6		o cardholder data:	
Merchant 🗌 Owns 🗌 Leases Location(s)	?	How long at current locations(s)	?:	
Name/address of mortgage holder/landlord				
Other significant Merchant Contacts with th				
American Express Existing Accounts: If you currently accept AXP payments, a account. Existing AXP SE #:	nd your AXP volume is less than \$1MM annu	ally, you must submit your existing	AXP#. We will assign you a new A	XP # for this
Ŭ	excess of \$1MM annually, please provide yo	ur existing AXP#, so so we can cor	nvey this to AXP on your behalf.	
New Accounts: If you do not currently accept AXP # pay accepting AXP payments. AXP SE #:	ments, and your annual volume is less than \$	រាMM, if you request AXP, we will a	assign you an AXP # for this accour	ıt, so you can start
If you do not currently have an AXP #, a	nd your annual volume is more than \$1MM, w	<i>i</i> e will contact AXP on your behalf.		
offers or promotions of AXP products or	than \$1MM annually, you may be moved dire services from AXP via offline or on-line mean may take some time, consistent with applicab	is (such as traditional mail and telep	phone), please contact customer se	
Call Secure Bancard, LLC Customer Ser	vice at: 1-855-271-1500			
	Card Association card types. Some Point Of S ponsibility to enforce this. If you request AXP			
** Denotes Services and Programs list Merchant Bank has no responsibility or	ed above or below in this Application, which list is the second state of the second st	ch are provided by Processor and	d its contractors and not by Merc	hant Bank.

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Merchant initials PP

** Fouriers and Outlines										
** Equipment Options			Purchase	Purchase			Purchase	Merchan	t	
Model		Qty		Refurbishe	d	Rent	Other Source	Owned		Price
Terminal									9	5
Terminal										5
Printer										6
PIN Pad			Duran Carlo							6
Imprinter Other			Purchase Only							6
Other										6
Shipping, handling and tax will be	billed in ad	ldition to the	equipment price list	ed above.		-				
Equipment Billing to:			Merchant 📃 Agent 🗌							
Ship Equipment to:			DBA Legal Age							
Send Welcome Kit to:			DBA Legal Age							
Merchant training provided by:			Processor Agent	Other:						
SERVICE ACCEPTANCE AND I			te% Per Iten	n \$		n Dues & Asse	essments Pass Through			
					_		-			
Rate 1	%	Per Item \$	Rate 2		%	Per Item \$	Rate 3		%	Per Item \$
Visa Qual Credit	1.75	0.22	Visa Mid-Qual Credit		0.50	0.22	Visa Non-Qual Credit		1.50	0.22
Master Card Qual Credit	1.75	0.22	Master Mid-Card Qual Cre	edit	0.50	0.22	Master Non-Card Qual Credit		1.50	0.22
Discover Network - PayPal Qual Credit	1.75	0.22	Discover Netword - PayPa	al Mid-Qual Credit	0.50	0.22	Discover Network - PayPal No	on-Qual Credit	1.50	0.22
American Express Qual Credit	2.89	0.22	American Express Mid-Qu	ual Credit	0.36	0.22	American Express Non-Qual C	Credit	0.76	0.22
Visa Qual Debit	1.75	0.22	Visa Mid-Qual Debit		0.50	0.22	Visa Non-Qual Debit		1.50	0.22
Master Card Qual Debit	1.75	0.22	Master Card Mid-Qual De	bit	0.50	0.22	Master Card Non-Qual Debit		1.50	0.22
Discover Network - PayPal Qual Debit	1.75	0.22	Discover Network - PayPa		0.50	0.22	Discover Network - PayPal No	n-Qual Debit	1.50	0.22
Pin Debit	1.10	ULL	EBT	a ma qua bobi	0.00	0.EE	Star	in Qua Dobie	\$1 per mo	
Visa Rewards (Discount Rate \$ ^{2.} Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted		em 0.22					te \$ 2.25 Per Item 0.22 Rate \$ 2.25 Per Item			
Amex Rewards (Discount Rate \$	3.25 Per	o.22 Carte Blan		Disco	ver Reward	ls (Discount	Rate \$ ^{2.25} Per Item	0.22		
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Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 Miscellaneous Fees:	3.25 Per Diners None day	Carte Blan Monthly Gr	oss Pay Daily Est. A	Disco Amer / Gross Pay Average Amex T ex Fees disclose	ver Reward ican Expre Retail \$ icket: \$ icket: \$	Is (Discount ss Discoun Trans Fe ne ection are b	Rate \$ 2.25 Per Item	0.22		
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Amex Rewards (Discount Rate \$ Non-Bankcard Types Accepted JCB Card % Monthly Flat Fee: \$ Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 Miscellaneous Fees: Monthly Statement Fee \$ 7.00 Chargeback/Retrieval Fee \$ 1	Diners Diners day Applica 5.00/15 @ach	item 0.22	oss Pay Daily Est. A 30 day Ame Fee \$ <u>None</u> ACH R Minimum: \$ <u>None</u>	Disco Amer / Gross Pay / Gross Pay / Gross Pay / Gross Pay / Cores	ver Reward ican Expre Retail \$ icket: \$ icket: \$ ad in this se u Fee \$ U Fee \$	IS (Discount ISS Discount Trans Fe Dection are b Online Me Ne ACH	Rate \$ 2.25 Per Item 1 t rate% OF t rate% OR	ess each		
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Merchant initials

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Number of e-Commerce	ce websites:		(If more than 1, complete, initial and attach an additional copy of this page for each additional website)						
Website URL:		Website server IP Address:			Website DBA:				
Customer Service: em	ail address:	kam.patel@p	patelfamilymedical.com	Telephone:	6626227011	List all links to other websites:			
Web Hosting Service I	Name:			Address:		Contact Telephone:			
Fullfillment House Na	ne:			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 n before?	If Yes, how many days before?					
What is your return/re	fund policy?			Website Security Method:					
Digital Certificate Issu	er:			Digital Cert No(s)/Exp Date(s)				venership ed 🔲 Individual	
Fax mumpeess of this	annlingtion "Dunge		Beneral LLC 1500 Abb			an he contested at 1 OFF 27	1 1500 and #1	Acrehant Bank" is	

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

eCommerce Application Addendu

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 as originals of other document; and (6) certifies that Merchant des not an

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.

GUARANTOR SIGNATURES

MERCHANT SIGNATURES

X1) MymPRited	Nov. 30, 2022
Principal/Owner for Merchant	Date
Pravinchandra Patel	Owner
Print Name	Title
X 2)	
Principal/Owner for Merchant	Date
Print Name	Title
X 3)	
Principal/Owner for Merchant	Date
Print Name	Title

X1) Rym Retrel	Nov. 30, 2022
Guarantor Signature (No Titles)	Date
Pravinchandra Patel	
Print Name (No Titles)	
X 2)	
Guarantor Signature (No Titles)	Date
Print Name (No Titles)	
X 3)	
Guarantor Signature (No Titles)	Date
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

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Merchant initials

ΡP

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 including any other Patriot Act/customer identification on 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 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 co

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Nov. 30, 2022

Merchant Legal Name: Pravinchandra Patel_Merchant Federal Tax ID (as it appears on income tax return): 640925177 Merchant State of formation/Incorporation: MSMerchant Address: 144 Green Tea Lake West, Hernando, Ms, 38632 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 Pravinchandra Patel	Title Owner	% of Legal Entity OwnerShip: 100 %			
Individual's Home (Street) Address (No P.O. Box) 144 Green Tea Lake West	City, State, Zip Hernando, Ms, 38632				
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****4863	Control Prong?			
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance MS	Date Issued 06 feb 2017	Expiration Date 29 jan 2025	Number on ID: 801756903	
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? U Yes INO	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	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? I Yes I No	(SSN)/Individual Taxpayer Ide	ntification No. (ITIN):	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 Hernando, ,			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	ntification No. (ITIN):	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 Pravinchandra Patel	Title Owner			% of Legal Entity OwnerShip: 100 %	
Individual's Home (Street) Address (No P.O. Box) 144 Green Tea Lake West	City, State, Zip Hernando, Ms, 38632			Date of birth 29 jan 1948	
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *****4863	ntification No. (ITIN):	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 06 feb 2017	Expiration Date 29 jan 2025	Number on ID: 801756903	
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*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.

RIMPRIDE

Pravinchandra Patel

Nov. 30,

2022

Authorized Signer Signature

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

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Merchant's Signature	Date
Pravinchandra Patel	Owner
Merchant's Printed Name	Title