

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 Vaulted CNP

1

Business Information				
PUMP IT UPU CONCRETE CON	NECTION LLP		PUMP IT UP CONCRETE	
Merchant Legal Business Name			DBA Name	
2642 PEA RIDGE RD			2642 PEA RIDGE RD	
Aailing Address			DBA Address (Physical, No PO	
LIBERTY	Tennessee 37095		LIBERTY	Tennessee 37095
City	State Zip		City	State Zip
6154873011			6154855890	
egal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
872859276		siness 📃 New owner 🛛 Sea	sonal? Yes No List months	
ederal Tax ID # (Must be 9 digits) Length Owned	Business License	Date Opened: 27 s	sep 2021
erchant State registration	E-mail Address: PU		IAIL.COM eb site Address:	
ny prior	o 🗌 Yes 🛛 If yes: 📃 Personal 📃 Busine	ess if ves how long		
	-			_
ype of Sole Pr	oprietorship LLC Partnership	Ltd Partnership Corp, che	eck one: 🔄 Public 🔄 Private 🔄 Non	Other
Retail Restaurant Lodg	ing Service Internet% Ma	ail% Tel	% Bus-to-Bus%	
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Merchant initials N J

PATRIOT ACT		To boln t	the gever	amont	fight the fur	ding of torro	riom on	d monov loundo	ring o	ativitica tha LL		trict Act requiree	all financi	al institutions to
obtain, verify ar	REQUIREMENTS - nd record information me, physical address r identifying documen	that ider	he govern ntifies eac	h pers	on (includin	iding of terror	ntities)	who opens an a	ccour	t. What this m	SA Pa leans f	for you: When yo	u open an	account, we will
license or other	me, physical address r identifying documen	, date of its. Comp	birth, taxp blete Sect	ions I a	dentification and II and II	1 number and II. (*In Section	other i	nformation that v	will all equire	ow us to ident	Ify you ID onl	ı. We may also a <mark>y if no Driver's Li</mark>	sk to see y cense issu	our driver's
Business	Section 1: Form of Identificati	ion		lte	Applicabl ems Reviev	e wed:		Indivi	ectio dual l	Form of		lte	Applicab ems Revie	e wed:
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			Dusines	SINAIII	le.		_							
Govt Issued Bu	usiness License		Date an		e of		C	Drivers License:	,	010539409		Name:	NI	CHOLAS
Tax Return			Issuanc	e:				State ID:				Date of Birth:		NECKE jan 1987
Corporate Reso	olution		ID/Tax I	D Num	nber: 872	2859276		Passport:	-			DL/ID#:		0539409
Entity Agencies								Military ID:				Date of Issuan	ce:	
Business financ	cial Statement		Expiration	on Dat	e:			Mexican Consula D:	.te			State of Issuar	nce: No	ne
Partnership Agr	reement							5.				Expiration:	Ja	n 06, 2025
			Type Fi	n'l S't			F	Resident Alien ID):			Address:	26 RD	42 PEA RIDGE
Section III													RL)
On site visit	done by Sales Rep			Busi	iness Cons	istont with Ar	nlicatio	on (including any	<u>e-Co</u>	mmerce addei	ndume	·(c))		
			L								luums			
Address of Ic	ocation inspected:		DBA Addre	ess	Legal /	Address	URL	listed in eComm	nerce	addendum		Other Addres	is:	
Does name pos	sted at business mate	ch name	on applica	ation 🗌	Yes N	0	Doe	es inventory volu	me a	ppear to be su	fficien	t? 🗌 Yes 📃 No		
Does location h	nave appropriate busi	ness sigr	nage 🗌 Y	es 📃	No		Are	store hours pos	ted?	📕 Yes 📃 No I	Numbe	er of employees:	/td>	
	erchant's inventory?					Yes 📃 No	Did y	ou get Interior/ex	terior	r photos? V	es 🗌	No		
	consistent with merch		IE OT DUSII	iess / L	Yes			Comments:						
* Signature of S	Sales Representative	:		Τ				Date:						
* By signing ab	ove you hereby ackn 1 the case of informat	owledge	that the ir	nforma	tion listed h	ierein is true	and acc	curate and was p	ersor	ally observed	on the	e indicated docur	nent, and a	at the indicated
address and (in	the case of informat	ion listed	below in	the e-o	Commerce	addendum(s)) indica	<u>ated URL(s) as a</u>	pplica	able.		1		
Principal Infor	mation													
			1 Timb				C. stat							De state patiel
Principal's Name	Title	Date	of Birth		Ownership % / Years	o % of Time Spent In		Security # (Proce for collection and				Residential Addı (City, State, Zi		Residential Phone #
Name					70710010	Business		ity numbers can b				(Ony, Onno,	P)	
								securebancard.co						
NICHOLAS											2642 P	EA RIDGE RD, LI	BERTY, TN,	
JANECKE	OWNER				50/1 YR		******3	539			37095			6155425145
DANIEL	OWNER				50/1 YR		******39	963				PEA RIDGE RD, LI	BERTY, TN,	615-487-3011
ANDERSON	0,				00.2			500			37095			010 .0
Bank Informat	ion													
Name of Financ				Δr	ccount num	har		Routing #		Phone #		Contact	Date Ope	and
REGIONS					****6958	Dei	_	064000017			-	Contact	Date Ope	leu
REGIONS					0900			00400017	_					
*AUTHORIZ/	ATION FOR AUTOM	ATIC EU		ANSEE	R (ACH):	The Merchar	nt Bank	(defined below)	is au	uthorized to ini	itiate c	r transmit credit	and/or del	oit and/or check
	account identified re				• •			· · · ·						
their agents.	REQUIRED: ATTACH		CHECK								-	-		
								- .	-					
Please selec	ct one for ACH acco	unt type	listed ap	ove:	🛄 Che	eking accou	unt 🔲 S	Savings accoun	t 🛄 B	ank GL acco	unt			
Trado / Busing	ess References													
	SS Relefences	1.000	-+ 11			Direction to Co				Dia	200			
Trade Name		Accou	unt #			Product So	la			Phone #' (No	0 800	#s)		
None		None								None None				
None		None								None None				
Othor busin	esses in which mer	shant or	o princir	al aro	now or pr	eviouely hav	n haan	involvad as ov	mark		-tor-			
Other busine	255es III Which here	shant or	a princip	anare	now or pre	Wousiy nav	/e been	Involveu as on	/ner/c	perator/uneo	tor.			

Processing Information Card Types Accepted:	All Disc JCB** America	//MasterCard/Discover Cards :over Cards an Express ** Carte Blanche**	Visa Mas Visa	terCard Credit Cards a Credit Cards and Busi terCard Debit cards on Debit cards only Based Debit/EBT Card	ly	
Projected total annual sales \$ Projected Visa/MC/DISC/Amex \$ Monthly \$ <u>3000.00</u> Annual \$ Projected Visa/MC/DISC/Amex F \$3000.00	Sales	Electronic card-swiped transac Electronic key-entered (with im Electronic card not present (w/ OR Touch-tone card not present (w Touch-tone card not present (n Mail/Telephone Order (card no eCommerce (card not present)	prints) out imprints) ith imprints) o imprints)	50 % 50 % None % % None % None %	ľ	arty fulfillment? Yes f "yes" and phone numb
	, audio tape (Radi	ly copy of print advertising, catalog- io or IVR), and Web-page screen p		S	Do you bill your customer p hipped? If yes, how many 3-30 days 31-60 days Over 90 days	days? 🔲 0-2 days
Actual chargeback volume for m # of locations?	ost recent 3 montl If you are affiliate	es No If Yes: Processor Name _ erchant, please provide most rece hs \$6 ed with an existing account, please ntractors or agents or merchant	nt 6 months of proces months \$ provide existing merc	sing statements.) shant ID#:		
Actual chargeback volume for m # of locations?	ost recent 3 montl If you are affiliate	erchant, please provide most rece hs \$6 ed with an existing account, please	nt 6 months of proces months \$ provide existing merc	sing statements.) shant ID#:		
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FEE SCHEDULE

** Equipment Options													
				Purchase		hase			Pu	rchase	Merchant		
Model			Qty	New	Refu	rbished		Rent	Oth	her Source	Owned		Price
Terminal						_			+			4	
Terminal Printer									_			47	
PIN Pad												4	
Imprinter				Purchase Only									
Other												9	
												97	5
Shipping, handling and tax will be l	hilled in ac	Idition t	o the er	nuinment nrice listed	ahove								
Equipment Billing to:	omeannaa	and off t		erchant Agent O									
Ship Equipment to:				A Legal Agent		er:							
Send Welcome Kit to:				A 🗌 Legal 📃 Agent									
Merchant training provided by:			Pro	ocessor 🗌 Agent 🗌 C	Other:								
SERVICE ACCEPTANCE AND F	FE SCHE	DUIE											
			nt Rate	% Per Item \$		A	ssociation	Dues & Asse	ssmer	nts Pass Through			
Rate 1	%	Per Iten	n\$Ra	ate 2			%	Per Item \$	Rate 3	3		%	Per Item \$
Visa Qual Credit	3.84	0.00	Vis	sa Mid-Qual Credit					Visa N	Ion-Qual Credit			
Master Card Qual Credit	3.84	0.00	Ma	aster Mid-Card Qual Credit					Maste	r Non-Card Qual Credit			
Discover Network - PayPal Qual Credit	3.84	0.00	Di	scover Netword - PayPal Mi	d-Qual C	Credit			Discov	ver Network - PayPal Non-	Qual Credit		
American Express Qual Credit	3.84	0.00	An	merican Express Mid-Qual C	redit				Amerio	can Express Non-Qual Cre	dit		
Visa Qual Debit	3.84	0.00	Vis	sa Mid-Qual Debit					Visa N	Ion-Qual Debit			
Master Card Qual Debit	3.84	0.00	Ma	aster Card Mid-Qual Debit					Maste	r Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	3.84	0.00	Di	scover Network - PayPal Mi	d-Qual D	ebit			Discov	ver Network - PayPal Non-	Qual Debit		
Pin Debit			EE	BT					Star			\$1 per mor	nth
Rewards Pricing													
Est. Annual Amex Volume: \$ AMEX Pay Frequency 3 d	Diners		Blanch y Gross	s Pay 🗌 Daily Gi	rage A	America ay 🔲 Ra .mex Tick	an Expres etail \$ eta: \$	ss Discount Trans Fe e	rate9 e +	_ % OR 🗌			
Miscellaneous Fees:											onthly		
Chargeback/Retrieval Fee \$ <mark>№</mark>											each		
ACH Debit \$1.00 Upon Accoun	it Approva	al AVS	Fee \$	each CVV2 Fe	e \$	each Te	okenizati	No on Fee \$	ne eac	Nor h Annual Fee \$	пе		
** Administrative Maintenance	Fee \$	o mo	onthly *	** PCI Non Compliar	ice Fe	e \$	monthly	v ** Gatewa	y Fee	\$ monthly			
** Other \$ Description ** Other \$ Description													
Early Termination Fee: \$ None ** PCI monthly Fee \$													
Authorization Fees: \$ American Express \$ MasterCard \$ Visa \$ Discover \$													
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.													

M	er	ch	ant	ini	itia	s	

econninerce Applicalic	II Auuenuum									
Number of e-Commer	ce websites:		(If more than 1, complete, in	nitial a	and attach an ac	nd attach an additional copy of this page for each additional website)				
Website URL:		Website server IP Address:			None	Website DBA:				
Customer Service: em	ail address:	PUMPITUPC	ONCRETE2022@GMAIL.C	сом	Telephone:	6154873011	List all links to other	websites:		
Web Hosting Service	Name:				Address:		Contact Telephone:			
Fullfillment House Na	me:				Address:		Contact Telephone:			
How do you advertise	:			(Att	ach samples;	e.g., catalog/prin	t/broadcast/telemarket	ing script)		
Do you bill customer's	s card before ship				es, how many ore?	days				
What is your return/re	fund policy?	,			Website Security Method:					
Digital Certificate Issu	ier:					/Exp Date(s)		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 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, error any Merchant Card Processing Agreement ("Agreement"), regardless of the Agreement, the Guaranty, and each such Addendum; (4) agrees to be bound by and perform in accordance with all provisions of any Merchant Card Processing Agreement determes, conditions and provisions of any 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 the 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 the

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 liect Secure Bancardand American Express' agents and Affiliates to 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.

MERCHANT SIGNATURES	10/7/2022	GUARANTOR SIGNATURES	10/7/2022
(1) Docusigned by:	Oct. 07, 2022	X 1) Decusioned by:	Oct. 07, 2022
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
NICHOLAS JANECKE	OWNER	NICHOLAS JANECKE	
Print Name	Title 10/7/2022	Print Name (No Titles)	10/7/2022
Principal/Qwner for Merchant Daniel Anderson	Date 10 7 22	Guarantor Signature (No Titles) Daniel Anderson	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

N J

Merchant Beneficial Owner(s), of the Merchant 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 c

Section 1: Merchant Application Information (Must match information in Merchant Application): Date Application Signed (by Authorized Signer named below): Oct. 07, 2022

Merchant Legal Name: NICHOLAS - Merchant Federal Tax ID (as it appears on income tax return): <u>None</u> Merchant State of formation/Incorporation: TN Merchant Address: 2642 PEA RIDGE RD, LIBERTY, TN, 37095 Merchant Entity Type

LLP

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.

NICHOLAS JANECKE	OWNER	% of Legal Entity OwnerShip: 50 %		
Individual's Home (Street) Address (No P.O. Box) 2642 PEA RIDGE RD	City, State, Zip LIBERTY, TN, 37095	Date of birth 06 jan 1987		
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *******3539	Control Prong?		
Id Type:* Driver's License Other State photo ID showing residence Passport Resident Alien ID Other ID ±	State/Country of Issuance LA	Date Issued 03 dec 2018	Expiration Date 06 jan 2025	Number on ID: 010539409
Beneficial Owner Legal Name DANIEL ANDERSON	Title OWNER			% of Legal Entity OwnerShip: 50 %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Yes No	(SSN)/Individual Taxpayer Ide *******3963	entification 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 09 mar 2021	Expiration Date 09 mar 2029	Number on ID: 117077730
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? US Security Yes No	(SSN)/Individual Taxpayer Ide	entification 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 LIBERTY, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? Ves INO	(SSN)/Individual Taxpayer Ide	entification 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 NICHOLAS JANECKE	Title OWNER			% of Legal Entity OwnerShip: 50 %
Individual's Home (Street) Address (No P.O. Box) 2642 PEA RIDGE RD	City, State, Zip LIBERTY, TN, 37095			Date of birth 06 jan 1987
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? I Yes No	(SSN)/Individual Taxpayer Ide *******3539	entification 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 03 dec 2018	Expiration Date 06 jan 2025	Number on ID: 010539409

*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.

10/7/2022

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: is complete and correct and there is no individual who directly or indirectly owns 25% or more of the Merchant legal entity's equity interests whose information is not provided 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.

Oct. 07, 2022 Anna Bourgeois

NICHOLAS JANECKE

1

Processor's Rep.

Anna Bourpeois

Signature

10/7/2022

Processor's Rep. Printed Name

Authorized Signer Signature

Date Signed Authorized Signer Printed Name

Date Signed

ΝJ

Merchant initials

VISA DISCLOSURE PAGE DocuSign Envelope ID: CA4792C0-69D0-4BC3-8BD5-B9CAB5441A03

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.
- A Visa Member must be a principal (signatory) to the Merchant Agreement. 2.
- 3. The Visa Member is responsible for and must provide settlement funds to the Merchant.
- The Visa Member is responsible for all funds held in reserve that are derived from settlement. 4.
- 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

Docusigned by:	10/7/2022
	Oct. 07, 2022
Merchant's Signature	Date
NICHOLAS JANECKE	OWNER
Merchant's Printed Name	Title