

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: Delta Payment Systems - CNP Impact

Business Information				
The Window Within Inc			The Window Within	
Merchant Legal Business Name			DBA Name	
79 Plaistow Rd			79 Plaistow Rd	
Mailing Address		•	DBA Address (Physical, No PO Boxes)	
Plaistow	New Hamps 03865		Plaistow	New Hamps <b>03986</b> 5
City	State Zip		City	State Zip
6033824388			6033824388	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
020399564		usiness New owner Seasonal?	? Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened:01 sep 198	3
Marchant State registration	E mail Addraga: lir	nda@mydeltaps.com	· wind	lowwithin.com
Merchant State registration	E-mail Address.	web sit	e Address:	
Any prior No	Yes If yes: Personal Busin	ness If yes, how long		
Type of Sole Prop	orietorship 🔲 LLC 🔲 Partnership 🦳	Ltd Partnership Corp, check on	ne: Public Private Non	Other
Business Type				
Detailed Description of Business ( Window treatments	including products/services; card ch		whether own/finance inventoryprovi	
Mailing Address (select	egal DBA Location Contact:	Ron Mills	Phone #	6033824388
Refund/Return Policy				
■ No refund ■ Refund in 30 days	s or less Merchandise	Other:		
American Express Disclosur	e			
The "NCR" party listed throughout NCR Payment Solutions, LLC 864 Spring Street, Atlanta, GA 303		Agreement is your acquirer for Ame	rican Express, or will convey America	n Exper ss sales on your beh
<i>P</i> ( =				
x Kan	MT	Ron Mills / Owner		Sep. 22, 2023
Merchant Signature	·	Print Name/Title		Date:

RM2 of 6 Merchant initials\_\_\_\_ PATRIOT ACT / Site Survey 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 S55785177 Govt Issued Business License Drivers License: Name: Ron Mills Tax Return State ID: Date of Birth: 25 sep 1943 Corporate Resolution ID/Tax ID Number: 020399564 Passport: DL/ID#: S55785177 **Entity Agencies** Military ID Date of Issuance: Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Sep 25, 2028 Type Fin'l S't Resident Alien ID: 35 Nichols Street Address Section III On site visit done by Sales Rep Business Consistent with Application (including any e-Commerce addendums(s)) DBA Address Address of location inspected: Legal Address ■ URL listed in eCommerce addendum Other Address: Does name posted at business match name on application Ves No Does inventory volume appear to be sufficient? Yes No Does location have appropriate business signage Yes No Are store hours posted? ■ Yes □ No Number of employees:/td> 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? 
Yes 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 Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address** Residential Phone % / Years Name Spent In policy for collection and use of social (City, State, Zip) **Business** security numbers can be found at www.securebancard.com) 35 Nichols Street, Merrimac, MA, Ron Mills 6033824388 Owner 60/40 years \*\*\*\*9015 35 Nichols Street, Merrimac, MA, Carol Mills Vice President 40/40 years \*\*\*\*2026 01860 **Bank Information** Name of Financial Institution Account number Routing # Phone # Contact Date Opened TD Bank \*\*\*\*0325 211370545 \*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, REOUIRED; ATTACH VOIDED CHECK Please select one for ACH account type listed above: ☐ Checking account ☐ Savings account ☐ Bank GL account

Trade / Business References			
Trade Name	Account #	Product Sold	Phone #' (No 800 #s)
None	None		None None
None	None		None None

Other businesses in which merchant or a principal are now or previously have been involved as owner/operator/director:

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Processing Information				
Card Types Accepted:	All Visa/MasterCard/Discover Cards All Discover Cards JCB** American Express ** Diners/Carte Blanche**	MasterCard Credit Cards a Visa Credit Cards and Bus MasterCard Debit cards or Visa Debit cards only PIN Based Debit/EBT Card	siness Cards only	
Projected total annual sales \$Projected Visa/MC/DISC/Amex Sales Monthly \$30000.0 Annual \$Projected Visa/MC/DISC/Amex High T\$25000.00	Electronic key-entered (with impri Electronic card not present (w/out OR Touch-tone card not present (with Ticket Touch-tone card not present (no i Mail/Telephone Order (card not pre eCommerce (card not present)	Ints         None         %           Imprints)         None         %           Imprints)	Do you use a 3rd p □ N	ex ticket size 2500.00  party fulfillment?  lo Yes  If "yes"  e 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 I statements. If you are a MO/TO or e-C  Actual chargeback volume for most re  # of locations?  If you None	es Telemarketing Catalog Internet Wordefore? Yes No If Yes: Processor Name Commerce merchant, please provide most recent 6	d of mouth Publications Mass/Direct  (Please provide the famouths of processing statements.)  onths \$  ovide existing merchant ID#:	ne most recent 3 months o	y days? 0-2 days ys 60-90 days
Merchant Owns Leases Location	(s)?	How long at current locations(s)?:		
Name/address of mortgage holder/landle	ord:			
account. Existing AXP SE #:	and your AXP volume is less than \$1MM annuall			AXP # for this
accepting AXP payments. <b>AXP SE #:</b> If you do not currently have an AXP #,  In the event your volume exceeds more	ayments, and your annual volume is less than \$18 and your annual volume is more than \$1MM, we te than \$1MM annually, you may be moved directly or services from AXP via offline or on-line means of	will contact AXP on your behalf. y to AXP. Opt out of AXP Offers and Pro	motions: If you do not wis	sh to receive future

\*\* 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.

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

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

				F	EE S	CHEDUI	LE						
** Equipment Options													
Model			Qty	Purchase New		hase rbished		Rent		chase er Source	Merchant Owned		Price
Terminal			Qty	INEW	Keiu	IDISHEU		Keill	Otti	er Source	Owneu	\$	FIICE
Terminal												\$	
Printer												\$	
PIN Pad				Durahasa Onlu								\$	
Imprinter Other				Purchase Only								\$	
Otriei												\$	
	l.	1											
Shipping, handling and tax will be	billed in ac	dition to											
Equipment Billing to:				rchant Agent Ot									
Ship Equipment to: Send Welcome Kit to:				A Legal Agent  A Legal Agent		er:							
Merchant training provided by:				cessor Agent O									
			110	ocosor — rigent — o	rtiici.								
SERVICE ACCEPTANCE AND F	EE SCHE	DULE											
Discount Rates Interchange Pa	ass Through	Discoun	t Rate <u>c</u>	0.30 % Per Item \$		<b>I</b>	Association	Dues & Asse	essment	s Pass Through			
Rate 1	%	Per Item	\$ Ra	te 2			%	Per Item \$	Rate 3			%	Per Item \$
Visa Qual Credit			Vis	a Mid-Qual Credit					Visa No	n-Qual Credit			
Master Card Qual Credit	0.30			ster Mid-Card Qual Credit				İ	Master I	Non-Card Qual Credit			
Discover Network - PayPal Qual Credit			Dis	cover Netword - PayPal Mic	d-Qual C	redit			Discove	r Network - PayPal Non-Q	ual Credit		
American Express Qual Credit				nerican Express Mid-Qual Ci					1	n Express Non-Qual Cred			
Visa Qual Debit				a Mid-Qual Debit					_	n-Qual Debit			
Master Card Qual Debit	0.30			ster Card Mid-Qual Debit					1	Card Non-Qual Debit			
Discover Network - PayPal Qual Debit	0.50		-	cover Network - PayPal Mic	LOual D	ehit			_	r Network - PayPal Non-Q	ual Dehit		
Pin Debit	0.30		EB		a Quui D	CDIL			Star	THE WORK THEY HE THOM Q	ddi Debit	\$1 per mont	th.
Pill Debit	0.30		ED	1					Stat			at her mon	ш
Visa Rewards (Discount Rate \$  Amex Rewards (Discount Rate \$  Non-Bankcard Types Accepted	Per It	ltem						Discount Ra		Per Item Per Item			
JCB Card %	Diners	s Carte I	Blanch	e%		America	an Expres	ss Discoun	t rate%	OR			
Monthly Flat Fee: \$		Monthly	Gross	Pay Daily Gr	oss P	ay 🗌 R	etail \$	Trans Fe	ee +	% OR 🗆			
Est. Annual Amex Volume: \$_	lone		_	Est. Aver	age A	mex Ticl	None ket: \$	<b>e</b>					
AMEX Pay Frequency 3 0	day	15 da	ıy	30 day Amex F	ees di	sclosed	in this se	ction are b	illed by	American Express	<b>3</b>		
Miscellaneous Fees:													
Monthly Statement Fee \$ None	Applica	tion/Set	up Fee	None \$ ACH Reject	ct/Cha	nge Fee	\$ 25.00	Online Me	erchant	Portal \$ mo	nthly		
Chargeback/Retrieval Fee \$ 25	.00/25. <b>@ach</b>	Month	ıly Min								_each		
ACH Debit \$1.00 Upon Accour	nt Approv	al AVS I	ee \$	each CVV2 Fe	e \$	each T	okenizati	on Fee \$	one each	None Annual Fee \$	<b>e</b>		
** Administrative Maintenance	Fee \$	mo	nthly *	* PCI Non Complian	ce Fee	e \$	monthly	/ ** Gatewa	y Fee \$	None monthly			
Monthly bill minimum: None													
** Other \$ per	Descrip	tion		** (	Other	None \$	Non per	Desc	ription				
** Other \$ per	Descrip	tion		** (	Other	None \$	mor per	nth Desc	ription				
Early Termination Fee: \$	** PC	l month	ly Fee	18.95 \$									
Authorization Fees: \$	America	ın Expre	0.: ss \$	10 MasterCard S	0.10 \$	Visa	0.10 \$	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.

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eCommerce Applica	ation Addendum								
Number of e-Comm	erce websites:		(If more tha	n 1, complete,	initia	l and attach an additiona	al copy of this page for each additio	nal website)	
Website URL:	windowwithin.com	Website serv	er IP	None		Website DBA:			
Customer Service:	email address:	linda@myde	ltaps.com	Telephone:		6033824388	List all links to other websites		
Web Hosting Service	e Name:			Address:			Contact Telephone:		
Fullfillment House N	Name:			Address:			Contact Telephone:		
How do you adverti	se:				(Att	tach samples; e.g., cat	talog/print/broadcast/telemarke	ting script)	
Do you bill custome Yes No	er's card before ship	oing product o	r performir	ng service?	ce? If Yes, how many days before?				
What is your return	refund policy?				Wel	bsite Security Method	l:		
Digital Certificate Is	suer:		Digital Cert No(s)/Exp Date(s) O					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, 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 ther documents bearing Merchant's and Guarantor(s)'s sign

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 Bancardand American Express and American Express's 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

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.

the application, the entity will be provided with the American Express Agreement and materials welcoming it to American Express' Card acceptance program.

MERCHANT SIGNATURES		GUARANTOR SIGNATURES	
XID KANGT	Sep. 22, 2023	XII KANGTA	Sep. 22, 2023
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Ron Mills	Owner	Ron Mills	
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

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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 other identifying documents. In some instances we may use outside sources to

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national middle of the OSA Patriot Act requires an infinitial institutions it entities) who opens an account. What this means for you: When you open a 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://	an account we will ask for your n r other identifying documents. In	ame, address, some instance	date of birth, and	other information tha
Section 1: Merchant Application Information (Must match information in Merch Sep. 22, 2023	hant Application): Date Application	Signed (by Auth	orized Signer nam	ed below):
Merchant Legal Name: Ron Mills Merchant Federal Tax ID (as it a	ppears on income tax return): No	one Me	rchant State of form	nation/Incorporation:
NHMerchant Address: 35 Nichols Street, Merrimac, MA, 01860	· · · · · · · · · · · · · · · · · · ·		t Entity Type	
Corporation				
Section 2: Beneficial Ownership and Management Information. Provide the ir arrangement, understanding, relationship or otherwise, owns 25% or more of the individuals does not exceed 50% of the equity interests of the Merchant, provide I individuals for which information is provided below exceeds 50%. (Use extra copi managing the legal entity listed in Section 1, a "Control Prong". Examples of a Co Chief Operating Officer, Managing Member, General Partner, President, Vice Precolumn as the Control Prong, the Control Prong section below must be completed.	equity interests of the Merchant le the information below on additiona es if needed.) Information must be ontrol Prong include, but are not lim sident or Treasurer. If no other Be	gal entity identifi I beneficial own provided for one	ed above. If the tot ers so that the total e individual with sig	al ownership of those ownership interests of inificant responsibility for
Beneficial Owner Legal Name Ron Mills	Title Owner			% of Legal Entity OwnerShip: 60 %
Individual's Home (Street) Address (No P.O. Box) 35 Nichols Street	City, State, Zip Merrimac, MA, 01860			Date of birth 25 sep 1943
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide *****9015	entification 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 MA	Date Issued 01 sep 1983	Expiration Date 25 sep 2028	Number on ID: S55785177
Beneficial Owner Legal Name Carol Mills	Title Vice President	1	1	% of Legal Entity OwnerShip: 40 %
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide	entification 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? ☐ Yes ■ No	(SSN)/Individual Taxpayer Ide	entification 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 Merrimac, ,			Date of birth None
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ☐ Yes ■ No	(SSN)/Individual Taxpayer Ide	entification 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 Ron Mills	Title Owner		<u>. I</u>	% of Legal Entity OwnerShip: 60 %
Individual's Home (Street) Address (No P.O. Box) 35 Nichols Street	City, State, Zip Merrimac, MA, 01860			Date of birth 25 sep 1943
Individual has a Social Security Number or Individual Taxpayer Identification Number issued by US Government? ■ Yes □ No	(SSN)/Individual Taxpayer Ide *****9015	entification 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 MA	Date Issued 01 sep 1983	Expiration Date 25 sep 2028	Number on ID: S55785177
*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 unexpi photograph or similar safeguard.				
Certifications and Signatures: The undersigned Authorized Signer, listed above as a Beneficial Owner or Contro that he/she is authorized to open accounts for the Merchant at financial institution and that, to the best of his/her knowledge, all information provided above about eindirectly owns 25% or more of the Merchant legal entity's equity interests whose Representative, each hereby certify that the information listed above regarding the correct and was personally observed on the indicated document.	ns, that all information provided abo each individual listed above is comp information is not provided above.	ove about the Mo plete and correct The Authorized	erchant legal entity and there is no inc Signer and the Pro	is complete and correct lividual who directly or ocessor's
2023 ———————————————————————————————————	Signed Authorized Signer Printed	Name Process		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's Signature Sep. 22, 2023  Date
Merchant's Signature Date
Ron Mills Owner
Merchant's Printed Name Title