

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

Nash's Auto Sales & Service LLC			Nash's Auto Sales & Service	
Merchant Legal Business Name		ļ	DBA Name	
7400 US 57			7400 US 57	
Mailing Address		•	DBA Address (Physical, No PO Boxes)	
Vancleave	Mississippi 39565		Vancleave	Mississippi 39565
City	State Zip		City	State Zip
9013010153			9013010153	
Legal Phone #	Legal Fax #		DBA Phone #	DBA Fax #
332085178	1 m <sub>Yrs.</sub> 1 m <sub>Mos.</sub> New bu	usiness New owner Seasonal?	Yes No List months	
Federal Tax ID # (Must be 9 digits)	Length Owned	Business License	Date Opened: 22 nov 2024	
	No.		· ·	
Merchant State registration	E-mail Address: N	ASHSAUTO@OUTLOOK.COMWeb sit	e Address:	
Any prior No	Yes If yes: Personal Busin	ness If yes, how long		
Type of Sole Prop	rietorship 📕 LLC 🔲 Partnership 🔲	Ltd Partnershin Corp. check on	e· Public Private Non	Other
Type of Societion	netoromp EEO r druieromp	Teta i attrefship corp, check on	c r usito r rivate rvori	Other
Business Type				
Description of Business  Detailed Description of Business (in Vehicle repairs and service	ncluding products/services; card ch	narging policies; delivery methods; v	whether own/finance inventoryprovide	e separate pages if needed):
Mailing Address (select	egal DBA Location Contact:	Nash Karawadra	Phone #	9013010153
Mailing Address (select	egal 🗌 DBA 🔲 Location Contact: _	Nash Karawadra	Phone #	9013010153
Mailing Address (select	egal   DBA Location Contact: _	Nash Karawadra	Phone #	9013010153
Mailing Address (select Le	egal   DBA Location Contact: _	Nash Karawadra	Phone #	9013010153
Mailing Address (select ☐ Le	egal DBA Location Contact: _	Nash Karawadra	Phone #	9013010153
Mailing Address (select ☐ Le	egal DBA Location Contact: _	Nash Karawadra	Phone #	9013010153
		Nash Karawadra  Other:	Phone #	9013010153
Refund/Return Policy  No refund Refund in 30 days	or less Merchandise		Phone #	9013010153
Refund/Return Policy	or less Merchandise		Phone #	9013010153
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure	or less Merchandise	Other:	Phone #	
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure  The "NCR" party listed throughout	or less Merchandise	Other:		
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure  The "NCR" party listed throughout  NCR Payment Solutions, LLC	or less  Merchandise    this Application and the Merchant A	Other:		
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure  The "NCR" party listed throughout	or less  Merchandise    this Application and the Merchant A	Other:		
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure  The "NCR" party listed throughout  NCR Payment Solutions, LLC	or less  Merchandise    this Application and the Merchant A	Other:		
Refund/Return Policy  No refund Refund in 30 days  American Express Disclosure  The "NCR" party listed throughout  NCR Payment Solutions, LLC	or less  Merchandise    this Application and the Merchant A	Other:	rican Express, or will convey American	

Phone #' (No 800 #s)

PΚ 2 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:** Puneeth Narendra Date and Place of 104447937 Govt Issued Business License Drivers License: Name: Karawadra Tax Return State ID: Date of Birth: 10 jan 1988 Corporate Resolution ID/Tax ID Number: 332085178 Passport: DL/ID#: 104447937 **Entity Agencies** Military ID Date of Issuance Mexican Consulate **Business financial Statement Expiration Date:** State of Issuance: Partnership Agreement Expiration: Jan 11, 2026 Type Fin'l S't Resident Alien ID: 6000 Allen Rd 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 Residential Principal's Name Title Date of Birth Ownership % of Time Social Security # (Processor's privacy **Residential Address** Phone # % / Years Spent In policy for collection and use of social (City, State, Zip) Business security numbers can be found at www.securebancard.com) Puneeth Narendra 6000 Allen Rd, Vancleave, MS 9016878227 51/1 month \*\*\*\*5990 Owner 39565 Karawadra **Bank Information** Name of Financial Institution Account number Routing # Phone # Contact Date Opened \*\*\*\*\*7253 Community Bank 065302196 \*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 ☐ Checking account ☐ Savings account ☐ Bank GL account Please select one for ACH account type listed above:

Product Sold

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

Trade / Business References

Account #

Trade Name

	3 of 6		Merchant initials PK
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 on Visa Debit cards only PIN Based Debit/EBT Card	iness Cards only
Projected total annual sales \$Projected Visa/MC/DISC/Amex Sales Monthly \$80000.0 Annual \$Projected Visa/MC/DISC/Amex High 1 \$30000.00	Electronic key-entered (with imp Electronic card not present (w/or OR Touch-tone card not present (with Ticket Touch-tone card not present (no Mail/Telephone Order (card not eCommerce (card not present)	rints) 1 % ut imprints)	Projected avarage Visa/MC/DISC/Amex ticket size 73.00  Do you use a 3rd party fulfillment?  No Yes If "yes"  Contact name and phone number: Name: Phone:
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 t statements. If you are a MO/TO or e-C Actual chargeback volume for most re  # of locations? If you	es Telemarketing Catalog Internet Wo	ord of mouth Publications Mass/Direct  (Please provide that 6 months of processing statements.)  months \$  rovide existing merchant ID#:	ne most recent 3 months of processing
Merchant Owns Leases Location	. ,	How long at current locations(s)?:	
Name/address of mortgage holder/landle			
Other significant Merchant Contacts with	n third parties:		
A			
account. Existing AXP SE #:  If you currently accept AXP payments  New Accounts:  If you do not currently accept AXP # paccepting AXP payments. AXP SE #:	in excess of \$1MM annually, please provide you ayments, and your annual volume is less than \$2	or existing AXP#, so so we can convey this 1MM, if you request AXP, we will assign yo	to AXP on your behalf.

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 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

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.

<sup>\*\*</sup> 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.

# FEE SCHEDULE

** Equipment Options								
Model		Qty	Purchase New	Purchase Refurbished	Rent	Purchase Other Source	Merchant Owned	Price
Terminal								\$
Terminal								\$
Printer								\$
PIN Pad								\$
Imprinter			Purchase Only					
Other								\$
								\$
Shipping, handling and tax will be billed in a	ddition	to the ec	uipment price listed	above.				
Equipment Billing to:		Me	rchant 🔲 Agent 🔲 (	Other				
Ship Equipment to:		☐ DB	A 🔲 Legal 🔲 Agent	Other:				
Send Welcome Kit to:		☐ DB	A 🔲 Legal 🔲 Agent	N/A				
Merchant training provided by:		Pro	cessor Agent	Other:				

SERVICE ACCEPTANCE AND	FEE SCH	IEDULE						
Discount Rates Interchange	Pass Throu	igh Discount Ra	ate <u>0.10</u> % Per Item \$ <u>0.10</u>	Association	on Dues Asses	sments & Sponsorship		
Rate 1	%	Per Item \$	Rate 2	%	Per Item \$	Rate 3	%	Per Item \$
Visa Qual Credit			Visa Mid-Qual Credit			Visa Non-Qual Credit		
Master Card Qual Credit			Mastercard Mid-Qual Credit			Mastercard Non-Qual Credit		
Discover Network Qual Credit			Discover Network Mid-Qual Credit			Discover Network Non-Qual Credit		
American Express Qual Credit			American Express Mid-Qual Credit			American Express Non-Qual Credit		
Visa Qual Debit								
Mastercard Qual Debit								
Discover-Network Qual Debit								
American Express Qual Debit								
Pin Debit	0.10	0.10						
PTI EBT								•

Rewards Pricing				
Visa Rewards (Discount Rate \$	Per Item	Mastercard Rewards (Discount Rate \$	Per Item	
Amex Rewards (Discount Rate \$	Per Item	Discover Rewards (Discount Rate \$	Per Item	

Miscellaneous Fees:	
Authorization Fees	s: American Express \$ Mastercard \$ Visa \$ Discover \$
	Decline Fee \$ EBT Auth Fee \$ Debit Auth Fee \$
Other Fees:	Gateway Trans Chg \$ Wireless Transaction Fee \$ Marketing Transaction Fee \$
	ACH Batch Fee \$ ACH Reject/Change Fee \$_25.00 Next Day Funding Batch Fee \$_0.00
	AVS Fee \$ CVV2 Fee \$ Tokenization Fee \$ Chargeback/Retrieval Fee \$_25.00/15.00
	PCI monthly Fee \$ 5.00 PCI Non Compliance Fee \$ Annual PCI Fee \$
	Administrative Maintenance Fee \$ Gateway Fee \$ Annual Fee \$
	Bi-Annual Fee \$ Monthly Statement Fee \$_10.00_ Online Merchant Portal \$
	Monthly Minimum: \$ Monthly bill minimum: Terminal Rental Fee \$
	Debit Monthly Fee \$ Early Termination Fee: \$ Application/Setup Fee \$
	Helpdesk Fee \$ Account Setup Fee \$ Express Build Fee \$
	Debit Setup Fee \$ EBT Setup Fee \$ Wireless Setup Fee \$
	Gateway Setup Fee \$ Addl Terminal Fee \$ Merchant Club Fee \$
	** Other \$ per Description ** Other \$ per Description
	** Other \$per month Description ** Other \$per month Description
	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.

5 of 6	Merchant initials	PK

eCommerce Applicatio	n Addendum								
Number of e-Commerc	ce websites:		(If more than 1, comp	lete, ir	nitial and atta	ach an additional copy	of this page for each additiona	al website)	
Website URL:		Website server IP Address:				Website DBA:			
Customer Service: em	ail address:	NASHSAUTO	IASHSAUTO@OUTLOOK.COM Tele		phone:	9013010153	List all links to other websi	tes:	
Web Hosting Service I	Name:			Addı	ress:		Contact Telephone:		
Fullfillment House Nar	me:			Addı	ress:		Contact Telephone:		
How do you advertise:	:				(Attach sa	amples; e.g., cataloç	g/print/broadcast/telemarket	ing script)	
Do you bill customer's Yes No	card before ship	ping product	or performing servi	ce?	If Yes, ho	w many days			
What is your return/re	fund policy?				Website S	Security Method:			
Digital Certificate Issu	er:				Digital Ce	rt No(s)/Exp Date(s)			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 BlN 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 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 the application, the entity will beprovided 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		GUARANTOR SIGNATURES	
X 1)	Dec. 13, 2024	X1)	Dec. 13, 2024
Principal/Owner for Merchant	Date	Guarantor Signature (No Titles)	Date
Puneeth Narendra Karawadra	Owner	Puneeth Narendra Karawadra	
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)		×)	
Accepted by Processor	Date	Accepted by Merchant Bank	Date
Drint Name	Title	Print Name	Title

Merchant initials

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 the erdication 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 forms 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 all the prescribed person to the identifier adventure to the identifier adventure to the identifier adventure t

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will allow us to identity you. We may also confirm the information. Secure Bancard's Section 1: Merchant Application Informati	privacy policy can be found at http://	www.securebancard.com/Privacy	%20Policy.pdf		
Dec. 13, 2024	ion (was mater information in were	нап Аррисацопу. Бате Аррисацоп	Signed (by Add	nonzed Signer nam	ed below).
Merchant Legal Name: Puneeth Narendra Karawadra MSMerchant Address: 6000 Allen Rd, V	a — Merchant Federal Tax ID (as it a fancleave, MS, 39565	ppears on income tax return):		erchant State of form nt Entity Type	mation/Incorporation:
LLC	andicave, ivio, ooooo		Werena	it Littly Type	
Section 2: Beneficial Ownership and Man. arrangement, understanding, relationship or individuals does not exceed 50% of the equi individuals for which information is provided managing the legal entity listed in Section 1, Chief Operating Officer, Managing Member, column as the Control Prong, the Control Pro	below exceeds 50%. (Use extra copic a "Control Prong". Examples of a Co General Partner, President, Vice Pre	es if needed.) Information must be introl Prong include, but are not lin isident or Treasurer. If no other Be	al who directly o gal entity identif Il beneficial own provided for on nited to: Chief E eneficial Owner i	r indirectly, through ried above. If the tot ers so that the total e individual with sig xecutive Officer, Ch dentified below is ic	any contract, tal ownership of those ownership interests o prificant responsibility lief Financial Officer, lentified in the right
Beneficial Owner Legal Name Puneeth Narendra Karawadra		Title Owner			% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) Address (No P.O 6000 Allen Rd	. Box)	City, State, Zip Vancleave, MS, 39565			Date of birth 10 jan 1988
Individual has a Social Security Number or I Number issued by US Government?		(SSN)/Individual Taxpayer Id	entification No.	(ITIN):	Control Prong?
Id Type:* ■ Driver's License □ Other State Passport □ Resident Alien ID □ Other ID:		State/Country of Issuance TN	Date Issued 26 oct 2020	Expiration Date 11 jan 2026	Number on ID: 104447937
Beneficial Owner Legal Name	<del></del>	Title			% of Legal Entity OwnerShip: %
Individual has a Social Security Number or I Number issued by US Government?  Yes		(SSN)/Individual Taxpayer Id	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's License Other State Passport Resident Alien ID Other ID:		State/Country of Issuance	Date Issued	Expiration Date	Number on ID:
Beneficial Owner Legal Name		Title			% of Legal Entity OwnerShip: %
Individual's Home (Street) Address (No P.O.	. Box)	City, State, Zip			Date of birth
Individual has a Social Security Number or I Number issued by US Government?  Yes		(SSN)/Individual Taxpayer Id	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's License Other State Passport Resident Alien ID Other ID:		State/Country of Issuance	Date Issued	Expiration Date	Number on ID:
Beneficial Owner Legal Name		Title			% of Legal Entity OwnerShip: %
Individual's Home (Street) Address (No P.O	. Box)	City, State, Zip Vancleave, ,			Date of birth
Individual has a Social Security Number or I Number issued by US Government?  Yes		(SSN)/Individual Taxpayer Id	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's License Other State Passport Resident Alien ID Other ID:		State/Country of Issuance	Date Issued	Expiration Date	Number on ID:
Control Prong (and/or additional Bene Puneeth Narendra Karawadra	eficial Owner) Legal Name	Title Owner		1	% of Legal Entity OwnerShip: 51 %
Individual's Home (Street) Address (No P.O 6000 Allen Rd	. Box)	City, State, Zip Vancleave, MS, 39565			Date of birth 10 jan 1988
Individual has a Social Security Number or I Number issued by US Government?	_ ' '	(SSN)/Individual Taxpayer Id	entification No.	(ITIN):	Control Prong?
Id Type:* Driver's License Other State  Passport Resident Alien ID Other ID:		State/Country of Issuance TN	Date Issued 26 oct 2020	Expiration Date 11 jan 2026	Number on ID: 104447937
*For US persons provide unexpired Driver's Country of issuance. ± Specify type of "Othe photograph or similar safeguard.	License unless there is none; for non		xpired Resident evidencing nati	Alien ID, or Passpo onality or residence	ort/Other ID± and and bearing a
Certifications and Signatures: The undersigned Authorized Signer, listed at that he/she is authorized to open accounts for and that, to the best of his/her knowledge, al indirectly owns 25% or more of the Merchant Representative, each hereby certify that the correct and was personally observed on the	or the Merchant at financial institution I information provided above about ei t legal entity's equity interests whose information listed above regarding th	is, that all information provided ab- ach individual listed above is com- information is not provided above	ove about the M plete and correc . The Authorized	erchant legal entity t and there is no ind d Signer and the Pr	is complete and corre dividual who directly o ocessor's
Ne.					
Dec. 13, 2024	Puneeth Narendra Karawadra				
2024	Authorized Signer Date Signature	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.
- 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	
	Dec. 13, 2024
Merchant's Signature	Date
Puneeth Narendra Karawadra	Owner
Merchant's Printed Name	Title