MERCHANT PROCESSING APPLICATION AND AGREEMENT

Sales Office Hybrid Payments Print Sales Rep Name ______ Sales ID# ______

Merchant Number ______ Sales Rep. Signature ______ Phone # 877-755-4829

Client's Business Name *(Doing Business As)*:	Client's Corporate/Legal Name *(Use Also For Headquarter's Information)*:
Business Address:	Billing Address *(If Different Than Location Address)*:
City: State: Zip:	City: State: Zip:
Location Phone #: Location Fax #:	Contact Name:
Business E-mail Address:	Contact Fax # / E-mail Address:
Business Website Address:	Contact Phone #:
Date Business Started:	Send Retrieval Requests to: ☐ Business Location ☐ Corp/Legal Location Send Merchant Monthly Statement to: ☐ Business Location ☐ Corp/Legal Location
Customer Service Phone #: Customer Service E-mail Address:	Statement Delivery Method: *(choose one)* ☐ Print and Mail ☐ Online via AccessOne

☐ INDIVIDUAL/SOLE PROPRIETORSHIP: State in which Certificate of Assumed Name Filed: ______ State: ______

☐ TAX EXEMPT ORGANIZATION (501C) State: ______

☐ GOVERNMENT (Federal, State, Local)

☐ INTERNATIONAL ORGANIZATION Location Filed: ______

☐ CORPORATION – CHAPTER S, C State: ______

☐ LIMITED LIABILITY COMPANY State Filed: ______

☐ MEDICAL OR LEGAL CORPORATION State: ______

☐ ASSOCIATION/ESTATE/TRUST State Filed: ______

☐ PARTNERSHIP State Filed: ______

Name *(as it appears on your income tax return; if Sole Proprietor, must include middle initial)*	FEDERAL TAX ID # *(as it appears on your income tax return)*	☐ I certify that I am a foreign entity/nonresident alien. *(If checked, please attach IRS Form W-8.)*

NOTE: Failure to provide accurate information may result in a withholding of merchant funding per IRS regulations. (See Part IV, Section A.4 of your Program Guide for further information.)

*SIC/MCC: Final Auth. Indicator: ☐ 0 (Pre Auth.) ☐ 1 (Final Auth.) IATA/ARC: (MCC 4722 Only)

Note: *If your business is classified as High Risk and assigned (or is later assigned based upon your business activity) any of the following Merchant Category Codes (MCC): 5966, 5967 and 7841[1], then registration is required with Visa and/or Mastercard within 30 days from when your account becomes active. An Annual Registration Fee of $500 may apply for Visa and/or Mastercard (total registration fees could be $1,000.00). Failure to register could result in fines in excess of $10,000.00 for violating Visa and/or Mastercard regulations[2].

[1]Registration for MCC 7841 is only required for non-face-to-face adult content.

[2]Information herein, including applicable MCCs, is subject to change.

Detailed Explanation of Type of Merchandise, Products or Services Sold:

2. ADDITIONAL CREDIT / SITE SURVEY INFORMATION – ALL MERCHANTS

1. Zone: ☐ Business District ☐ Industrial ☐ Residential
2. Location: ☐ Mall ☐ Office ☐ Home ☐ Shopping Area ☐ Apartment ☐ Isolated ☐ Door-to-Door ☐ Flea Market ☐ Other
3. How many employees: ______
4. How many registers/Terminals: ______
5. Is proper license visible? ☒ Yes ☐ No, explain: ______
6. Where is the merchant name displayed at the site? ☒ Window ☒ Door ☒ Store Front
7. Merchant Occupies: ☐ Ground Floor ☐ Other: ______
8. # of Floors/Levels: ☐ 1 ☐ 2-4 ☐ 5-10 ☐ 11+
9. Remaining Floor(s) Occupied by: ☐ Residential ☐ Commercial ☐ Combination ☐ None
10. Approximate Square Footage: ☐ 0-250 ☐ 251-500 ☐ 501-2,000 ☐ 2,001 plus
11. Are customers required to leave a deposit? ☒ No ☐ Yes If Yes, % of deposit required: ______%
12. Return Policy: ☒ Full Refund ☒ Exchange Only ☐ None
13. Do you have a refund policy for Mastercard/Visa/Discover Network/American Express OptBlue Sales? ☒ Yes ☐ No If yes, check one: ☒ Exchange ☒ Store Credit ☐ Mastercard/Visa/Discover Network/American Express OptBlue Credit
    If Mastercard/V/Discover Network/American Express OptBlue Credit, within how many days do you submit credit transactions? ☒ 0-3 ☐ 4-7 ☐ 8-14 ☐ Over 14
14. Advertising Method *(Attach at least one)*: ☐ Catalog ☐ Brochure ☐ Direct Mail ☐ TV/Radio ☒ Internet ☐ Phone ☐ Newspaper/Journals ☐ Other
    Marketing Materials required for Mail Order, B to B, Internet over $1 Million in annual volume. Attach Web Page for Internet Merchant.
15. Previous Processor: N/A
16. Check Reason For Leaving: ☐ Rate ☐ Service ☐ Terminated ☐ Other: N/A
17. Does your business offer products and/or services to customers through a mobile application: ☐ Yes ☐ No
    If so, list name of mobile application: ______

Mail / Telephone Order / Business to Business / Internet Information

(All Questions must be Answered)

1. What is the time frame from transaction to delivery? *(% of orders delivered in):*
   0-7 days ______ % + 8-14 days ______ % + 15-30 days ______ % + 31-90 days ______ % + 91-180 days ______ % + over 180 days ______ % = **100%**
2. Mastercard/Visa/Discover Network/American Express OptBlue sales are deposited *(check one):* ☐ Date of order ☐ Date of delivery ☐ Other *(specify)*: ______
3. Does any of your cardholder billing involve automatic renewals or recurring transactions *(i.e., cardholder authorizes initial sale only)*? ☐ Yes ☐ No

Hybrid2807 | **3. OWNERS INFORMATION** | Hybrid2807

Controlling Individual: An individual with significant responsibility for managing the legal entity (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer). Applies to private corporations, limited liability corporations, or partnerships.

Controlling Individual

Name: ______ **Title:** ______
Ownership %: ______ **Date of Birth:** ______ **Social Security #:** ______
Home Address: ______ **Home Phone:** ______
City: ______ **State:** ______ **Zip:** ______ **Country:** US

Beneficial Owners: Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation).

Owner 1

Name: ______ **Title:** ______
Ownership %: ______ **Date of Birth:** ______ **Social Security #:** ______
Home Address: ______ **Home Phone:** ______
City: ______ **State:** ______ **Zip:** ______ **Country:** ______

Owner 2

Name: ______ **Title:** ______
Ownership %: ______ **Date of Birth:** ______ **Social Security #:** ______
Home Address: ______ **Home Phone:** ______
City: ______ **State:** ______ **Zip:** ______ **Country:** ______

Owner 3

Name: ______ **Title:** ______
Ownership %: ______ **Date of Birth:** ______ **Social Security #:** ______
Home Address: ______ **Home Phone:** ______
City: ______ **State:** ______ **Zip:** ______ **Country:** ______

Owner 4

Name: ______ **Title:** ______
Ownership %: ______ **Date of Birth:** ______ **Social Security #:** ______
Home Address: ______ **Home Phone:** ______
City: ______ **State:** ______ **Zip:** ______ **Country:** ______

4. SETTLEMENT INFORMATION

Deposit Bank:

Transit / ABA #: **Deposit Account #:**

ACH Detail Flag: ☐ Individual ☒ Combined ☐ Separate *(defaults to Combined if option not selected)*

5. TRANSACTION INFORMATION

FINANCIAL DATA

Gross YEARLY Sales Volume (Cash + Credit + Debit + Check) $______

Avg. Mastercard/Visa/Discover Network Ticket *(Estimate If Never Processed in Past)* $______

Average YEARLY Mastercard/Visa Volume $______

Avg. American Express OptBlue Ticket *(Estimate If Never Processed in Past)* $______

Average YEARLY Discover Network Volume $______

Highest Ticket Amount $______

Average YEARLY American Express OptBlue Volume $______

Seasonal? ☒ No ☐ Yes **High Volume Months Open:** ______

WHERE IS SALE TRANSACTED? *(Must = 100%)*

Store Front/Swiped	95 %
Internet	%
Mail Order	%
Telephone Order	5 %
Total	100%

6. GRID INFORMATION – INTERNAL USE ONLY

AUTHORIZATION GRID ID#: ______ **USER DEFINED GRID ID#:** ______ **MFC GRID ID:** 12926219 *8-pos. Alpha/Numeric*

Mastercard TIERED GRID ID	*8-pos. Alpha/Numeric*	Visa TIERED GRID ID	*8-pos. Alpha/Numeric*	DISCOVER NETWORK TIERED GRID ID	*8-pos. Alpha/Numeric*	AMERICAN EXPRESS OptBlue TIERED GRID ID	*8-pos. Alpha/Numeric*
Mastercard CREDIT MPG ID	*8-pos. Alpha/Numeric*	Visa CREDIT MPG ID	*8-pos. Alpha/Numeric*	DISCOVER NETWORK CREDIT MPG ID	*8-pos. Alpha/Numeric*	AMERICAN EXPRESS OptBlue CREDIT MPG ID	*8-pos. Alpha/Numeric*
Mastercard DEBIT MPG ID	*8-pos. Alpha/Numeric*	Visa DEBIT MPG ID	*8-pos. Alpha/Numeric*	DISCOVER NETWORK DEBIT MPG ID	*8-pos. Alpha/Numeric*		

7. SERVICE FEE SCHEDULE

Accept all Mastercard, Visa, Discover Network and American Express OptBlue Transactions *(presumed, unless any selections below are checked)*

Mastercard
☐ Mastercard Credit Transactions
☐ Mastercard Non-PIN Debit Trans.

Visa
☐ Visa Credit Transactions
☐ Visa Non-PIN Debit Trans.

Discover Network
☐ Discover Network Credit Transactions
☐ Discover Network Non-PIN Debit Trans.

Discover Network
☐ Discover Network Credit Transactions

American Express OptBlue
☐ American Express Credit Transactions

☒ **Discount Collected** ☒ Daily ☐ Monthly

Merchant Initials: ______

Hybrid2807 | **7. SERVICE FEE SCHEDULE** ***(cont'd)*** | Hybrid2807

Tiered

Discount Fees (Based on Gross Sales Volume)

	Discount	MPG TXN Fee		Discount	MPG TXN Fee		Discount	MPG TXN Fee		Discount	MPG TXN Fee
Mastercard Qual Credit	4.00 %	$	Visa Qual Credit	4.00 %	$	Discover Network Qual Credit	4.00 %	$	American Express OptBlue Qual Credit	4.00 %	$
Mastercard Mid-Qual Credit	4.00 %	$	Visa Mid-Qual Credit	4.00 %	$	Discover Network Mid-Qual Credit	4.00 %	$	American Express OptBlue Mid-Qual Credit	4.00 %	$
Mastercard Non-Qual Credit	4.00 %	$	Visa Non-Qual Credit	4.00 %	$	Discover Network Non-Qual Credit	4.00 %	$	American Express OptBlue Non-Qual Credit	4.00 %	$
Mastercard Worldcard Qual	4.00 %	$	Visa Rewards 1	4.00 %	$						
Mastercard Worldcard Mid-Qual	4.00 %	$	Visa Rewards 2	4.00 %	$						
Mastercard Worldcard Non-Qual	4.00 %	$									
Mastercard Qual Debit	4.00 %	$	Visa Qual Debit	4.00 %	$	Discover Network Qual Debit	4.00 %	$			
Mastercard Mid-Qual Debit	4.00 %	$	Visa Mid-Qual Debit	4.00 %	$	Discover Network Mid-Qual Debit	4.00 %	$			
Mastercard Non-Qual Debit	4.00 %	$	Visa Non-Qual Debit	4.00 %	$	Discover Network Non-Qual Debit	4.00 %	$			
Mastercard Regulated Debit Discount	4.00 %	$	Visa Regulated Debit Discount	4.00 %	$	Discover Network Regulated Debit Disc't	4.00 %	$			

ERR

	Discount	Non-Qual Fees		Discount	Non-Qual Fees		Discount	Non-Qual Fees		Discount	Non-Qual Fees
Mastercard Qual Credit	%	%	Visa Qual Credit	%	%	Discover Network Qual Credit	%	%	American Express OptBlue Qual Credit	%	%
Mastercard Qual Debit	%	%	Visa Qual Debit	%	%	Discover Network Qual Debit	%	%			

Pass Through Interchange

☒ Net Only - Includes Dues and Assessments ☐ Gross Only - Includes Dues and Assessments

	Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)
Mastercard Qual Credit	%	Visa Qual Credit	%	Discover Network Qual Credit	%	American Express OptBlue Qual Credit	%
Mastercard Qual Debit	%	Visa Qual Debit	%	Discover Network Qual Debit	%	American Express OptBlue has Program Pricing and not Interchange and are subject to change.	

Flat Rate

	Discount Fee	MPG Rate	MPG Per Item
Mastercard Qualified Credit	%	%	$
Mastercard Qualified Debit	%	%	$
Visa Qualified Credit	%	%	$
Visa Qualified Debit	%	%	$
Discover Network Qualified Credit	%	%	$
Discover Network Qualified Debit	%	%	$
American Express OptBlue Qualified Credit	%	%	$

Other Item Rate

Mastercard Credit	$	Visa Credit	$	Discover Network Credit	$	American Express OptBlue Credit	$
Mastercard Debit	$	Visa Debit	$	Discover Network Debit	$		

Other Volume %

Mastercard Credit	%	Visa Credit	%	Discover Network Credit	%	American Express OptBlue Credit	%
Mastercard Debit	%	Visa Debit	%	Discover Network Debit	%		

PIN Debit

☐ Pass Through Debit Network Fees Other Item Rate $__________ *(per item)* Other Volume Percent _________% *(per item)*

Fleet

WEX: Other Item Rate $________ *(per item)* **Voyager:** Qual ________% Other Item Rate $________ *(per item)*

TeleCheck

☐ In-Person Warranty ☐ Mail Order Warranty ☐ Single Hold Check Warranty ☐ Multiple Hold Check Warranty ☐ In-Person Paper Warranty ☐ C.O.D. Warranty

SE # ___ ___ ___ ___ ___ ___ ___ ___ Inquiry Rate ________% Per TXN Fee $________ Stmt/Processing Fee $ 5.00 Dec. Risk Surcharge .10 %

Monthly Minimum Fee $________ *(Per Location)* Customer Requested Operator Call (CROC) $ 2.50 Unauthorized Return Fee $ 5.00

Miscellaneous Fees

☒ Dues and Assessments	V/Mastercard Chargeback Fee *(Per Item)* $ 25.00	V/Mastercard Retrieval Fee (12B Letter) *(Per Item)* $ 25.00	Return Trans. Fee *(Per Item)* $________
Sales Transaction Fee *(Per Item)* $________	Batch Fee *(Per Item)* $________	eIDS Access Fee *(Flat Rate)* $________	Other: ________
EBT – Food Stamps *(Per Item)* $________	#: N/A	EBT – Cash Benefits *(Per Item)* $________	________ $ 0.00
Minimum Monthly Fee $ 35.00	Monthly Statement Fee *(Acct on File)* $________	ACH Reject Fee *(Per Item)* $ 22.50	Pass Visa Trans Integrity Fee ☒ Yes ☐ No

Merchant Initials: ________

Hybrid2807	7. SERVICE FEE SCHEDULE *(cont'd)*	Hybrid2807

Miscellaneous Fees (cont'd)

Mastercard License Fee *(Per Sales Item)* $________	*(Sales Volume)* ________%	*(Flat Rate)* $ 19.99	☐ Monthly ☒ Annually in December
Visa Proc Fee *(Per Item)* $ 0.00	Mastercard Proc Fee *(Per Item)* $ 0.00	Visa BIN Fee *(Per Item)* $ 0.00	Mastercard ICA Fee *(Per Item)* $ 0.00
Pass Visa Fixed Acquirer Network Fee (FANF) ☐ Yes ☒ No	Visa FANF Card Present Upcharge (Flat Rate) $________	Visa FANF Card Not Present Upcharge *(Flat Rate)* $________	
Pass Visa Acquirer Processing Fee ☐ Yes ☒ No	Pass Visa Misuse of Auth Fee ☐ Yes ☒ No	Pass Visa Zero Floor Limit Fee ☐ Yes ☒ No	Pass Visa Int'l Acquirer Fee ☐ Yes ☒ No
Pass Mastercard Acquirer Support Fee ☐ Yes ☒ No	Pass Mastercard Cross Border Fee ☐ Yes ☒ No	Pass Discover Data Usage Charge ☐ Yes ☒ No	Pass Visa Acq ISA Fee ☐ Yes ☒ No
Pass Discover Int'l Processing Fee ☐ Yes ☒ No	Pass Discover Int'l Service Fee ☐ Yes ☒ No	Pass Discover Network Auth Fee ☐ Yes ☒ No	Pass Mastercard Nat'l Acquirer Brand Usage (NABU) Fee ☐ Yes ☒ No

Authorization & Capture Transaction Fees

Mastercard/Visa Auth & Capture Fee:	$ 0.00 *(per item)*	Voice Authorization	$________ *(per item)*
Discover Network Auth & Capture Fee:	$ 0.00 *(per item)*	Electronic AVS Fee	$________ *(per item)*
American Express OptBlue Auth & Capture Fee:	$ 0.00 *(per item)*	Voice AVS Fee	$________ *(per item)*
American Express Pass Through (existing) SE #: ____________		ARU Fee	$________ *(per item)*

User Defined Grid Fees / **TIN/TFN & Regulatory Product Fees**

Wireless Monthly Service Fee	$________	Supplies: ____________	$________	Reg. Product Fee	(Monthly) $________
AccessOne Fee	$________	Other: ____________	$________	TIN/TFN Invalid	(Monthly) $ 14.99
Customer Service Fee	$________	Other: ____________	$________	Website Usage	(Per Item) $________
Debit Access Fee	$________	Other: ____________	$________		

Merchant Fee Control Grid Fees

Annual Fee $________	Other: PCI Program Annual $ 150.00	Other: ____________ $________
Month ________	☐ Per item ☐ Monthly ☒ Annually Month ________	☐ Per item ☐ Monthly ☐ Annually Month ________

Commercial Card Interchange Service Fee 75 % *(See Program Guide for details regarding Commercial Card Interchange Service.)*

Pass Visa BIN/ICA Fee *(Note: this fee can be used for Shared Systems Only)*	☒ Yes ☐ No	Visa BIN/ICA Fee Upcharge	*(Per Item)* $________
Pass Visa Staged Digital Wallet Fee	☒ Yes ☐ No	Visa Staged Digital Wallet Fee Upcharge	*(Per Item)* $________
Pass Visa B2B Virtual Service Fees	☒ Yes ☐ No		
Pass Visa File Transmission Fee	☒ Yes ☐ No	Visa File Transmission Transaction Fee Upcharge	*(Per Item)* $________
Pass Visa Acquirer Credit Voucher Data Processing Fee	☒ Yes ☐ No	Visa Acquirer Credit Voucher Data Processing Fee Upcharge	*(Per Item)* $________
Pass Visa Acquirer Data Processing International Return Fee Credit:	☒ Yes ☐ No	Visa Acquirer Data Processing International Return Fee Credit Upcharge	*(Per Item)* $________
Pass Visa Acquirer Data Processing International Return Fee Debit:	☒ Yes ☐ No	Visa Acquirer Data Processing International Return Fee Debit Upcharge	*(Per Item)* $________
Pass Visa AFD Non Participation Fee	☒ Yes ☐ No	Visa AFD Non Participation Fee Upcharge	*(Per Item)* $________
Pass Visa International Acquirer Processing Fee Credit	☒ Yes ☐ No	Pass Visa International Acquirer Processing Fee Debit	☒ Yes ☐ No
Pass Visa Account Verification International, Credit and Debit Fee	☒ Yes ☐ No		
Pass Account Name Inquiry Fee	☒ Yes ☐ No	Visa Account Name Inquiry Fee Upcharge	*(Per Item)* $________
Pass Visa APF Domestic Debit Auth Reversal Fee	☒ Yes ☐ No	Pass Visa APF Domestic Credit Auth Reversal Fee	☒ Yes ☐ No
Pass Visa APF International Debit Auth Reversal Fee	☒ Yes ☐ No	Pass Visa APF International Credit Auth Reversal Fee	☒ Yes ☐ No
Pass Visa Data Consistency Domestic Fee	☒ Yes ☐ No	Pass Visa Excessive Auth Attempts Domestic & Cross Border Fee	☒ Yes ☐ No
Pass Visa Fallback US Fee	☒ Yes ☐ No	Visa Fallback US Fee Upcharge	*(Per Item)* $________
Pass Visa Network Acquirer Processing (NAPF) Reversal Fees	☒ Yes ☐ No		
Pass Visa Consumer BillPay Participation Fee	*(Per Item)* $________	Visa Consumer BillPay Participation Fee Upcharge	*(Per Item)* $________
Pass Visa Never Approve Reattempt Fees US	☒ Yes ☐ No		
Pass Visa Address Verification Fee US	☒ Yes ☐ No	Visa Address Verification Service Fee US Upcharge	*(Per Item)* $________
Pass Visa Integrity Detail Report Fee	☒ Yes ☐ No	Visa Integrity Detail Report Fee Upcharge	*(Per Item)* $________
Pass Visa Recurring Auth Decline Fee US	☒ Yes ☐ No	Visa Recurring Auth Decline Fee US Upcharge	*(Per Item)* $________
Pass Visa Base 2 Returned Item Fee	☒ Yes ☐ No	Visa Base 2 Returned Item Fee Upcharge	*(Per Item)* $________
Pass Visa Manual Cash Switch Fee	☒ Yes ☐ No	Visa Manual Cash Switch Fee Upcharge	*(Per Item)* $________
Pass Visa Magnetic Stripe Contactless Fee	☒ Yes ☐ No	Visa Magnetic Stripe Contactless Fee Upcharge	*(Per Item)* $________
Pass Visa CVV2 Fee	☒ Yes ☐ No	Visa CVV2 Fee Upcharge	*(Per Item)* $________
Pass Visa Estimated Auth Fee	☒ Yes ☐ No	Visa Estimated Auth Fee Upcharge	*(Sales Volume)* ________%
Pass Visa Incremental Auth Fee	☒ Yes ☐ No	Visa Incremental Auth Fee Upcharge	*(Sales Volume)* ________%

Merchant Initials: ________

Hybrid2807	7. SERVICE FEE SCHEDULE *(cont'd)*	Hybrid2807

Merchant Fee Control Grid Fees (cont'd)

Pass Visa Extended Auth Service Fee ☒ Yes ☐ No	
Pass Visa Digital Commerce Service Fee *(Sales Volume)* _________%	
Pass Visa Digital Commerce Service Fee Minimum *(Per Item)* $_________	
Pass Visa Commercial Solutions Fee ☒ Yes ☐ No	Visa Commercial Solutions Fee Upcharge *(Sales Volume)* _________%
Pass Visa Commercial Enhanced Data Program Fee ☒ Yes ☐ No	
Pass Visa High Integrity Risk Tran Fee ☒ Yes ☐ No	
Pass Visa High Integrity Risk Volume Fee ☒ Yes ☐ No	
Pass Discover Card Account Verification Fee ☒ Yes ☐ No	Discover Card Account Verification Fee Upcharge *(Per Item)* $_________
Pass Discover Network Auth Fee ☒ Yes ☐ No	Discover Network Auth Fee Upcharge *(Per Item)* $_________
Pass Discover Program Integrity Fee ☒ Yes ☐ No	Discover Program Integrity Fee Upcharge *(Per Item)* $ 0.0500
Pass Discover Account Verification Service Fee ☒ Yes ☐ No	Discover Account Verification Service Fee Upcharge *(Per Item)* $_________
Pass Discover Address Verification Service Fee ☒ Yes ☐ No	Discover Address Verification Service Fee Upcharge *(Per Item)* $_________
Pass Discover Digital Investment Fee ☒ Yes ☐ No	Discover Digital Investment Fee Upcharge *(Sales Volume)* _________%
Pass Discover Ticket Retrieval Fee ☒ Yes ☐ No	Discover Ticket Retrieval Fee Upcharge *(Per Item)* $_________
Pass Discover Dispute Fee *(Per Item)* $ 25.00	Discover Retrieval Fee *(Per Item)* $ 25.00
Pass American Express OptBlue Access Fee ☒ Yes ☐ No	
Pass American Express OptBlue Network Fee ☒ Yes ☐ No	American Express OptBlue Network Fee Upcharge *(Sales Volume)* _________%
Pass American Express OptBlue Acquirer Transaction Fee ☒ Yes ☐ No	American Express OptBlue Acquirer Transaction Fee Upcharge *(Per Item)* $_________
Pass American Express OptBlue Dispute Fee ☒ Yes ☐ No	American Express OptBlue Dispute Fee Total *(Per Item)* $_________
Pass American Express OptBlue Retrieval Fee ☒ Yes ☐ No	American Express OptBlue Retrieval Fee Total *(Per Item)* $_________
Pass American Express OptBlue Program Continuation Fee ☒ Yes ☐ No	
Pass Mastercard Processing Integrity Fee Pre Auth ☒ Yes ☐ No	Mastercard Processing Integrity Fee Pre Auth Upcharge *(Per Item)* $_________
Pass Mastercard Processing Integrity Fee Undefined Auth ☒ Yes ☐ No	
Pass Mastercard Processing Integrity Fee Final Auth % ☒ Yes ☐ No	Pass Mastercard Processing Integrity Fee Final Auth Minimum Per Item ☒ Yes ☐ No
Pass Mastercard Processing Integrity Message Format Error Fee ☒ Yes ☐ No	Mastercard Processing Integrity Message Format Error Fee Upcharge *(Per Item)* $_________
Pass Mastercard Processing Integrity Image Fee ☒ Yes ☐ No	Mastercard Processing Integrity Image Fee Upcharge *(Per Item)* $_________
Pass Mastercard BIN/ICA Fee *(Note: this fee can be used for Shared Systems Only)* ☒ Yes ☐ No	Mastercard BIN/ICA Fee Upcharge *(Per Item)* $_________
Pass Mastercard Kilobyte Clearing US Fee ☒ Yes ☐ No	Mastercard Kilobyte Clearing US Fee Upcharge *(Per Item)* $_________
Pass Mastercard Installment Purchase A, B and Refund A Fees ☒ Yes ☐ No	
Pass Mastercard Decline Service Fee US ☒ Yes ☐ No	Mastercard Decline Service Fee US Upcharge *(Per Item)* $_________
Pass Mastercard ICA AVS Fee ☒ Yes ☐ No	Mastercard ICA AVS Fee Upcharge *(Per Item)* $_________
Pass Mastercard Digital Enablement Fee ☒ Yes ☐ No	Mastercard Digital Enablement Fee Upcharge *(Sales Volume)* _________%
Pass Mastercard Business to Business US Fee ☒ Yes ☐ No	Mastercard Business to Business US Fee Upcharge *(Sales Volume)* _________%
Pass Mastercard SecureCode Transaction Fee ☒ Yes ☐ No	Mastercard SecureCode Transaction Fee Upcharge *(Flat Rate)* $_________
Pass Mastercard Location Fee ☒ Yes ☐ No	Mastercard Location Fee Upcharge *(Flat Rate)* $_________
Pass Mastercard ACQ Interchange Downgrade Fee ☒ Yes ☐ No	Mastercard ACQ Interchange Downgrade Fee Upcharge *(Per Item)* $_________
Pass Mastercard Excessive Auth Attempts US Fee ☒ Yes ☐ No	Mastercard Excessive Auth Attempts US Fee Upcharge *(Per Item)* $_________
Pass Mastercard ACQ Freight Program Fee ☒ Yes ☐ No	Mastercard ACQ Freight Program Fee Upcharge *(Sales Volume)* _________%
Pass Mastercard Credential Continuity Fee ☒ Yes ☐ No	Mastercard Credential Continuity Fee Upcharge *(Per Item)* $_________
Pass Mastercard Nominal Auth Amount US Fee ☒ Yes ☐ No	Mastercard Nominal Auth Amount US Fee Upcharge *(Per Item)* $_________
Pass Mastercard Merchant Advice Code US Fee ☒ Yes ☐ No	Mastercard Merchant Advice Code US Fee Upcharge *(Per Item)* $_________
Pass Mastercard Preauthorization Card Present Fee US *(Sales Volume)* _________%	
Pass Mastercard Preauthorization Card Present Fee Minimum US *(Per Item)* $_________	
Pass Mastercard Preauthorization Card Not Present Fee US *(Sales Volume)* _________%	
Pass Mastercard Preauthorization Card Not Present Fee Minimum US *(Per Item)* $_________	

Merchant Initials: __________

Hybrid2807	7. SERVICE FEE SCHEDULE *(cont'd)*	Hybrid2807

Merchant Fee Control Grid Fees (cont'd)

Pass Mastercard Mail/Telephone Order Fee US	☒ Yes ☐ No	Mastercard Mail/Telephone Order Fee US Upcharge	*(Sales Volume)* _________%
Pass Mastercard NABU Foreign Transaction Fee	☒ Yes ☐ No	Mastercard NABU Foreign Transaction Fee Upcharge	*(Per Item)* $_________
Pass Mastercard Name Validation Service Fee	☒ Yes ☐ No		
Pass Mastercard Flex Program Fee	☒ Yes ☐ No		
Pass Retrieval Received Fax/Mail Fee	☒ Yes ☐ No	Retrieval Received Fax/Mail Fee Upcharge	*(Per Item)* $_________
Pass Chargeback Received Fax/Mail Fee	☒ Yes ☐ No	Chargeback Received Fax/Mail Fee Upcharge	*(Per Item)* $_________
Pass Retrieval Outgoing Fax/Mail Fee	☒ Yes ☐ No	Retrieval Outgoing Fax/Mail Fee Upcharge	*(Per Item)* $_________
Pass Chargeback Outgoing Fax/Mail Fee	☒ Yes ☐ No	Chargeback Outgoing Fax/Mail Fee Upcharge	*(Per Item)* $_________
Pass Visa Accept/No Accept Fee	☒ Yes ☐ No	Visa Accept/No Accept Fee Upcharge	*(Per Item)* $_________
Pass Visa Accept 0-20 US Fees	☒ Yes ☐ No	Visa Accept 0-20 US Fees Upcharge	*(Per Item)* $_________
Pass Visa Dispute Acpt 0-10 Fee	☒ Yes ☐ No	Pass Visa Mrch Response 0-10 Fee	☒ Yes ☐ No
Pass Visa Dispute Acpt 11-15 Fee	☒ Yes ☐ No	Pass Visa Mrch Response 11-15 Fee	☒ Yes ☐ No
Pass Visa Dispute Acpt 16-20 Fee	☒ Yes ☐ No	Pass Visa Mrch Response 16-20 Fee	☒ Yes ☐ No
Pass Visa Dispute Acpt 21-25 Fee	☒ Yes ☐ No	Pass Visa Mrch Response 21-25 Fee	☒ Yes ☐ No
Pass Visa Dispute Acpt 26-30 Fee	☒ Yes ☐ No	Pass Visa Mrch Response 26-30 Fee	☒ Yes ☐ No
Pass Visa Dispute No Acceptance Fee	☒ Yes ☐ No		
Pass Visa Retrieval Fulfillment Fee	☒ Yes ☐ No	Pass Visa Case Filing Fee	☒ Yes ☐ No
Pass Visa Retrieval Non-Fulfillment Fee	☒ Yes ☐ No	Pass Visa Lost Case Filing Fee	☒ Yes ☐ No
Pass Visa Auto Acceptance Fee	*(Per Item)* $_________		
Pass Visa Prearbitration with Qualified Remedy Fee	☒ Yes ☐ No	Visa Prearbitration with Qualified Remedy Fee Upcharge	*(Per Item)* $_________
Pass Visa Prearbitration Remedy Rejected Reimbursement	☒ Yes ☐ No		
Pass Mastercard Accept/No Accept Fee	☒ Yes ☐ No	Mastercard Accept/No Accept Fee Upcharge	*(Per Item)* $_________
Pass Mastercard Prearbitration Fee	☒ Yes ☐ No		
Pass Mastercard Case Filing Fee	☒ Yes ☐ No	Pass Mastercard Case Withdrawal Fee	☒ Yes ☐ No
Pass Mastercard Lost Case Filing Fee	☒ Yes ☐ No	Pass Mastercard Technical Violation Fee	☒ Yes ☐ No
Pass Discover Accept/No Accept Fee	☒ Yes ☐ No	Discover Accept/No Accept Fee Upcharge	*(Per Item)* $_________
Pass Discover Lost Case Filing Fee	☒ Yes ☐ No		
Pass Discover Inquiry Request No Response Fee	☒ Yes ☐ No	Discover Inquiry Request No Response Fee Upcharge	*(Per Item)* $_________
Pass Discover Representment Fee	☒ Yes ☐ No	Discover Representment Fee Upcharge	*(Per Item)* $_________
Pass American Express Accept/No Accept Fee	☒ Yes ☐ No	American Express Accept/No Accept Fee Upcharge	*(Per Item)* $_________
Pass Dispute Case Mastercard DMS Fee	☒ Yes ☐ No	Dispute Case Mastercard DMS Fee Upcharge	*(Per Item)* $_________
Pass Dispute Image Mastercard DMS Fee	☒ Yes ☐ No	Pass Mastercard Presentment Excessive Pages Fee	☒ Yes ☐ No
Pass Dispute Image Visa DMS Fee	☒ Yes ☐ No	Dispute Image Visa DMS Fee Upcharge	*(Per Item)* $_________
Pass Visa Pre-Compliance Image Fee	☒ Yes ☐ No	Pass Visa Incoming Pre-Dispute DMS Fee	☒ Yes ☐ No
Pass Visa Late Response to Dispute Fee	☒ Yes ☐ No	Visa Late Response to Dispute Fee Upcharge	*(Per Item)* $_________
Pass Mastercard Late Response to Dispute Fee	☒ Yes ☐ No	Mastercard Late Response to Dispute Fee Upcharge	*(Per Item)* $_________
Pass Discover Late Response to Dispute Fee	☒ Yes ☐ No	Discover Late Response to Dispute Fee Upcharge	*(Per Item)* $_________
Pass American Express Late Response to Dispute Fee	☒ Yes ☐ No	American Express Late Response to Dispute Fee Upcharge	*(Per Item)* $_________
NW Refund Request Response Mastercard-DMS Tier 1	☒ Yes ☐ No		
NW Refund Request Response Mastercard-DMS Tier 2	☒ Yes ☐ No		
NW Collaboration ADJ Mastercard-DMS	☒ Yes ☐ No		
Pass STAR Debit Network Annual Fee	☒ Yes ☐ No	STAR Debit Network Annual Fee Upcharge	*(Flat Rate)* $_________
Pass Pulse Debit Network Annual Fee	☒ Yes ☐ No	Pulse Debit Network Annual Fee Upcharge	*(Flat Rate)* $_________
Pass NYCE Debit Network Annual Fee	☒ Yes ☐ No	NYCE Debit Network Annual Fee Upcharge	*(Flat Rate)* $_________
Pass Accel Debit Network Annual Fee	☒ Yes ☐ No	Accel Debit Network Annual Fee Upcharge	*(Flat Rate)* $_________
Pass Culiance Network Annual Fee	☒ Yes ☐ No	Culiance Network Annual Fee Upcharge	*(Flat Rate)* $_________

Hybrid2807	7. SERVICE FEE SCHEDULE *(cont'd)*	Hybrid2807

Merchant Fee Control Grid Fees (cont'd)			
Pass Interlink System Integrity Fee	☒ Yes ☐ No	Interlink System Integrity Fee Upcharge	*(Per Item)* $______
Pass Interlink EMV Fallback Fee	☒ Yes ☐ No	Interlink EMV Fallback Fee Upcharge	*(Per Item)* $______
Pass Interlink Magnetic Stripe Contactless Fee	☒ Yes ☐ No	Interlink Magnetic Stripe Contactless Fee Upcharge	*(Per Item)* $______
Pass Interlink Commercial Solutions Fee	☒ Yes ☐ No		
Pass Interlink Never Approve Reattempt Fee	☒ Yes ☐ No		
Pass STAR Token Fee	☒ Yes ☐ No	STAR Token Fee Upcharge	*(Per Item)* $______
Pass NACHA Unauthorized Entry Fee	*(Per Item)* $ 4.50	NACHA Unauthorized Entry Fee Upcharge	*(Per Item)* $______
Pass Ingenico Monthly Management Fee	*(Flat Rate)* $______	Ingenico Monthly Management Fee Upcharge	*(Flat Rate per month)* $______
Other Fees	*(Other)* $______	Other Fees	*(Other)* $______
Security & Compliance Fees			
Clover Security Plus	*(Flat Rate per month)* $______	PCI Rapid Comply	*(Flat Rate per month)* $______
PCI Rapid Comply (Compliance) & Liability Waiver	*(Flat Rate per month)* $______	Merchant Opted Out	☒ Yes
Data Protection Only	*(Flat Rate per month)* $______	Clover Security Essentials	*(Flat Rate per month)* $______
Pass PCI Non Compliance Fee (Monthly)	*(Flat Rate)* $ 79.00	TransArmor Terminal	*(Flat Rate)* $ 5.00
Clover Fees			
Platform Access Monthly Fee	*(Per Item)* $______	Clover Non-Swiped Authorization Fee	*(Per Item)* $______
Clover Go Monthly Fee (per MID)	*(Flat Rate)* $______		
Wireless Monthly Service Fee	*(Flat Rate)* $______	Wireless Activation Fee	*(Flat Rate)* $______

CONTINUED ON NEXT PAGE

Hybrid2807	8. EQUIPMENT/THIRD PARTY INFORMATION	Hybrid2807

Network (Front End): ☐ Omaha ☐ North ☐ Nashville ☐ Buypass

Do you use any third party to store, process or transmit cardholder data? ☐ Yes ☐ No

If yes, identify the Third Party Processor used: ☐ 00 None ☐ 01 Yahoo ☐ 02 Authorize.net ☐ 03 Cybersource ☐ 04 Verifone ☐ 05 Merchant Link ☐ 06 Shift 4 ☐ 08 FIS ☐ 09 Six Payment Services Corp ☐ 10 Verisign ☐ 99 Other *(please specify)* ________________

INTERNET GATEWAY: ☐ First Data Global Gateway ☐ Other: ________________

Wireless Network: ________________

PC/Internet Software ________	Quantity ______	☐ New	☐ Rent	☐ Purchase[1]	☐ Lease[2]	☐ Existing
Terminal Model ________	Quantity ______	☐ New	☐ Rent	☐ Purchase[1]	☐ Lease[2]	☐ Existing
Printer Model ________	Quantity ______	☐ New	☐ Rent	☐ Purchase[1]	☐ Lease[2]	☐ Existing
PIN Pad ________	Quantity ______	☐ New	☐ Rent	☐ Purchase[1]	☐ Lease[2]	☐ Existing

[1] Clover Equipment Purchase Only: This is for information purposes only. Please refer to your equipment purchase agreement with POS Equipment Service Inc. for information and pricing and fees for your equipment or hardware. You are not purchasing equipment from Processor and you acknowledge and agree that Processor will have no obligation or liability relating to such purchase of equipment. Your purchase of equipment is subject to separate terms and conditions between you and the equipment seller.

[2] See Equipment Lease Agreement for the Terms and Conditions governing your leased equipment.

Early Termination Fee $ 499.00 The initial term of this Agreement is three years from the date of your approval by our Credit Department (the Initial Term). If you terminate this Agreement before the end of the then current term or otherwise stop processing your transactions with us, you will be charged this Early Termination Fee. After the Initial Term, subject to Part IV, Section A.3, this Agreement will automatically renew for successive 30 day periods. **Merchant Initials** ________

9. SIGNATURE(S)

Client certifies that all information set forth in this completed Merchant Processing Application is true and correct and that Client has received a copy of the Program Guide and Confirmation Page, which is part of this Merchant Processing Application (consisting of Sections 1-9), and by this reference incorporated herein. Client acknowledges and agrees that we, our Affiliates and our third party subcontractors and/or agents may use automatic telephone dialing systems to contact Client at the telephone number(s) Client has provided in this Merchant Processing Application and/or may leave a detailed voice message in the event that Client is unable to be reached, even if the number provided is a cellular or wireless number or if Client has previously registered on a Do Not Call list or requested not to be contacted Client for solicitation purposes. Client hereby consents to receiving commercial electronic mail messages from us, our Affiliates and our third party subcontractors and/or agents from time to time. Client further agrees that Client will not accept more than 20% of its card transactions via mail, telephone or Internet order. However, if your Application is approved based upon contrary information stated in Section 5, Transaction Information section above, you are authorized to accept transactions in accordance with the percentages indicated in that section. This signature page also serves as a signature page to the TeleCheck Solutions Agreement appearing in the Third Party Section of the Program Guide, if selected, the undersigned Client being "You" and "Your" for the purposes of the TeleCheck Solutions Agreement.

On behalf of myself as an individual, the entity on whose behalf I am signing, and its principals (collectively, the Client Parties),(A) I authorize Processor, Servicers, the applicable Payment Networks, and its and their Affiliates, third party subcontractors, service providers, and/or agents: (i) to use, disclose, and exchange amongst them and externally with other third-parties, the information in the Agreement and information about each of the Client Parties, (including by requesting and sharing, personal and business consumer reports, bank references, and other information as necessary from time to time), for marketing and administrative purposes, verification purposes, purposes under the Merchant Processing Application and Agreement (MPA), if approved, product improvement, fraud, analytics and any other purposes permitted by law (and to continue to use and share such information following the termination of this Agreement); (ii) to inform me directly about the contents of requested consumer reports (including the name and address of the agency furnishing the report), and (ii) to receive any and all personal and business credit financial information from all references, including banks and consumer reporting agencies, which are hereby released to provide that information; and (B) I certify that: (i) The federal taxpayer identification number and corresponding filing name provided herein are correct; (ii) The statements made and agreed to in this MPA, to which I have not made any alterations or stricken out any language, are true, complete and accurate, and may be relied upon as current unless changed or updated per the Notice provisions of Agreement; (iii) I can read and understand the English language; (iv) I have received and read a copy of the (a) MPA (consisting of Sections 1-9), (b) Program Guide, (c) Confirmation Page (version O_WF_R_2807), and (v) I have authority to bind the entity on whose behalf I am signing below and have the appropriate consents and authority from each of the Client Parties (whether individuals or other entities) to authorize the use and sharing of data described above. Processor's privacy notice is available at www.fiserv.com/privacy.

Client authorizes FDMS and Bank and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with equipment hardware, software and shipping.

You further acknowledge and agree that you will not use your merchant account and/or the Services for illegal transactions, for example, those prohibited by the Unlawful Internet Gambling Enforcement Act, 31 U.S.C. Section 5361 et seq, as may be amended from time to time, or processing and acceptance of transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by the Office of Foreign Assets Control (OFAC). To help the government fight the funding of terrorism and money laundering activities, Servicers obtain, verify, and record certain information including your full name, physical address, and any other information needed for identity verification purposes while processing this MPA, as described in the USA Patriot Act.

Client certifies, under penalties of perjury, that the federal taxpayer identification number and corresponding filing name provided herein are correct. Client agrees to all the terms of this Merchant Processing Application and Agreement. This Merchant Processing Application and Agreement will not take effect until Client has been approved and this Agreement has been accepted by Processor and Bank. Acceptance by Processor and Bank will occur upon the earlier of the execution of this Merchant Processing Application and Agreement by Processor and Bank, or the commencement of the provision of the Services by Processor and Bank.

Client's Authorized Signer:

Signature X ________________ Title ________________

Print Name of Signer ________________ Date ________________

Processor: First Data Merchant Services LLC

Signature X ________________ Title: ________________

Printed Name: ________________ Date: ________________

Bank: Wells Fargo Bank, N.A.
(a member of Visa USA, Inc. and Mastercard International, Inc.)
By: First Data Merchant Services LLC, pursuant to a limited power of attorney

Signature X ________________ Title: ________________

Printed Name: ________________ Date: ________________

TELECHECK ACH AUTHORIZATION

ACH Debit and Credit Authorization: Client authorizes its Financial Institution to pay and charge to its account the amount(s) due TeleCheck under this TeleCheck Agreement and to accept all credits and debits made to its account by TeleCheck via electronic funds transfer in connection with TeleCheck's services under this TeleCheck Agreement. This authorization shall remain in effect until (30) thirty days after revoked in writing.

Signature X ________________ Print Name/Title: ________________ Date ________

Authorized Signature on TeleCheck Account for ACH

Personal Guarantee: In exchange for First Data Merchant Services LLC, Wells Fargo Bank, N.A., (a member of Visa USA, Inc. and Mastercard International, Inc.), and TeleCheck Services, LLC, (the Guaranteed Parties) acceptance of the MPA, the Agreement, and/or the Equipment Agreement and/or the TeleCheck/TRS Solutions Agreement, the undersigned (Guarantor): (A) Unconditionally and irrevocably guarantees the full payment and performance of Client's obligations (i) as they now exist or as modified under the foregoing agreements, (ii) with or without actual notice of changes, and (iii) during and after the term of the agreements; (B) Waives notice of Merchant's default; (C) Shall indemnify the Guaranteed Parties for any and all amounts due from Client; (D) Warrants, with knowledge that Guaranteed Parties are acting in full reliance on the same, this Personal Guarantee of payment, and not of collection; (E) Acknowledges that (i) the Guaranteed Parties may proceed in law directly against Guarantor and not Client, (ii) this is a continuing personal guarantee and shall not be discharged or affected for any reason, and (iii) information about the Guarantor as one of the Client Parties may be used and shared as set forth in Section 9.

Personal Guarantee Signature **X** ________________ Print Name: ________________ Date ________

Personal Guarantee Signature **X** ________________ Print Name: ________________ Date ________