



## CONFIGURATION & SETUP

PAYMENTS

PURCHASE ORDER FOR: \_\_\_\_\_

APPROVED BY: \_\_\_\_\_

## INTEGRATIONS

TYPE OF SOFTWARE & APPS	SELECT	BASIC	PRO	NOTES
CASH DISCOUNT BUNDLE	x	\$ -	\$ -	
SOFTWARE & SUPPORT (Per Device)	x	\$ 44.95	\$ 74.95	
WEBSITE	x	\$ -	\$ 99.00	
SOCIAL MEDIA MANAGEMENT	x	\$ -	\$ 399.00	
DELIVERY (ITSACHECKMATE)	x	\$ 85	\$ 99.00	
CLOVER/GOOGLE ONLINE ORDERING	x	INCL	INCL	
CLOVER GIFT CARDS	x	INCL	INCL	
LOYALTY		INCL	INCL	
PROMOS		INCL	INCL	
EMPLOYEE MANAGEMENT		INCL	INCL	
<b>TOTALS</b>				

## HARDWARE

TYPE OF DEVICE	QUANTITY	RENT	RENT WITH INSURANCE	BUY	TOTAL
STATION SOLO		\$ 60.00	\$ 80	\$ 1,599	\$ -
STATION DUO		\$ 75.00	\$ 100	\$ 1,999	\$ -
CASH DRAWER		\$ 4.00	\$ 5	\$ 110	\$ -
KITCHEN PRINTER		\$ 17.00	\$ 25	\$ 450	\$ -
CLOVER MINI		\$ 35.00	\$ 50	\$ 925	\$ -
CLOVER FLEX		\$ 25.00	\$ 35	\$ 650	\$ -
CLOVER GO NFC		\$ 4.00	\$ 6	\$ 107	\$ -
<b>TOTALS</b>					\$ -

### BOARDING PAPERWORK NEEDED:

1. MPA	5. VOID CHECK/BANK LETTER
2. CONFIRMATION PAGE	6. OWNER'S DL AND SSN
3. ACH FORM	7. SIGNED PROPOSAL
4. CLOVER ADDENDUM (if applicable)	8. MENU

### PLEASE NOTE THE BELOW:

1. WE WILL ACH YOUR ACCOUNT WHEN EQUIPMENT ORDER IS PLACED AND ACCOUNT IS OPENED.
2. RENT OPTION DOES NOT INCLUDE INSURANCE AND ANY REPLACEMENT EQUIPMENT SHOULD BE PAID AT MARKET PRICE.
3. AFTER 36 MONTHS FROM DATE OF PURCHASE YOU MAY REPLACE EQUIPMENT WITH NEW.

# MERCHANT PROCESSING APPLICATION AND AGREEMENT

**J. PAPPAS**



Sales Office **J.Pappas Payments**      Print Sales Rep Name \_\_\_\_\_      Sales ID# \_\_\_\_\_  
 Merchant Number \_\_\_\_\_      Sales Rep. Signature \_\_\_\_\_      Phone # **973-429-0725**

**1. BUSINESS INFORMATION** Page 1 of 7 JPP2504

<b>Client's Business Name (Doing Business As):</b>			<b>Client's Corporate/Legal Name (Use Also For Headquarter's Information):</b>		
<b>Business Address:</b>			<b>Billing Address (If Different Than Location Address):</b>		
<b>City:</b>	<b>State:</b>	<b>Zip:</b>	<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Location Phone #:</b>		<b>Location Fax #:</b>	<b>Contact Name:</b>		
<b>Business E-mail Address:</b>			<b>Contact Fax # / E-mail Address:</b>		
<b>Business Website Address:</b>			<b>Contact Phone #:</b>		
<b>Date Business Started:</b>			<b>Send Retrieval Requests to:</b> <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location <b>Send Merchant Monthly Statement to:</b> <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location		
<b>Customer Service Phone #:</b>		<b>Customer Service E-mail Address:</b>		<b>Statement Delivery Method:</b> (choose one) <input checked="" type="checkbox"/> Print and Mail <input type="checkbox"/> Online via AccessOne	
<input type="checkbox"/> <b>INDIVIDUAL/SOLE PROPRIETORSHIP:</b> State in which Certificate of Assumed Name Filed: _____ State: _____		<input type="checkbox"/> <b>TAX EXEMPT ORGANIZATION (501C)</b> State: _____		<input type="checkbox"/> <b>GOVERNMENT (Federal, State, Local)</b>	
<input type="checkbox"/> <b>CORPORATION - CHAPTER S, C</b> State: _____		<input type="checkbox"/> <b>INTERNATIONAL ORGANIZATION</b> Location Filed: _____		<input type="checkbox"/> <b>LIMITED LIABILITY COMPANY</b> State Filed: _____	
<input type="checkbox"/> <b>MEDICAL OR LEGAL CORPORATION</b> State: _____		<input type="checkbox"/> <b>ASSOCIATION/ESTATE/TRUST</b> State Filed: _____		<input type="checkbox"/> <b>PARTNERSHIP</b> State Filed: _____	
<b>Name (as it appears on your income tax return; if Sole Proprietor, must include middle initial)</b>			<b>FEDERAL TAX ID #</b> (as it appears on your income tax return)		<input type="checkbox"/> 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<sup>1</sup>, 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<sup>2</sup>.  
<sup>1</sup>Registration for MCC 7841 is only required for non-face-to-face adult content.  
<sup>2</sup>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 - PayPal/American Express OptBlue® Sales?**  
 Yes     No    If yes, check one:  
 Exchange     Mastercard/Visa/Discover Network - PayPal/  
 Store Credit    American Express OptBlue® Credit  
 If Mastercard/V/Discover Network - PayPal/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:** \_\_\_\_\_

**16. Check Reason For Leaving:**     Rate     Service     Terminated     Other: \_\_\_\_\_

**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 - PayPal/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

O\_WF\_R\_2504

JPP2504	<b>3. OWNERS / PARTNERS / OFFICERS</b>	JPP2504
Provide the following information for each individual who owns, directly or indirectly, 25% or more of the equity interest of your business, or who otherwise has significant responsibility to control, manage, or direct your business.		
<b>OWNER / PARTNER / OFFICER 1</b>		<b>OWNER / PARTNER / OFFICER 2</b>
Name: (First, MI, Last) _____ % Ownership: _____		Name: (First, MI, Last) _____ % Ownership: _____
Title: _____ Telephone #: _____		Title: _____ Telephone #: _____
Home Address: (No P.O. Box) _____		Home Address: (No P.O. Box) _____
City: _____ State: _____ Zip: _____ Country: _____		City: _____ State: _____ Zip: _____ Country: _____
D.O.B.: _____ Social Security #: _____		D.O.B.: _____ Social Security #: _____
DL #: _____ State: _____		DL #: _____ State: _____
<b>OWNER / PARTNER / OFFICER 3</b>		<b>OWNER / PARTNER / OFFICER 4</b>
Name: (First, MI, Last) _____ % Ownership: _____		Name: (First, MI, Last) _____ % Ownership: _____
Title: _____ Telephone #: _____		Title: _____ Telephone #: _____
Home Address: (No P.O. Box) _____		Home Address: (No P.O. Box) _____
City: _____ State: _____ Zip: _____ Country: _____		City: _____ State: _____ Zip: _____ Country: _____
D.O.B.: _____ Social Security #: _____		D.O.B.: _____ Social Security #: _____
DL #: _____ State: _____		DL #: _____ State: _____

<b>4. SETTLEMENT INFORMATION</b>	
Deposit Bank: _____	
Transit/ABA #: _____	Deposit Account #: _____
ACH Detail Flag: <input type="checkbox"/> Individual <input type="checkbox"/> Combined <input checked="" type="checkbox"/> Separate (defaults to Combined if option not selected)	

<b>5. TRANSACTION INFORMATION</b>			
<b>FINANCIAL DATA</b>			<b>WHERE IS SALE TRANSACTED?</b> <i>(Must = 100%)</i>
Gross YEARLY Sales Volume (Cash + Credit + Debit + Check) \$ _____	Avg. Mastercard/Visa/Discover Network - PayPal Ticket (Estimate if Never Processed in Past) \$ _____		
Average YEARLY Mastercard/Visa Volume \$ _____	Avg. American Express OptBlue® Ticket (Estimate if Never Processed in Past) \$ _____	Store Front/Swiped _____ %	
Average YEARLY Discover Network - PayPal Volume \$ _____	Highest Ticket Amount \$ _____	Internet _____ %	
Average YEARLY American Express OptBlue® Volume \$ _____		Mail Order _____ %	
Seasonal? <input type="checkbox"/> No <input type="checkbox"/> Yes High Volume Months Open: _____		Telephone Order _____ %	
		Total _____ <b>100%</b>	

<b>6. GRID INFORMATION - INTERNAL USE ONLY</b>			
AUTHORIZATION GRID ID#: _____	USER DEFINED GRID ID#: _____	MFC GRID ID: <b>12508501</b> <small>8-pos. Alpha/Numeric</small>	
Mastercard TIERED GRID ID <small>8-pos. Alpha/Numeric</small> _____	Visa TIERED GRID ID <small>8-pos. Alpha/Numeric</small> _____	DISCOVER NETWORK - PayPal TIERED GRID ID <small>8-pos. Alpha/Numeric</small> _____	AMERICAN EXPRESS OptBlue® TIERED GRID ID <small>8-pos. Alpha/Numeric</small> _____
Mastercard CREDIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	Visa CREDIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	DISCOVER NETWORK - PayPal CREDIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	
Mastercard DEBIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	Visa DEBIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	DISCOVER NETWORK DEBIT MPG ID <small>8-pos. Alpha/Numeric</small> _____	AMERICAN EXPRESS OptBlue® CREDIT MPG ID <small>8-pos. Alpha/Numeric</small> _____

<b>7. SERVICE FEE SCHEDULE</b>			
Accept all Mastercard, Visa, Discover Network and American Express OptBlue® Transactions (presumed, unless any selections below are checked)			
<b>Mastercard</b>	<b>Visa</b>	<b>Discover Network</b>	<b>American Express OptBlue®</b>
<input type="checkbox"/> Mastercard Credit Transactions	<input type="checkbox"/> Visa Credit Transactions	<input type="checkbox"/> Discover Network Credit Transactions	<input type="checkbox"/> American Express Credit Transactions
<input type="checkbox"/> Mastercard Non-PIN Debit Trans.	<input type="checkbox"/> Visa Non-PIN Debit Trans.	<input type="checkbox"/> Discover Network Non-PIN Debit Trans.	
		<b>Discover Network - PayPal</b>	
		<input type="checkbox"/> Discover Network - PayPal Credit Transactions	
<input type="checkbox"/> Discount Collected	<input type="checkbox"/> Daily <input checked="" type="checkbox"/> Monthly		

JPP2504 **7. SERVICE FEE SCHEDULE (cont'd)** JPP2504

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	%	\$	Visa Qual Credit	%	\$	Discover Network-PayPal Qual Credit	%	\$	American Express OptBlue® Qual Credit	%	\$
Mastercard Mid-Qual Credit	%	\$	Visa Mid-Qual Credit	%	\$	Discover Network-PayPal Mid-Qual Credit	%	\$	American Express OptBlue® Mid-Qual Credit	%	\$
Mastercard Non-Qual Credit	%	\$	Visa Non-Qual Credit	%	\$	Discover Network-PayPal Non-Qual Credit	%	\$	American Express OptBlue® Non-Qual Credit	%	\$
Mastercard Worldcard Qual	%	\$	Visa Rewards 1	%	\$						
Mastercard Worldcard Mid-Qual	%	\$	Visa Rewards 2	%	\$						
Mastercard Worldcard Non-Qual	%	\$									
Mastercard Qual Debit	%	\$	Visa Qual Debit	%	\$	Discover Network Qual Debit	%	\$			
Mastercard Mid-Qual Debit	%	\$	Visa Mid-Qual Debit	%	\$	Discover Network Mid-Qual Debit	%	\$			
Mastercard Non-Qual Debit	%	\$	Visa Non-Qual Debit	%	\$	Discover Network Non-Qual Debit	%	\$			
Mastercard Regulated Debit Discount	%	\$	Visa Regulated Debit Discount	%	\$	Discover Network Regulated Debit Disc't	%	\$			

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-PayPal 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 - PayPal 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 - PayPal Qualified Credit	%	%	\$
Discover Network - PayPal Qualified Debit	%	%	\$
American Express OptBlue Qualified Credit	%	%	\$

**Other Item Rate**

Mastercard Credit	\$	Visa Credit	\$	Discover Network - PayPal Credit	\$	American Express OptBlue® Credit	\$
Mastercard Debit	\$	Visa Debit	\$	Discover Network Debit	\$		

**Other Volume %**

Mastercard Credit	%	Visa Credit	%	Discover Network - PayPal Credit	%	American Express OptBlue® Credit	%
Mastercard Debit	%	Visa Debit	%	Discover Network Debit	%		

**PIN Debit**

Pass Through Debit Network Fees    Other Item Rate \$ .10 (per item)    Other Volume Percent .10% (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**

<input checked="" type="checkbox"/> Dues and Assessments	V/Mastercard Chargeback Fee (Per Item) \$ <u>15.00</u>	V/Mastercard Retrieval Fee (12B Letter) (Per Item) \$ <u>5.00</u>	Return Trans. Fee (Per Item) \$ _____
Sales Transaction Fee (Per Item) \$ _____	Batch Fee (Per Item) \$ <u>.20</u>	eIDS Access Fee (Flat Rate) \$ <u>5.00</u>	Other: _____
EBT - Food Stamps (Per Item) \$ _____ #: _____	EBT - Cash Benefits (Per Item) \$ _____		
Minimum Monthly Fee \$ _____	Monthly Statement Fee (Acct on File) \$ <u>10.00</u>	ACH Reject Fee (Per Item) \$ <u>10.00</u>	Pass Visa Trans Integrity Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No



JPP2504	<b>7. SERVICE FEE SCHEDULE (cont'd)</b>				JPP2504
<b>Miscellaneous Fees (cont'd)</b>					
Mastercard License Fee (Per Sales Item) \$ <b>.025</b>		(Sales Volume) <b>.0259 %</b>		(Flat Rate) \$ _____ <input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Annually in December	
Visa Proc Fee (Per Item) \$ <b>.025</b>	Mastercard Proc Fee (Per Item) \$ <b>.025</b>	Visa BIN Fee (Per Item) \$ <b>.025</b>	Mastercard ICA Fee (Per Item) \$ <b>.025</b>		
Pass Visa Fixed Acquirer Network Fee (FANF) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa FANF Card Present Upcharge (Flat Rate) \$ _____		Visa FANF Card Not Present Upcharge (Flat Rate) \$ _____		
Pass Visa Acquirer Processing Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Misuse of Auth Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Zero Floor Limit Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Int'l Acquirer Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Pass Mastercard Acquirer Support Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Cross Border Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Discover Data Usage Charge <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Acq ISA Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Pass Discover Int'l Processing Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Discover Int'l Service Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Discover Network Auth Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Nat'l Acquirer Brand Usage (NABU) Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Authorization &amp; Capture Transaction Fees</b>			<b>First Data Payeezy<sup>SM</sup> Gateway Services</b>		
Mastercard/Visa Auth & Capture Fee: \$ _____ (per item)			<input type="checkbox"/> Payeezy Gateway Participation		
Discover Network PayPal Auth & Capture Fee: \$ _____ (per item)			Payeezy Gateway Effective Date: _____		
American Express OptBlue <sup>®</sup> Auth & Capture Fee: \$ _____ (per item)			Payeezy Gateway One Time Setup Fee \$ _____ (one time)		
American Express Pass Through (existing) SE #: _____			Payeezy Gateway Monthly Fee \$ _____ (monthly)		
Voice Authorization \$ <b>1.50</b> (per item)			Payeezy Gateway Auth Fee \$ _____ (per item)		
Electronic AVS Fee \$ <b>.20</b> (per item)			Payeezy Gateway AVS Fee \$ _____ (per item)		
Voice AVS Fee \$ <b>1.50</b> (per item)			Payeezy PayPal Auth Fee \$ _____ (per item)		
ARU Fee \$ <b>.50</b> (per item)			Payeezy PayPal Sale Fee \$ _____ (per item)		
ARU Fee \$ <b>.50</b> (per item)			Payeezy PayPal Return Fee \$ _____ (per item)		
<b>First Data Payeezy<sup>SM</sup> Gateway Services Telecheck</b>					
Payeezy Gateway TeleCheck Auth Fee \$ _____ (per item)		Payeezy Gateway TeleCheck Deposit Fee \$ _____ (per item)		Payeezy Gateway TeleCheck Adjustment Fee \$ _____ (per item)	
<b>User Defined Grid Fees</b>			<b>TIN/TFN &amp; Regulatory Product Fees</b>		
Wireless Monthly Service Fee \$ _____	Supplies: _____ \$ _____	Reg. Product Fee (Monthly) \$ <b>3.95</b>			
AccessOne Fee \$ <b>5.00</b>	Other: _____ \$ _____	TIN/TFN Invalid (Monthly) \$ <b>9.95</b>			
Customer Service Fee \$ _____	Other: _____ \$ _____	Website Usage (Per Item) \$ _____			
Debit Access Fee \$ _____	Other: _____ \$ _____				
<b>Merchant Fee Control Grid Fees</b>					
Annual Fee \$ <b>99.00</b>	Other: _____ \$ _____		Other: _____ \$ _____		
Month <b>July</b>	<input type="checkbox"/> Per item <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Month _____		<input type="checkbox"/> Per item <input type="checkbox"/> Monthly <input type="checkbox"/> Annually Month _____		
Commercial Card Interchange Service Fee <b>75 %</b> (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) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa BIN/ICA Fee Upcharge (Per Item) \$ _____				
Pass Visa Staged Digital Wallet Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Staged Digital Wallet Fee Upcharge (Per Item) \$ _____				
Pass Visa B2B Virtual Service Fees <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Pass Visa File Transmission Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa File Transmission Transaction Fee Upcharge (Per Item) \$ <b>.025</b>				
Pass Visa Acquirer Credit Voucher Data Processing Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Credit Voucher Data Processing Fee Upcharge (Per Item) \$ _____				
Pass Visa Acquirer Data Processing International Return Fee Credit: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Data Processing International Return Fee Credit Upcharge (Per Item) \$ _____				
Pass Visa Acquirer Data Processing International Return Fee Debit: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Acquirer Data Processing International Return Fee Debit Upcharge (Per Item) \$ _____				
Pass Visa AFD Non Participation Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa AFD Non Participation Fee Upcharge (Per Item) \$ _____				
Pass Visa International Acquirer Processing Fee Credit <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa International Acquirer Processing Fee Debit <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass Visa Account Verification International, Credit and Debit Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Pass Visa APF Domestic Debit Auth Reversal Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa APF Domestic Credit Auth Reversal Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass Visa APF International Debit Auth Reversal Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa APF International Credit Auth Reversal Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass Visa Data Consistency Domestic Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Excessive Auth Attempts Domestic & Cross Border Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass Visa Fallback US Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Fallback US Fee Upcharge (Per Item) \$ <b>.05</b>				
Pass Visa Network Acquirer Processing (NAPF) Reversal Fees <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Pass Visa Consumer BillPay Participation Fee (Per Item) \$ <b>.20</b>	Visa Consumer BillPay Participation Fee Upcharge (Per Item) \$ <b>.05</b>				
Pass Visa Never Approve Reattempt Fees US <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
Pass Visa Address Verification Fee US <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Address Verification Service Fee US Upcharge (Per Item) \$ _____				
Pass Discover Card Account Verification Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Card Account Verification Fee Upcharge (Per Item) \$ _____				
Pass Discover Network Auth Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Network Auth Fee Upcharge (Per Item) \$ _____				
Pass Discover Program Integrity Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Program Integrity Fee Upcharge (Per Item) \$ _____				
Pass Discover Account Verification Service Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Account Verification Service Fee Upcharge (Per Item) \$ _____				

JPP2504		<b>7. SERVICE FEE SCHEDULE (cont'd)</b>		JPP2504
<b>Merchant Fee Control Grid Fees (cont'd)</b>				
Pass Discover Address Verification Service Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Address Verification Service Fee Upcharge	(Per Item) \$ _____	
Pass Discover Digital Investment Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Digital Investment Fee Upcharge	(Sales Volume) _____ %	
Pass Discover Ticket Retrieval Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Ticket Retrieval Fee Upcharge	(Per Item) \$ _____	
Pass Discover Dispute Fee	(Per Item) \$ <b>15.00</b>	Discover Retrieval Fee	(Per Item) \$ _____	
Pass PayPal Participation Authorization Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	PayPal Participation Authorization Fee Upcharge	(Sales Volume) _____ %	
Pass American Express OptBlue® Access Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Pass American Express OptBlue® Network Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue® Network Fee Upcharge	(Sales Volume) _____ %	
Pass American Express OptBlue® Acquirer Transaction Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue® Acquirer Transaction Fee Upcharge	(Per Item) \$ _____	
Pass American Express OptBlue® Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue® Dispute Fee Total	(Per Item) \$ _____	
Pass American Express OptBlue® Retrieval Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue® Retrieval Fee Total	(Per Item) \$ _____	
Pass Mastercard Processing Integrity Fee Pre Auth	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Fee Pre Auth Upcharge	(Per Item) \$ _____	
Pass Mastercard Processing Integrity Fee Undefined Auth	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Fee Undefined Auth Upcharge	(Per Item) \$ _____	
Pass Mastercard Processing Integrity Fee Final Auth %	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Processing Integrity Fee Final Auth Minimum Per Item	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Mastercard Processing Integrity Message Format Error Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Message Format Error Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Processing Integrity Image Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Image Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard BIN/ICA Fee <i>(Note: this fee can be used for Shared Systems Only)</i>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard BIN/ICA Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Kilobyte Clearing US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Kilobyte Clearing US Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Installment Purchase A, B and Refund A Fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Pass Mastercard Decline Service Fee US	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Decline Service Fee US Upcharge	(Per Item) \$ _____	
Pass Mastercard Kilobyte Auth US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Kilobyte Auth US Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard ICA AVS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ICA AVS Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Digital Enablement Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Digital Enablement Fee Upcharge	(Sales Volume) _____ %	
Pass Mastercard Business to Business US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Business to Business US Fee Upcharge	(Sales Volume) _____ %	
Pass Mastercard SecureCode Transaction Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard SecureCode Transaction Fee Upcharge	(Flat Rate) \$ <b>.50</b>	
Pass Mastercard Location Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Location Fee Upcharge	(Flat Rate) \$ _____	
Pass Mastercard ACQ Interchange Downgrade Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ACQ Interchange Downgrade Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Excessive Auth Attempts US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Excessive Auth Attempts US Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard ACQ Freight Program Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ACQ Freight Program Fee Upcharge	(Sales Volume) _____ %	
Pass Mastercard Nominal Auth Amount US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Nominal Auth Amount US Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Merchant Advice Code US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Merchant Advice Code US Fee Upcharge	(Per Item) \$ _____	
Pass Retrieval Received Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Received Fax/Mail Fee Upcharge	(Per Item) \$ _____	
Pass Chargeback Received Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Received Fax/Mail Fee Upcharge	(Per Item) \$ _____	
Pass Retrieval Outgoing Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Outgoing Fax/Mail Fee Upcharge	(Per Item) \$ _____	
Pass Chargeback Outgoing Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Outgoing Fax/Mail Fee Upcharge	(Per Item) \$ _____	
Pass Visa Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Accept/No Accept Fee Upcharge	(Per Item) \$ _____	
Pass Visa Accept 0-20 US Fees	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Accept 0-20 US Fees Upcharge	(Per Item) \$ _____	
Pass Visa Dispute Accept 21-25 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Merchant Response 0-20 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Visa Dispute Accept 26-30 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Merchant Response 21-25 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Visa Dispute No Acceptance Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Merchant Response 26-30 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Visa Retrieval Fulfillment Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Visa Retrieval Non-Fulfillment Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Lost Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
		Pass Visa Case Ruling Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Visa Auto Acceptance Fee	(Per Item) \$ <b>.025</b>			
Pass Mastercard Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Accept/No Accept Fee Upcharge	(Per Item) \$ _____	
Pass Mastercard Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Case Withdrawal Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Pass Mastercard Ruling Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Lost Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

O\_WF\_R\_2504

JPP2504		<b>7. SERVICE FEE SCHEDULE (cont'd)</b>		JPP2504	
<b>Merchant Fee Control Grid Fees (cont'd)</b>					
Pass Discover Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Accept/No Accept Fee Upcharge	(Per Item) \$ _____		
Pass Discover Lost Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass American Express Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express Accept/No Accept Fee Upcharge	(Per Item) \$ _____		
Pass Dispute Case Mastercard DMS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Case Mastercard DMS Fee Upcharge	(Per Item) \$ _____		
Pass Dispute Image Mastercard DMS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Presentment Excessive Pages Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Pass Dispute Image Visa DMS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Image Visa DMS Fee Upcharge	(Per Item) \$ _____		
Pass Visa Pre-Compliance Image Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Incoming Pre-Dispute DMS Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Pass Visa Late Response to Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Late Response to Dispute Fee Upcharge	(Per Item) \$ _____		
Pass Mastercard Late Response to Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Late Response to Dispute Fee Upcharge	(Per Item) \$ _____		
Pass Discover Late Response to Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Late Response to Dispute Fee Upcharge	(Per Item) \$ _____		
Pass American Express Late Response to Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express Late Response to Dispute Fee Upcharge	(Per Item) \$ _____		
Pass STAR Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	STAR Debit Network Annual Fee Upcharge	(Flat Rate) \$ _____		
Pass Pulse Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pulse Debit Network Annual Fee Upcharge	(Flat Rate) \$ _____		
Pass NYCE Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	NYCE Debit Network Annual Fee Upcharge	(Flat Rate) \$ _____		
Pass Accel Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Accel Debit Network Annual Fee Upcharge	(Flat Rate) \$ _____		
Pass Culiance Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Culiance Network Annual Fee Upcharge	(Flat Rate) \$ _____		
Pass Interlink System Integrity Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Interlink EMV Fallback Fee	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Pass STAR Token Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass NACHA Unauthorized Entry Fee	(Per Item) \$ <b>4.50</b>	NACHA Unauthorized Entry Fee Upcharge	(Per Item) \$ _____		
Other Fees	(Other) \$ _____	Other Fees	(Other) \$ _____		
<b>Security &amp; Compliance Fees</b>					
Clover Security Plus	(Flat Rate per month) \$ <b>19.95</b>	PCI Rapid Comply	(Flat Rate per month) \$ <b>5.00</b>		
PCI Rapid Comply (Compliance) & Liability Waiver	(Flat Rate per month) \$ <b>19.95</b>	Merchant Opted Out	<input type="checkbox"/> Yes		
Data Protection Only	(Flat Rate per month) \$ <b>19.95</b>	Clover Security Essentials	(Flat Rate per month) \$ <b>29.95</b>		
Pass PCI Non Compliance Fee (Monthly)	(Flat Rate) \$ <b>19.95</b>	TransArmor Terminal	(Flat Rate) \$ <b>5.00</b>		
<b>Clover Fees</b>					
Main Street Insights Fee (per MID)	(Flat Rate) \$ <b>20.99</b>	Clover Go Monthly Fee (per MID)	(Flat Rate) \$ <b>6.00</b>		
Wireless Monthly Service Fee	(Flat Rate) \$ <b>15.00</b>	Wireless Activation Fee	(Flat Rate) \$ <b>20.00</b>		

CONTINUED ON NEXT PAGE

JPP2504 **8. EQUIPMENT/THIRD PARTY INFORMATION** JPP2504

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<sup>1</sup>  Lease<sup>2</sup>  Existing  
**Terminal Model** \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing  
**Printer Model** \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing  
**PIN Pad** \_\_\_\_\_ Quantity \_\_\_\_\_  New  Rent  Purchase<sup>1</sup>  Lease<sup>2</sup>  Existing

<sup>1</sup> 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.  
<sup>2</sup> See Equipment Lease Agreement for the Terms and Conditions governing your leased equipment.

**Early Termination Fee \$ \_\_\_\_\_ 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 shall automatically extend for an additional period of one year each (each an Extended Term). 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.  
 By signing below, each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to verify the information contained in this Application and to request and obtain from any consumer reporting agency and other sources, including bank references, personal and business consumer reports and other information and to disclose such information amongst each other for any purpose permitted by law. If the Application is approved, each of the undersigned also authorizes us, our Affiliates and our third party subcontractors and/or agents to obtain subsequent consumer reports and other information from other sources, including bank references, in connection with the review, maintenance, updating, renewal or extension of the Agreement or for any other purpose permitted by law and disclose such information amongst each other. Each of the undersigned furthermore agrees that all references, including banks and consumer reporting agencies, may release any and all personal and business credit financial information to us, our Affiliates and our third party subcontractors and/or agents. Each of the undersigned authorizes us, our Affiliates and our third party subcontractors and/or agents to provide amongst each other the information contained in this Merchant Processing Application and Agreement and any information received subsequent thereto from all references, including banks and consumer reporting agencies for any purpose permitted by law. It is our policy to obtain certain information in order to verify your identity while processing your account application.  
 As part of our approval, processing services, continuing fraud prevention and account review processes, the undersigned consents to the use of information gathered online or that you submit to us, and/or automated electronic computer security screening, by us or our third party vendors.  
 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 Business Principal/Officer:**

<b>Signature X</b> _____	<b>Title</b> _____	<b>Processor:</b> First Data Merchant Services LLC
<b>Print Name of Signer</b> _____	<b>Date</b> _____	Signature X _____ Title: _____
		Printed Name: _____ Date: _____
		<b>Bank:</b> 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, as applicable, the Agreement, and/or the Equipment Agreement and/or the TeleCheck/TRS Solutions Agreement, the undersigned unconditionally and irrevocably guarantees the full payment and performance of Client's obligations under the foregoing agreements, as applicable, as they now exist or as modified from time to time, whether before or after termination or expiration of such agreements and whether or not the undersigned has received notice of any amendment of such agreements. The undersigned waives notice of default by Client and agrees to indemnify the Guaranteed Parties for any and all amounts due from Client under the foregoing agreements. The Guaranteed Parties shall not be required to first proceed against Client to enforce any remedy before proceeding against the undersigned. This is a continuing personal guaranty and shall not be discharged or affected for any reason. The undersigned understands that this is a Personal Guaranty of payment and not of collection and that the Guaranteed Parties are relying upon this Personal Guaranty in entering into the foregoing agreements, as applicable.

**Personal Guarantee Signature X** \_\_\_\_\_ **Print Name:** \_\_\_\_\_ **Date** \_\_\_\_\_  
**Personal Guarantee Signature X** \_\_\_\_\_ **Print Name:** \_\_\_\_\_ **Date** \_\_\_\_\_



Part 1: Confirmation Page

Processor Information: Name: First Data Merchant Services LLC
Address: 4000 NW 120th Avenue, Coral Springs, FL 33065
URL: merchants.fiserv.com Customer Service #: 1-800-858-1166

Please read the program guide in its entirety. It describes the terms under which we will provide merchant processing Services to you. From time to time you may have questions regarding the contents of your Agreement with Bank and/or Processor or the contents of your Agreement with TeleCheck. The following information summarizes portions of your Agreement in order to assist you in answering some of the questions we are most commonly asked.

- 1. Your Discount Rates are assessed on transactions that qualify for certain reduced interchange rates imposed by Mastercard, Visa, Discover and PayPal. Any transactions that fail to qualify for these reduced rates will be charged an additional fee (see Section 26 of the Program Guide).
2. We may debit your bank account (also referred to as your Settlement Account) from time to time for amounts owed to us under the Agreement.
3. There are many reasons why a Chargeback may occur. When they occur we will debit your settlement funds or Settlement Account. For a more detailed discussion regarding Chargebacks see Section 15 of the Your Payments Acceptance Guide or see the applicable provisions of the TeleCheck Solutions Agreement.
4. In consideration of the Services provided by us, you shall be charged, and hereby agree to pay us any and all fees set forth in this Agreement (for the purpose of clarity, this includes the Application and any additional pricing supplements or subsequent communications), all of which shall be calculated and payable pursuant to the terms of this Agreement and any additional pricing supplements or subsequent communications. If you dispute any charge or funding, you must notify us within 60 days of the date of the statement where the charge or funding appears for Card Processing or within 30 days of the date of a TeleCheck transaction.
5. The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 28, 38.3, and 40.10 of the Card General Terms; or Section 17 of the TeleCheck Solutions Agreement.
6. We have assumed certain risks by agreeing to provide you with Card processing or check services. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement, and/or hold monies otherwise payable to you (see Card Processing General Terms in Section 31, Term; Events of Default and Section 32, Reserve Account; Security Interest), (see TeleCheck Solutions Agreement in Section 7), under certain circumstances.
7. By executing this Agreement with us you are authorizing us and our Affiliates to obtain financial and credit information regarding your business and the signers and guarantors of the Agreement until all your obligations to us and our Affiliates are satisfied.
8. The Agreement contains a provision that in the event you terminate the Agreement prior to the expiration of your initial 3 year term, you will be responsible for the payment of an early termination fee as set forth in Part 4, A.3 under "Additional Fee Information" and Section 16.2 of the TeleCheck Solutions Agreement.
9. For questions or concerns regarding your merchant account, contact customer service at the number located on your Merchant Services Statement.

10. Card Organization Disclosure

Visa and Mastercard Member Bank Information: Wells Fargo Bank, N.A.

The Bank's mailing address is P.O. Box 6079, Concord, CA 94524, and its phone number is 1-844-284-6834.

Important Member Bank Responsibilities:

- a) The Bank is the only entity approved to extend acceptance of Visa and Mastercard products directly to a merchant.
b) The Bank must be a principal (signer) to the Agreement.
c) The Bank is responsible for educating merchants on pertinent Visa and Mastercard rules with which merchants must comply; but this information may be provided to you by Processor.
d) The Bank is responsible for and must provide settlement funds to the merchant.
e) The Bank is responsible for all funds held in reserve that are derived from settlement.
f) The Bank is the ultimate authority should a merchant have any problems with Visa or Mastercard products (however, Processor also will assist you with any such problems).

Important Merchant Responsibilities:

- a) Ensure compliance with Cardholder data security and storage requirements.
b) Maintain fraud and Chargebacks below Card Organization thresholds.
c) Review and understand the terms of the Merchant Agreement.
d) Comply with Card Organization Rules and applicable law and regulations.
e) Retain a signed copy of this Disclosure Page.
f) You may download Visa Regulations from Visa's website at: https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf.
g) You may download Mastercard Regulations from Mastercard's website at: www.mastercard.us/content/dam/mccom/global/documents/mastercard-rules.pdf.
h) You may download American Express Merchant Operating Guide from American Express' website at: www.americanexpress.com/us/merchant.

Print Client's Business Legal Name:

By its signature below, Client acknowledges that it has received the Merchant Processing Application, Program Terms and Conditions consisting of 55 pages including this Confirmation Page and the applicable Third Party Agreement(s).

Client further acknowledges reading and agreeing to all terms in the Program Terms and Conditions. Upon receipt of a signed facsimile or original of this Confirmation Page by us, Client's Application will be processed.

No alterations or strike-outs to the program terms and conditions will be accepted.

Client's Principal Signature:

(Please sign below)

X

Title

Date

Please Print Name of Signer

## AUTHORIZATION AGREEMENT FOR ACH DIRECT PAYMENTS

<b>Company Legal Name</b>	Merchant ID	
<b>Company Address</b>		
<b>Company City, State and Zip</b>		
<p>I/We, hereby authorize <u>Pappas Financial Group</u> hereinafter called COMPANY, to initiate debit and or credit entries to my (our) <input checked="" type="checkbox"/> Checking Account / <input type="checkbox"/> Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit or credit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law. The payments will be for the annual/monthly <b>PCI Compliance</b> fees and <b>Credit Card Equipment</b> for my merchant account as well as for any ongoing orders initiated by my company for supplies and any other purchases.</p>		
<b>Depository Name</b>	Branch	
City	State	Zip
<b>Routing Number</b>	<b>Account Number</b>	

Routing No.   
 :011000111:
Bank Account No.   
 011000111\*
Check No.   
 0110

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Payment Date 1st day of each Month Payment Amount Varies  
 Number of payments Ongoing

I/We, the Merchant, hereby agrees to indemnify and hold harmless Pappas Financial Group, its Members, officers, employees, agents, representatives and contractors (each, an "Indemnified Party") from and against any and all losses, liabilities, damages, claims, suits, actions, government proceedings, taxes, penalties or interest, associated auditing and legal expenses and other costs (including without limitation, reasonable attorney's fees and related costs) arising out of or related to (a) Merchant's breach of Payment Card Industry (PCI) standards/requirements, (b) Merchant's use of the PCI program or related information (i) in violation of this Agreement, or (ii) in violation of any applicable law, rule or regulation, (c) Merchant's non-performance of Merchant Services or (d) Merchant's negligence or willful misconduct.

**Signature:** \_\_\_\_\_

**Name of Authorized Signer:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*\*Pappas Financial Group does not provide any services to repair/fix/maintain any operating system related to PCI compliance.*

**\*\*Voided check is required**



# TransArmor® Data Protection and Clover™ Services Participation Addendum

may not be obtained by you in connection with your use of the Clover Security Services. **WE DO NOT MAKE ANY WARRANTY, GUARANTEE OR REPRESENTATION (EITHER EXPRESS OR IMPLIED) OF ANY KIND INCLUDING, WITHOUT LIMITATION, THE MERCHANTABILITY, TITLE, NONINFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE OF ANY SERVICES PROVIDED UNDER THIS ADDENDUM, AND ALL SUCH WARRANTIES, GUARANTEES AND REPRESENTATIONS ARE HEREBY EXPRESSLY DISCLAIMED. ALL SERVICES PROVIDED UNDER THIS ADDENDUM ARE PROVIDED ON AN "AS-IS, WITH ALL FAULTS". USE OF THE SERVICES DOES NOT GUARANTEE SECURITY OR PREVENT A SECURITY BREACH OR COMPROMISE. WE MAKE NO WARRANTIES, EITHER EXPRESSED OR IMPLIED THAT PARTICIPATION AND/OR USE OF OUR SERVICES WILL DETECT EVERY VULNERABILITY ON YOUR SYSTEM, IF ANY, OR THAT OUR VULNERABILITY ASSESSMENTS, SUGGESTED SOLUTIONS OR ADVICE WILL BE ERROR-FREE OR COMPLETE. CUSTOMER AGREES THAT WE SHALL NOT BE RESPONSIBLE OR LIABLE FOR THE ACCURACY OR USEFULNESS OF ANY INFORMATION PROVIDED BY US, OR FOR ANY USE OF SUCH INFORMATION.**

**3.14.2.** You acknowledge and agree that we shall not be liable to you for any claims, damages, losses, obligations, costs or expenses or other liability arising directly or indirectly from or otherwise concerning (i) any termination, suspension, delay or disruption of service (including billing for a service) by the Internet, any common carrier or any third party service provider; (ii) any failure, disruption or malfunction of any of the Clover Security Services, the Internet, or any communications network, facility or equipment beyond our or a third party's reasonable control, whether or not attributable to one or more common carriers; (iii) your failed attempts to access the Clover Security Services or to complete transactions via any of the Clover Security Services; (iv) any failure to transmit, obtain or collect data or for human, machine or software errors or faulty or erroneous input by you; (v) any damages resulting from any delays and/or losses arising in connection with the Clover Security Services provided hereunder; or (vi) any loss of or inability to access data or information stored or generated by Clover Security Services.

**3.15. Limitation of Liability.** Notwithstanding anything to the contrary in this Addendum or elsewhere, our cumulative liability to you for any claim related to this Addendum, and your use of the Services (whether arising from tort, statute, contract or otherwise) shall in all cases be limited to the actual, direct and proven out-of-pocket losses, damages or expenses suffered or incurred by you. Furthermore, our cumulative liability to you shall not, in any case, exceed the Clover Security Services Fees paid to us by you during the 12 month period immediately preceding the date the event giving rise to the claim occurred. Notwithstanding anything to the contrary in this Addendum or elsewhere, in no event shall we be liable to you or to any third party for any indirect, special, incidental, consequential, punitive or unproven losses, damages or expenses of any kind, including, without limitation, lost profits or loss of goodwill arising from the use or inability to use the Services including, without limitation,

the inability to access your data or information generated or stored on the Services, and regardless of whether such claim arises in tort, in contract or by statute or regulation, each of which is hereby excluded, regardless of whether such damages were foreseeable or whether you have been advised of the possibility of such damages. The parties acknowledge and agree that the provisions and limitations of this Section 3.15 are of the essence of this Addendum and that absent them, the parties would not have agreed to this Addendum.

**3.16. Third Party Beneficiary.** We have been granted the right by FDMS to sublicense the Data Protection Service and Clover Security Services Marks to you. As such, while we are providing the Data Protection Service and the Clover Security Services to you, FDMS is a third-party beneficiary of the provisions set forth in Section 2 and Section 3 hereof, with the right to receive all benefits that we receive under Section 2 and Section 3 hereof and the right to initiate enforcement of the terms of this Addendum, including applicable terms of the Agreement against you at FDMS's sole discretion, including its successors or assigns. Except as may be provided in this Addendum or the Agreement, a person who is not a party to this Addendum shall have no rights or remedies under this Addendum.

**3.17. Miscellaneous; Termination.** Our obligations hereunder are subject to our ability to obtain and maintain any and all required governmental licenses, permits or other authorizations, and our ability to comply with any and all laws, regulations, orders and other governmental directives which may be imposed related to the Clover Security Services. We may terminate any or all of the Clover Security Services at any time for any reason.

## GENERAL TERMS AND CONDITIONS

### **4. Fees.**

**4.1. Service Fees.** You shall pay the fees for Services as set forth on the first page of this Addendum.

### **5. Notices.**

We may provide notices and other information regarding the Services to you via the method(s) described in the Agreement or, with respect to Clover Service, in the E-Sign Consent Agreement set forth above.

### **6. Amendment.**

We have the right to change or add to the terms of this Addendum at any time, and to change, delete, discontinue, or impose conditions on any feature or aspect of the Services with notice provided to you as set forth in the Notices section of this Addendum. Any use of the Services after our publication of any such changes shall constitute your acceptance of this Agreement as modified.

### **7. Third Party Beneficiaries.**

FDMS's Affiliates and any Persons FDMS uses in providing the Clover Service are intended third party beneficiaries of this Addendum, and each of them may enforce its provisions as if it was a party hereto. Except as expressly in this provided in this Addendum, nothing in this Addendum is intended to confer upon any Persons any rights or remedies, and the parties do not intend for any Persons to be third-party beneficiaries of this Addendum.

**The terms of this TransArmor Data Protection and Clover Security Services Participation Addendum (the "Addendum") shall serve to supplement the terms of your Merchant Processing Application and Agreement (the "Agreement"). By signing below, you acknowledge that you have read, understand and agree to comply with the terms and fees, as set forth in this Addendum. You also understand that the above fees may be modified from time to time in accordance with your Agreement. Except as expressly set forth herein, the Agreement is hereby ratified in all respects and shall remain in full force and effect.**

**BY SIGNING BELOW, YOU SEPARATELY CONSENT TO THE E-SIGN CONSENT AGREEMENT ABOVE, WHICH YOU ACKNOWLEDGE IS REQUIRED FOR YOUR ACCEPTANCE OF THE CLOVER SERVICE AND PROCESSOR'S ACCEPTANCE OF THIS ADDENDUM.**

**Client:** \_\_\_\_\_ **First Data Merchant Services LLC:** \_\_\_\_\_

**By:** \_\_\_\_\_ **By:** \_\_\_\_\_

**Title:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_ **Date:** \_\_\_\_\_