



## CONFIGURATION & SETUP

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	BUY	TOTAL	NOTES
STATION SOLO *		\$ 80.00	\$ 1,939.00	\$	
STATION DUO *		\$ 100.00	\$ 2,326.00	\$	
CASH DRAWER		\$ 5.00	\$ 110.00	\$	
KITCHEN PRINTER		\$ 25.00	\$ 490.00	\$	
CLOVER MINI *		\$ 50.00	\$ 1,025.00	\$	
CLOVER FLEX *		\$ 40.00	\$ 795.00	\$	
CLOVER GO NFC		\$ 6.00	\$ 107.00	\$	
<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

- Website \$100/month (optional)
- Statement Fee \$10/month
- TIN Fee \$3.95/month
- PCI Reporting \$4.95/month
- PCI Non-Compliance \$19.95/month
- Chargeback Fee \$15/item
- Annual Fee \$99

### 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.

\* Includes 3-year warranty (up to 3 machines)

# MERCHANT PROCESSING APPLICATION AND AGREEMENT

**J. PAPPAS**



Sales Office **J. Pappas Payments** Print Sales Rep Name \_\_\_\_\_ Sales ID# \_\_\_\_\_  
 Merchant Number **JPP2607** Sales Rep. Signature \_\_\_\_\_ Phone # **973-429-0725**

**1. BUSINESS INFORMATION** Page 1 of 7 JPP2607

<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> _____			Send Retrieval Requests to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location Send Merchant Monthly Statement to: <input type="checkbox"/> Business Location <input type="checkbox"/> Corp/Legal Location		
<b>Customer Service Phone #:</b> _____		<b>Customer Service E-mail Address:</b> _____		Statement Delivery Method: (choose one) <input checked="" type="checkbox"/> Print and Mail <input type="checkbox"/> Online via AccessOne	
<input type="checkbox"/> INDIVIDUAL/SOLE PROPRIETORSHIP: State in which Certificate of Assumed Name Filed: _____ State: _____		<input type="checkbox"/> TAX EXEMPT ORGANIZATION (501C) State: _____		<input type="checkbox"/> GOVERNMENT (Federal, State, Local)	
<input type="checkbox"/> CORPORATION - CHAPTER S, C State: _____		<input type="checkbox"/> INTERNATIONAL ORGANIZATION Location Filed: _____		<input type="checkbox"/> LIMITED LIABILITY COMPANY State Filed: _____	
<input type="checkbox"/> MEDICAL OR LEGAL CORPORATION State: _____		<input type="checkbox"/> ASSOCIATION/ESTATE/TRUST State Filed: _____		<input type="checkbox"/> PARTNERSHIP State Filed: _____	
<b>Name</b> (as it appears on your income tax return; if Sole Proprietor, must include middle initial) _____		<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

<p><b>1. Zone:</b> <input type="checkbox"/> Business District <input type="checkbox"/> Industrial <input type="checkbox"/> Residential</p> <p><b>2. Location:</b> <input type="checkbox"/> Mall <input type="checkbox"/> Office <input type="checkbox"/> Home <input type="checkbox"/> Shopping Area  <input type="checkbox"/> Apartment <input type="checkbox"/> Isolated <input type="checkbox"/> Door-to-Door  <input type="checkbox"/> Flea Market <input type="checkbox"/> Other</p> <p><b>3. How many employees:</b> _____</p> <p><b>4. How many registers/Terminals:</b> _____</p> <p><b>5. Is proper license visible?</b> <input type="checkbox"/> Yes  <input type="checkbox"/> No, explain: _____</p> <p><b>6. Where is the merchant name displayed at the site?</b>  <input type="checkbox"/> Window <input type="checkbox"/> Door <input type="checkbox"/> Store Front</p> <p><b>7. Merchant Occupies:</b> <input type="checkbox"/> Ground Floor <input type="checkbox"/> Other: _____</p> <p><b>8. # of Floors/Levels:</b> <input type="checkbox"/> 1 <input type="checkbox"/> 2-4 <input type="checkbox"/> 5-10 <input type="checkbox"/> 11+</p> <p><b>9. Remaining Floor(s) Occupied by:</b>  <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Combination <input type="checkbox"/> None</p> <p><b>10. Approximate Square Footage:</b>  <input type="checkbox"/> 0-250 <input type="checkbox"/> 251-500 <input type="checkbox"/> 501-2,000 <input type="checkbox"/> 2,001 plus</p> <p><b>11. Are customers required to leave a deposit?</b>  <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, % of deposit required: _____%</p> <p><b>12. Return Policy:</b> <input type="checkbox"/> Full Refund <input type="checkbox"/> Exchange Only <input type="checkbox"/> None</p>	<p><b>13. Do you have a refund policy for Mastercard/Visa/Discover Network - PayPal/American Express OptBlue Sales?</b>  <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, check one:  <input type="checkbox"/> Exchange <input type="checkbox"/> Mastercard/Visa/Discover Network - PayPal/  <input type="checkbox"/> 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?  <input type="checkbox"/> 0-3 <input type="checkbox"/> 4-7 <input type="checkbox"/> 8-14 <input type="checkbox"/> Over 14</p> <p><b>14. Advertising Method (Attach at least one):</b>  <input type="checkbox"/> Catalog <input type="checkbox"/> Brochure <input type="checkbox"/> Direct Mail <input type="checkbox"/> TV/Radio  <input type="checkbox"/> Internet <input type="checkbox"/> Phone <input type="checkbox"/> Newspaper/Journals <input type="checkbox"/> Other  <i>Marketing Materials required for Mail Order, B to B, Internet over \$1 Million in annual volume. Attach Web Page for Internet Merchant.</i></p> <p><b>15. Previous Processor:</b> _____</p> <p><b>16. Check Reason For Leaving:</b> <input type="checkbox"/> Rate <input type="checkbox"/> Service <input type="checkbox"/> Terminated <input type="checkbox"/> Other: _____</p> <p><b>17. Does your business offer products and/or services to customers through a mobile application:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No                  If so, list name of mobile application: _____</p> <p style="text-align: center;"><b>Mail / Telephone Order / Business to Business / Internet Information</b>                  (All Questions must be Answered)</p> <p><b>1. What is the time frame from transaction to delivery? (% of orders delivered in):</b>                  0-7 days _____ % + 8-14 days _____ % + 15-30 days _____ % + 31-90 days _____ % +                  91-180 days _____ % + over 180 days _____ % = <b>100%</b></p> <p><b>2. Mastercard/Visa/Discover Network - PayPal/American Express OptBlue sales are deposited (check one):</b>  <input type="checkbox"/> Date of order <input type="checkbox"/> Date of delivery <input type="checkbox"/> Other (specify): _____</p> <p><b>3. Does any of your cardholder billing involve automatic renewals or recurring transactions (i.e., cardholder authorizes initial sale only)?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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JPP2607 **3. OWNERS INFORMATION** JPP2607

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

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

**6. GRID INFORMATION - INTERNAL USE ONLY**

AUTHORIZATION GRID ID#: _____	USER DEFINED GRID ID#: _____	MFC GRID ID: <b>12508501</b> 8-pos. Alpha/Numeric
Mastercard TIERED GRID ID 8-pos. Alpha/Numeric	Visa TIERED GRID ID 8-pos. Alpha/Numeric	DISCOVER NETWORK - PayPal 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 - PayPal 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
		AMERICAN EXPRESS OptBlue TIERED GRID ID 8-pos. Alpha/Numeric
		AMERICAN EXPRESS OptBlue CREDIT 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)**

<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	

Discount Collected  Daily  Monthly

JPP2607	<b>7. SERVICE FEE SCHEDULE (cont'd)</b>	JPP2607
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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 \$ \_\_\_\_\_ (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 \$ \_\_\_\_\_

**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

JPP2607		7. SERVICE FEE SCHEDULE (cont'd)				JPP2607	
Miscellaneous Fees (cont'd)							
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) \$ <b>.50</b>	Visa FANF Card Not Present Upcharge (Flat Rate) \$ <b>.50</b>					
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				
Authorization & Capture Transaction Fees				First Data Payeezy Gateway Services			
Mastercard/Visa Auth & Capture Fee: \$ _____ (per item)		Discover Network PayPal Auth & Capture Fee: \$ _____ (per item)		<input type="checkbox"/> Payeezy Gateway Participation		Payeezy Gateway Effective Date: _____	
American Express OptBlue Auth & Capture Fee: \$ _____ (per item)		American Express Pass Through (existing) SE #: _____		Payeezy Gateway One Time Setup Fee \$ _____ (one time)		Payeezy Gateway Monthly Fee \$ _____ (monthly)	
Voice Authorization \$ <b>1.50</b> (per item)		Electronic AVS Fee \$ <b>.20</b> (per item)		Payeezy Gateway Auth Fee \$ _____ (per item)		Payeezy Gateway AVS Fee \$ _____ (per item)	
Voice AVS Fee \$ <b>1.50</b> (per item)		ARU Fee \$ <b>.50</b> (per item)		Payeezy PayPal Auth Fee \$ _____ (per item)		Payeezy PayPal Sale Fee \$ _____ (per item)	
				Payeezy PayPal Return Fee \$ _____ (per item)			
First Data Payeezy Gateway Services Telecheck							
Payeezy Gateway TeleCheck Auth Fee \$ _____ (per item)		Payeezy Gateway TeleCheck Deposit Fee \$ _____ (per item)		Payeezy Gateway TeleCheck Adjustment Fee \$ _____ (per item)			
User Defined Grid Fees				TIN/TFN & Regulatory Product Fees			
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: \$ _____					
Merchant Fee Control Grid Fees							
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) \$ <b>.05</b>					
Pass Visa Staged Digital Wallet Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa Staged Digital Wallet Fee Upcharge (Per Item) \$ <b>.05</b>					
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>.05</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) \$ <b>.05</b>					
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) \$ <b>.05</b>					
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) \$ <b>.05</b>					
Pass Visa AFD Non Participation Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa AFD Non Participation Fee Upcharge (Per Item) \$ <b>.05</b>					
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 Account Name Inquiry Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa Account Name Inquiry Fee Upcharge (Per Item) \$ _____					
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) \$ <b>.003</b>					
Pass Visa Integrity Detail Report Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa Integrity Detail Report Fee Upcharge (Per Item) \$ <b>.028</b>					
Pass Visa Recurring Auth Decline Fee US <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa Recurring Auth Decline Fee US Upcharge (Per Item) \$ <b>.50</b>					
Pass Visa Base 2 Returned Item Fee <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Visa Base 2 Returned Item Fee Upcharge (Per Item) \$ <b>2.50</b>					

JPP2607	<b>7. SERVICE FEE SCHEDULE (cont'd)</b>		JPP2607
<b>Merchant Fee Control Grid Fees (cont'd)</b>			
Pass Visa Manual Cash Switch Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Manual Cash Switch Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Visa Magnetic Stripe Contactless Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Magnetic Stripe Contactless Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Visa CVV2 Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa CVV2 Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Visa Estimated Auth Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Estimated Auth Fee Upcharge	(Sales Volume) _____%
Pass Visa Incremental Auth Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Incremental Auth Fee Upcharge	(Sales Volume) _____%
Pass Discover Card Account Verification Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Card Account Verification Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Discover Network Auth Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Network Auth Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Discover Program Integrity Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Program Integrity Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Discover Account Verification Service Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Account Verification Service Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Discover Address Verification Service Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Address Verification Service Fee Upcharge	(Per Item) \$ <b>.05</b>
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) \$ <b>.05</b>
Pass Discover Dispute Fee	(Per Item) \$ <b>15.00</b>	Discover Retrieval Fee	(Per Item) \$ <b>.05</b>
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) \$ <b>.05</b>
Pass American Express OptBlue Dispute Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue Dispute Fee Total	(Per Item) \$ <b>.05</b>
Pass American Express OptBlue Retrieval Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	American Express OptBlue Retrieval Fee Total	(Per Item) \$ <b>.05</b>
Pass American Express OptBlue Program Continuation Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
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) \$ <b>.05</b>
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) \$ <b>.05</b>
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 checked="" 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) \$ <b>.05</b>
Pass Mastercard Processing Integrity Image Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Processing Integrity Image Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Mastercard BIN/ICA Fee (Note: this fee can be used for Shared Systems Only)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard BIN/ICA Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Mastercard Kilobyte Clearing US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Kilobyte Clearing US Fee Upcharge	(Per Item) \$ <b>.05</b>
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) \$ <b>.50</b>
Pass Mastercard Kilobyte Auth US Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Kilobyte Auth US Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Mastercard ICA AVS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ICA AVS Fee Upcharge	(Per Item) \$ <b>.05</b>
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>.05</b>
Pass Mastercard Location Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Location Fee Upcharge	(Flat Rate) \$ <b>.05</b>
Pass Mastercard ACQ Interchange Downgrade Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard ACQ Interchange Downgrade Fee Upcharge	(Per Item) \$ <b>.05</b>
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) \$ <b>.05</b>
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 Credential Continuity Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Credential Continuity Fee Upcharge	(Per Item) \$ <b>.02</b>
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) \$ <b>.05</b>
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) \$ <b>.05</b>
Pass Retrieval Received Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Received Fax/Mail Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Chargeback Received Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Received Fax/Mail Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Retrieval Outgoing Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Retrieval Outgoing Fax/Mail Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Chargeback Outgoing Fax/Mail Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Chargeback Outgoing Fax/Mail Fee Upcharge	(Per Item) \$ <b>.05</b>
Pass Visa Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Accept/No Accept Fee Upcharge	(Per Item) \$ <b>.05</b>

JPP2607		<b>7. SERVICE FEE SCHEDULE (cont'd)</b>		JPP2607	
<b>Merchant Fee Control Grid Fees (cont'd)</b>					
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) \$	<b>.05</b>	
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 Auto Acceptance Fee	(Per Item) \$ <b>.05</b>				
Pass Visa Prearbitration with Qualified Remedy Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visa Prearbitration with Qualified Remedy Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass Mastercard Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mastercard Accept/No Accept Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass Mastercard Prearbitration Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
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 Lost Case Filing Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
Pass Discover Accept/No Accept Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Discover Accept/No Accept Fee Upcharge	(Per Item) \$	<b>.05</b>	
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) \$	<b>.05</b>	
Pass Dispute Case Mastercard DMS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Dispute Case Mastercard DMS Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass Dispute Image Mastercard DMS Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Mastercard Presentment Excessive Pages Fee	<input checked="" 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) \$	<b>.05</b>	
Pass Visa Pre-Compliance Image Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pass Visa Incoming Pre-Dispute DMS Fee	<input checked="" 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) \$	<b>.05</b>	
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) \$	<b>.05</b>	
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) \$	<b>.05</b>	
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) \$	<b>.05</b>	
Pass STAR Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	STAR Debit Network Annual Fee Upcharge	(Flat Rate) \$	<b>.05</b>	
Pass Pulse Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Pulse Debit Network Annual Fee Upcharge	(Flat Rate) \$	<b>.05</b>	
Pass NYCE Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	NYCE Debit Network Annual Fee Upcharge	(Flat Rate) \$	<b>.05</b>	
Pass Accel Debit Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Accel Debit Network Annual Fee Upcharge	(Flat Rate) \$	<b>.05</b>	
Pass Culiance Network Annual Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Culiance Network Annual Fee Upcharge	(Flat Rate) \$	<b>.05</b>	
Pass Interlink System Integrity Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Interlink System Integrity Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass Interlink EMV Fallback Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Interlink EMV Fallback Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass STAR Token Fee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	STAR Token Fee Upcharge	(Per Item) \$	<b>.01</b>	
Pass NACHA Unauthorized Entry Fee	(Per Item) \$ <b>4.50</b>	NACHA Unauthorized Entry Fee Upcharge	(Per Item) \$	<b>.05</b>	
Pass Ingenico Monthly Mgt Fee	(Flat Rate) \$ _____				
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>	
Platform Access Monthly Fee	(Flat Rate) \$ <b>20.00</b>	Clover Non-Swiped Authorization Fee	(Per Item) \$	<b>.05</b>	
Wireless Monthly Service Fee	(Flat Rate) \$ <b>20.00</b>	Wireless Activation Fee	(Flat Rate) \$	<b>20.00</b>	

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**CONTINUED ON NEXT PAGE**

JPP2607 **8. EQUIPMENT/THIRD PARTY INFORMATION** JPP2607

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.

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\_2607), 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](http://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 \_\_\_\_\_



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 25 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 14 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 27, 37.3, and 39.10 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. Payments Network 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 Payments Network thresholds.
c) Review and understand the terms of the Merchant Agreement.
d) Comply with Payments Network 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/content/dam/VCOM/download/about-visa/visa-rules-public.pdf.
g) You may download Mastercard Regulations from Mastercard's website at: https://www.mastercard.us/content/dam/public/mastercardcom/na/global-site/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 54 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:** \_\_\_\_\_