TRI Transaction Resources Payment Processing Solutions — Is Now A Part Of

ON CORE PAYMENT TECHNOLOGIES

COMPLETE SECTIONS (1-10)

Merchant #: __ __ __ __ __ __ __ __ __ __ __ __　　Loc. ___1___ of _____

| N_WF_R_2708 | (1) TELL US ABOUT YOUR BUSINESS | N_WF_R_2708 |

Client's Business Name: *(Doing Business As)*

Client's Corp/Legal Name: *(Also for Headquarter's Info & if different than DBA)*

Business Address:

Billing Address: *(If Different Than Location Address)*

| City: | State: | Zip: | City: | State: | Zip: |

Location Phone #:　**Location Fax #:**

Contact Name:

Business E-mail Address:

Contact Phone #:　**Fax #:**

Business Website Address:

Contact E-mail Address:

Your Customer Service E-mail Address:

Send Retrieval Requests / Fax Type to:
☐ Business Address　☐ Fax #

*SIC/MCC:

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

(2) MC / VISA / DISCOVER NETWORK FULL SERVICE – PAYPAL / AMERICAN EXPRESS OPTBLUE

Your Total Annual Cash & Credit Sales: *(For All Outlets)* $_____　Estimated MC/Visa Average Ticket/Sales Amount: $_____

Your Total Annual Cash & Credit Sales: *(For This Outlet)* $_____　Estimated Discover - PayPal Average Ticket for this Outlet: $_____

Total Annual MC/Visa Volume: *(For All Outlets)* $_____　Estimated American Express OptBlue Average Ticket for this Outlet: $_____

Total Annual Discover Network - PayPal Vol.: *(For All Outlets)* $_____　Annual MC/Visa Volume for this Outlet: *(For Multiple Outlets Only)* $_____

Total Annual American Express OptBlue Vol: *(For All Outlets)* $_____　Estimated Discover - PayPal Annual Sales Vol. for this Outlet: *(For Multiple Outlets Only)* $_____

Highest Ticket Amount: $_____　Est. American Express OptBlue Annual Sales Vol. for this Outlet: *(For Mult. Outlets Only)* $_____

(3) ENTITLEMENTS

☑ MC/Visa/Discover Full Processing - PayPal　　Signed Annual Check Sales Vol.: $_____　　Average Check Ticket: $_____

(Discover Network systems and rules will process and govern JCB, CUP, Diners Club International, and BC Card Transactions. Select Discover Full Processing if JCB is requested.)

☐ In-Person Warranty　☐ In-Person Paper Warranty　☐ Mail Order　☐ Hold Check　☐ C.O.D.　☐ Other: _____

☐ Voyager Fleet*　Annual Voyager Volume: $_____　*Participation in Voyager Tax Exempt Program: ☐ Yes ☐ No *(if yes, additional request form required)*

☐ WEX Full Acquiring　Annual WEX Volume: $_____　☐ WEX (Non-Full Svc)　☐ MC Fleet

☐ Non-Lic. JCB (EDC) ___ ___ ___ ___ ___ ___ ___ ___ ___ ___　*(Existing Account #)*

☐ American Express OptBlue　☐ American Express Pass Through (existing) SE #___ ___ ___ ___ ___ ___ ___ ___ ___　IATA/ARC _____ (MCC4722)

☐ Debit Package ___ ___ ___ ___ ___ ___ ___ ___　☐ EBT　SNAP/FNS # (XREF): ___ ___ ___ ___ ___ ___ ___

(4) PROVIDE MORE BUSINESS DATA

State Incorp. ___ ___　Month/Year Started: _____　☐ Sole Ownership ☐ Partnership ☐ Non Profit/Tax Exempt ☐ Public Corp. ☐ Private Corp. ☐ L.L.C. ☐ Gov't.

Check one:　TIN Type: ☐ EIN (Fed Tax ID #)　☐ SSN

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.)

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

Mag Swipe _____ % + Keyed Manually _____ % = **100%**　Product/Services You Sell: _____

POS Card Present *(MAG Swipe and/or Manual Imprint)* _____ %　+　Mail Order/Direct Marketing _____ %　+　Phone Order _____ %　+　Internet _____ % = **100%**

Do you use any third party to store, process or transmit cardholder data? ☐ Yes　☐ No *(Examples include, but not limited to web hosting companies, Electronic Data Capture, Loyalty programs)*

If yes, give name/address: _____

Please identify any Software used for storing, transmitting, or processing Card Transactions or Authorization Requests: _____

N_WF_R_2708

Merchant Initials_____

DBA Name: _____ **Merchant #:** __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ **Loc.** ___1___ of _____

| N_WF_R_2708 | (5) DESCRIBE EQUIPMENT DETAILS | N_WF_R_2708 |

Network: ☐ (206) CARD*net* ☐ Nashville ☐ Buypass ☐ Other: _____ **Specify Security Code: (   )**

Customer-Owned Lease[1]-Purchase[2] (circle one)	QTY	IP	Equipment Type (i.e., Terminal/VAR/Internet)	Retail • Restaurant • MOTO/Internet Lodging • Supermarket • Car Rental Quick Service Restaurant • Petr	Model Code and Name	Clover Unit Price w/o Tax	For Customer-Owned Equipment Track/Version/Serial #
C L[1] P[2]		☐		R Re MOTO/I L S C QSR P		$	
C L[1] P[2]		☐		R Re MOTO/I L S C QSR P		$	

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

[2] **Clover Equipment Purchase Only:** This is for information purposes only. Please refer to your equipment purchase agreement with POS Equipment Services 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.

| NOTE: Any Special Instructions must be included on About Merchant's Business Page. |

Wireless Provider: ☐ GPRS Cingular **or** ☐ Other: _____

Check one: ☐ Gateway Solutions

☐ Dial Solutions   ☐ VSAT***   ☐ Frame   ☐ Other: _____   ☐ First Data Payment Software Serial # _____

VAR/Internet/Software: Name: _____ (Nashville Only: Product ID # _____   Vendor ID # _____)

***Requires separate agreement between VSAT Provider prior to implementation of this telecommunications protocol.

(6) OWNER INFORMATION

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:** _____

Merchant Initials_____

DBA Name: _____ Merchant #: __ __ __ — __ __ __ __ __ __ __ __ — __ __ __   Loc. ___1___ of _____

| N_WF_R_2708 | (7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE | N_WF_R_2708 |

Start-Up Fees (One-Time Charge)

Non-Taxable Fees:

Application Fee (Non-Refundable)	(32I)	$_____
Reprogramming Fee	(31A)	$_____
Debit Set-up Fee	(31B)	$_____
Misc. Fee	(31J)	$_____
Other: _____ ( )		$_____
Total Amount	$_____ w/o tax	

Billed Monthly Fees (If Applicable)

Wireless Monthly Fee	(60J)	$_____
Ingenico Monthly MGT Fee	(1K0)	$_____

FEE PER TID   # OF TIDs   TOTAL
$_____ x _____ = $_____

Monthly Service Fee	(335)	$_____

Activated 30 days after the account is opened.

Gateway Fee	(417)	$_____
ACH Reject Fee	(401)	$_____
Minimum Processing Fee	(954)	$_____
Wireless Access Fee	(399)	

FEE PER TID   # OF TIDs   TOTAL
$_____ x _____ = $_____

Monthly ClientLine Fee	(32R)	$_____
Regulatory Product	(35I)	$_____
Wireless Comm	(472)	$_____
Monthly Statement Fee	(323)	$_____
Monthly Service Charge	(329)	$_____
MC Merchant Monthly Location Fee	(24I)	$_____
Monthly Report Fee	(391)	$_____
PCI DSS Compliance Admin Fee	(38A)	$_____
Monthly Advantage Fee MCVDB	(158)	_____%
Monthly Advantage Fee AMDS	(658)	_____%
Other: _____		$_____

Billed Annual Fees

Annual Membership Fee*	(294)	$_____

Billed on anniversary of account keyed date.

PCI Compliance Fee (January)	(33A)	$_____
PCI Compliance Fee (February)	(33B)	$_____
PCI Compliance Fee (March)	(33C)	$_____
PCI Compliance Fee (April)	(33D)	$_____
PCI Compliance Fee (May)	(33E)	$_____
PCI Compliance Fee (June)	(33F)	$_____
PCI Compliance Fee (July)	(33G)	$_____
PCI Compliance Fee (August)	(33H)	$_____
PCI Compliance Fee (September)	(32P)	$_____
PCI Compliance Fee (October)	(32Q)	$_____
PCI Compliance Fee (November)	(33I)	$_____
PCI Compliance Fee (December)	(33J)	$_____

WEX Full Acquiring Fees

WEX Auth Fee	(0D4)	$_____
WEX Sales Discount	(840)	_____%
WEX Refund Discount	(841)	_____%
WEX Chargeback Discount	(842)	_____%
WEX Chargeback Reversal Discount	(843)	_____%
WEX Chargeback Fee	(29H)	$_____
WEX Retrieval Fee	(29I)	$_____

Internet

Start-Up Fees
Internet Set-up Fee (30R)
FEE PER TID   # OF TIDs   TOTAL
$_____ x _____ = $_____

Billed Monthly Fees
Internet Service Fee (394)
FEE PER TID   # OF TIDs   TOTAL
$_____ x _____ = $_____

Internet Authorization & Access Fees

MC Internet Auth Fee	(03R)	$_____
Visa Internet Auth Fee	(04R)	$_____
American Express OptBlue Internet Auth Fee	(06I)	$_____
Discover Internet Auth Fee	(07I)	$_____
Internet Access Fee	(30N)	$_____

Buypass Fees

Datawire Micronode ☐ Yes ☐ No

Datawire Micronode 960-AS Monthly Fee	(354)	$_____ (each)

Authorization Fees

Voyager	(0D0, 0D1, 0DV, 0DC, 0DI, 0D3,0BW, 0BX)	$_____
WEX (0B0, 0B1, 0BV, 0DX, 0DY, 0DZ)		$_____
FleetCor Authorization	(0B3)	$_____

Other Payment Fees

Voyager Sales Discount Fee	(766)	_____%
Voyager Sales Trans Fee	(00W)	$_____
Wright Express (P/L) Trans Fee	(00U)	$_____

Product Fees

Mobile Payments (incl. Clover) Monthly Fee	(32Y)	$_____
Mobile Payments (incl. Clover) Setup Fee	(62S)	$_____
Wireless Activation Fee	(60I)	$_____
MC GEP Service Fee	(897)	_____%
Visa GEP Service Fee	(898)	_____%
Access One	(LS1)	$_____
TransArmor Minimum Monthly Fee	(959)	$_____
TransArmor Token Registration	(12H)	$_____
Alipay Authorization Fee	(45D)	$_____
Alipay Sales Discount Fee	(45G)	_____%
Alipay Return Discount Fee	(45S)	_____%
Alipay Return Transaction Fee	(45T)	$_____

Authorization and AVS Fees

MC Auth Fee	(030, 031, 032, 033, 034, 03V, 03W, 03X)	$_____
Visa Auth Fee	(040, 041, 042, 043, 044, 04V, 04W, 04X)	$_____
Discover Auth Fee	(070, 071, 072, 073, 074, 07V, 07W, 07X)	$_____
American Express Auth Fee	(060, 061, 062, 063, 064, 06V, 06W, 06X)	$_____
MC/Visa/Discover/ American Express Voice AVS	(039, 049, 069, 079, 03A, 04A, 06A, 07A)	$_____
MC/Visa/Discover/ American Express Voice Auth Fee	(035, 036, 037,045, 046,047, 075, 065, 066, 067, 076, 077)	$_____
AVS Fee	(405, 406, 407, 408, 435, 03B, 03C, 04B, 04C, 06B, 06C, 07B, 07C)	$_____
MC/Visa/Discover/ American Express Voice Auth Issuer Referral	(03Y, 04Y, 06Y, 07Y)	$_____

Security & Compliance Fees

TransArmor Solutions Services Full Bundle for NonClover Monthly Fee	(3CM)	$_____
TransArmor Solutions Services Full Bundle W/O TransArmor Data Protection Monthly	(3CM)	$_____
TransArmor Monthly Fee	(30L)	$_____
TransArmor Essentials Solutions NonClover Monthly Fee	(Y01)	$_____
TransArmor Token & Encryption per auth	(12E)	$_____
TransArmor Token per auth	(12G)	$_____
TransArmor Token & Encrypt – VF per auth	(12I)	$_____
Non-Receipt of PCI Validation	(60L)	$_____
Non-Receipt of PCI Validation (after 90 days)	(42G)	$_____

Miscellanous Fees

Platform Access Monthly Fee	(Y48)	$_____
Clover Non-Swiped Authorization Fee	(0FK)	$_____

Merchant Initials_____

DBA Name: _____ Pricing Type: __ __ __ Loc. __**1**__ of _____

| N_WF_R_2708 | (7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd) | N_WF_R_2708 |

Other Fees

Early Termination Fee		$_____	Installment Program Fee Purchase – B	(2WJ)	_____%	Visa Manual Cash Switch Fee	(2AT)	$_____
Amex Chargeback Fee	(20L)	$_____	Installment Program Fee Purchase – C	(2WK)	_____%	Visa Magnetic Stripe Contactless Fee	(49Q)	$_____
Amex Acquirer Transaction Fee	(2AI)	$_____	Installment Program Fee Refund – A	(2WL)	_____%	Visa CVV2 Fee	(2AJ)	$_____
Discover Chargeback Fee	(725)	$_____	Installment Program Fee Refund – B	(2WM)	_____%	Visa Estimated Auth Fee	(2AU)	_____%
Amex Chargeback Retrieval Fee	(20M)	$_____	Installment Program Fee Refund – C	(2WN)	_____%	Visa Incremental Auth Fee	(2AV)	_____%
Discover Retrieval Fee	(26A)	$_____	Mastercard Decline Reason Code Service	(0A8)	$_____	Visa Digital Commerce Service Fee	(2CM)	_____%
**Visa/MC/Disc Chargeback & Retrieval Fee	(289, 446)	$_____	Mastercard Digital Enablement Fee	(0C5)	_____%	Visa Digital Commerce Service Fee Minimum	(2CN)	$_____
Incoming Chargebacks All	(ZZ9)	$_____	Mastercard Digital Enablement Fee Minimum	(0C6)	$_____	Visa Account Name Inquiry Fee	(2AX)	$_____
Retrieval All	(285)	$_____	Mastercard Digital Enablement Fee Maximum	(0C7)	$_____	Visa Commercial Solutions Fee	(2C3)	_____%
Batch Settlement Fee	(227)	$_____	Mastercard Credential Continuity Fee	(2WA)	$_____	Visa High Integrity Risk Fee	(2C5)	$_____
EBT Qual Transaction Fee	(029)	$_____	MC-MOTO Domestic Fee	(2C7)	_____%	Visa High Integrity Risk Fee Volume	(2C6)	_____%
EBT Authorization Fee	(18E)	$_____	MC-MOTO Cross Border Fee	(2C8)	_____%	Discover Auth Network Fee	(0BC)	$_____
EBT Balance INQ	(18H)	$_____	MC Pre-Auth Fee CP	(2CF)	_____%	Discover Pgrm Integrity Fee Base Sub	(24P)	$_____
EBT Decline Fee	(02X)	$_____	MC Pre-Auth Fee CP Min	(2CH)	$_____	Discover Account Verification Service Fee	(0DJ)	$_____
EBT Food Stamp Returns Fee	(02Y)	$_____	MC Pre-Auth Fee CNP	(2CG)	_____%	Discover Address Verification Service Fee	(0DK)	_____%
Network Access Fee – Debit	(420)	$_____	MC Pre-Auth Fee CNP Min	(2CI)	$_____	Discover Digital Investment Fee	(0DL)	_____%
American Express OptBlue Credit Trans Fee	(014)	$_____	MC Auth Auth Optimizer NSF Fee	(2CE)	$_____	Discover Pgrm Integrity Comm Base Sub	(24Q)	$_____
American Express OptBlue Sales Trans Fee	(013)	$_____	NYCE File Fee	(18O)	$_____	Discover Int'l Processing Fee	(22G)	_____%
Program Cost Fee – AX	(3AL)	_____%	Visa Access Fee	(241)	$_____	Discover Int'l Service Fee	(22H)	_____%
Amex Continuation Fee	(2AP)	_____%	Visa Staged Digital Wallet Fee	(24H)	$_____	Discover Data Usage Fee	(22E)	$_____
MC Acquirer CNP AVS Fee	(10Z)	$_____	***Visa Commercial Card IC SVC Fee	(63V)	**75**%	Discover Account Updater Per Tran Fee	(60N)	$_____
MC Cross Border Fee USD	(605)	_____%	Visa Int'l Service Fee BASE	(22A)	_____%	PayPal Network Auth Fee	(0DD)	$_____
US Cross Border Fee, Non USD	(606)	_____%	Visa Int'l Service Fee ENH	(22Z)	_____%	TIN/TFN Blank or Invalid Fee (as applicable)	(181)	$_____
MC Acquiring AVS Billing	(0FB)	$_____	Visa Int'l Acquirer Fee High Risk	(22F)	_____%	Statement Spendtrend Fee	(22T)	$_____
MC NABU Fee	(60M, 0B4)	$_____	VI-ACQ B2B Virtual Svc Fee Dom	(24T)	_____%	Visa Retrieval Review/Statused Received Fax/Mail	(25B)	$_____
MC – NTWK Access Auth Fee Non-US	(0E7)	$_____	VI-ACQ B2B Virtual Svc Fee Intl	(24U)	_____%	MC Retrieval Review/Statused Received Fax/Mail	(25C)	$_____
MC – NTWK Settle Auth Fee Non-US	(2C9)	$_____	Visa Zero Amt. + AVS Fee	(10X)	$_____	Disc Retrieval Review/Statused Received Fax/Mail	(25D)	$_____
***MC Commercial Card IC SVC Fee	(63M)	**75**%	Visa Zero Amount Fee	(10Y)	$_____	Amex Retrieval Review/Statused Received Fax/Mail	(25E)	$_____
MC Access Fee	(197)	$_____	Visa Zero Acct Ver Intl Fee	(101)	$_____	Visa Chargeback and Exception Review/Statused Received Fax/Mail	(25F)	$_____
MC Processing Integrity Fee – Pre Auth.	(03H)	$_____	Visa Zero Floor Limit Fee	(04I)	$_____	MC Chargeback and Exception Review/Statused Received Fax/Mail	(25G)	$_____
MC Processing Integrity Fee – Undefined Auth.	(03I)	$_____	Visa Misuse of Auth Fee	(04G)	$_____	Disc Chargeback and Exception Review/Statused Received Fax/Mail	(25H)	$_____
MC Processing Integrity Fee – Final Auth %	(03J)	_____%	Visa Partial Auth NP Trans Fee	(12D)	$_____	Amex Chargeback and Exception Review/Statused Received Fax/Mail	(25I)	$_____
MC TPE Excessive Auth	(03T)	$_____	VI Ntwk Acq Proc Fee US Cr	(04H)	$_____	Visa Merchant Retrieval Outgoing Correspondence Sent Fax/Mail	(25J)	$_____
MC TPE Nominal Amnt Auth	(03U)	$_____	VI Ntwk Acq Proc Fee Intl Cr	(04M)	$_____	MC Merchant Retrieval Outgoing Correspondence Sent Fax/Mail	(25K)	$_____
MC TPE ACQ Merch Advice Code	(05R)	$_____	VI Ntwk Acq Proc Fee US DB/PP	(04J)	$_____	Disc Merchant Retrieval Outgoing Correspondence Sent Fax/Mail	(25L)	$_____
MC Processing Integrity Fee – Final Auth Minimum – per item	(03K)	$_____	VI Ntwk Acq Proc Fee Intl D/P	(04N)	$_____	Amex Merchant Retrieval Outgoing Correspondence Sent Fax/Mail	(25M)	$_____
MC Processing Integrity Image Fee	(03L)	$_____	Visa US Debit Trans Integrity Fee (per occurrence)	(238)	$_____	Visa Merchant Chargeback and Exception Outgoing Correspondence Sent Fax/Mail	(25N)	$_____
Processing Integrity Fee- Message Format Error	(0EJ)	$_____	*Visa Network Fee CP	(NF1)	$_____	MC Merchant Chargeback and Exception Outgoing Correspondence Sent Fax/Mail	(25O)	$_____
MC US Acct Status Inq Svc Interregional Fee	(11G)	$_____	*Visa Network Fee CNP	(NF2)	$_____	Disc Merchant Chargeback and Exception Outgoing Correspondence Sent Fax/Mail	(25P)	$_____
MC US Acct Status Inq Svc Intraregional Fee	(11H)	$_____	Visa New BASE II System File Fee	(47N)	$_____	Amex Merchant Chargeback and Exception Outgoing Correspondence Sent Fax/Mail	(25Q)	$_____
MC Auth Connectivity Fee	(05U)	$_____	VI Base II CR Vcher Fee US D/P	(47O)	$_____			
MC Clear Connectivity Fee	(27V)	$_____	VI Base II CR Vcher Fee Intl D/P	(48O)	$_____			
MC License Per Item Fee	(01C)	$_____	VI Base II CR Vcher Fee US Cr	(47P)	$_____			
MC License Volume Fee	(818)	_____%	VI Base II CR Vcher Fee Intl Cr	(48P)	$_____			
MC CVC2 Fee	(11M)	$_____	Visa Decline Tran Resub Fee	(05G)	$_____	Retrieval Fax / Mail (Debit Activity)	(Z0Y)	$_____
Mastercard Interchange Downgrade Fee	(24X)	$_____	VI Issuer Never Approve	(05J)	$_____	Chargeback / Exception / Fax / Mail (Debit Activity)	(Z0Z)	$_____
MC Global Wholesale Travel B2B Fee	(22W)	_____%	VI Issuer Never Approve XBOR	(05K)	$_____	Outgoing Correspondence Retrieval (Debit Activity)	(Z0W)	$_____
MC Global Acquirer Support Fee	(48R)	_____%	Visa Decline Tran Resub Fee XBOR	(05H)	$_____			
MC Secure Code Trans Fee	(03E)	$_____	Visa Int'l Acquirer Fee	(48S)	_____%			
MC Freight Program Fee	(24W)	_____%	Address Verification Service (AVS)	(0DE)	$_____			
Installment Program Fee Purchase – A	(2WI)	_____%	Visa Fallback Fee	(05L)	$_____			
			Visa Integrity Fee Report	(2AK)	$_____			
			Visa Stop Payment	(2AN)	$_____			
Retrieval Fee	(262)	$_____	Visa Base 2	(2AO)	$_____			

N_WF_R_2708

Merchant Initials_____

DBA Name: _____   Pricing Type: __ __ __   Loc. **1** of _____

| N_WF_R_2708 | **(7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd)** | N_WF_R_2708 |

Other Fees (cont'd)

Outgoing Correspondence Chgbk / Exception (Debit Activity) **(Z0X)** $_____	NW Merchant Rsp Day 21-25 Visa **(Z2W)** $_____	NW NYCE Chargeback Representment Denial **(Z43)** $_____
Outgoing Correspondence – Chargeback (Credit Activity) **(Z0S)** $_____	NW Merchant Response 21-25 SMS **(Z26)** $_____	NW NYCE Chargeback Representment Denial Reversal **(Z44)** $_____
Outgoing Correspondence Retrievals (Credit Activity) **(Z0T)** $_____	NW Merchant Rsp Day 26-30 Visa **(Z2X)** $_____	NW Interlink Prearb CNP Remedy SMS **(Z61)** $_____
Merchant Response Retrieval (Credit Activity) **(Z0U)** $_____	NW Merchant Response 26-30 SMS **(Z27)** $_____	Interlink Fraud Remedy Upfront SMS **(Z62)** $_____
Merchant Response Chargeback (Credit Activity) **(Z0V)** $_____	NW Late Acpt 0-20 Visa DMS **(Z6A)** $_____	Interlink Fraud Remedy Merchant SMS **(Z63)** $_____
Incoming / Outgoing Except Visa (Credit Activity) **(Z0K)** $_____	NW Acpt Day 0-20 Interlink SMS **(Z6B)** $_____	NW Refund Request MC-DMS **(Z5C)** $_____
Incoming / Outgoing Except MC (Credit Activity) **(Z0L)** $_____	NW Late Acpt Day 21-25 Visa - DMS **(Z2Y)** $_____	NW Refund Rsp MC-DMS Tier 1 **(Z5D)** $_____
Incoming / Outgoing Except Discover (Credit Activity) **(Z0M)** $_____	NW Late Acpt Day 26-30 Visa - DMS **(Z2Z)** $_____	NW Refund Rsp MC-DMS Tier 2 **(Z5E)** $_____
Incoming / Outgoing Except STAR (Credit Activity) **(Z0N)** $_____	NW No Acceptance Visa - DMS **(Z20)** $_____	NW Collaboration Adj MC-DMS **(Z5F)** $_____
Visa Accept/No Accept Fee **(25R)** $_____	NW Case Filing Fee DMS – Mastercard **(Z2P)** $_____	NW Prcmp Img VI **(48V)** $_____
MC Accept/No Accept Fee **(25S)** $_____	NW Case Filing Fee DMS – Visa **(Z21)** $_____	MC Dispute Excessive Page **(48U)** $_____
Discover Accept/No Accept Fee **(25T)** $_____	NW Case Filing Withdrawal DMS – Mastercard **(Z2R)** $_____	MC Inc Ref Reg **(Z5A)** $_____
Amex Accept/No Accept Fee **(25U)** $_____	NW Case Filing Fee SMS – Interlink **(Z3C)** $_____	MC Ref Reg **(Z5B)** $_____
Visa Late Response **(25V)** $_____	NW Case Filing Fee SMS – Maestro **(Z4H)** $_____	VI Inprdsp DMS **(48W)** $_____
MC Late Response **(25W)** $_____	NW Case Filing Fee SMS – Shazam **(Z4L)** $_____	Intlk Presp SMS **(48X)** $_____
Discover Late Response **(25X)** $_____	NW Case Ruling Fee DMS – Mastercard **(Z2Q)** $_____	NW MC Pre Arbitration Accept Fee DMS **(47Z)** $_____
Amex Late Response **(25Y)** $_____	NW Case Ruling Fee DMS – Visa **(Z22)** $_____	NW Disc Inq Req Non Resp DMS **(Z47)** $_____
Incoming Retrieval SMS **(48E)** $_____	NW Dispute Image Fee SMS – Maestro **(Z4E)** $_____	Visa Fraud Remedy Upfront **(Z45)** $_____
Incoming Chargeback SMS **(48F)** $_____	NW Dispute Image Fee SMS – STAR **(Z4G)** $_____	Visa Fraud Remedy Merchant **(Z46)** $_____
Incoming/Outgoing Except SMS **(48D)** $_____	NW No Acceptance SMS – Interlink **(Z3B)** $_____	NW Disc Disc Representment Fee DMS **(Z48)** $_____
Incoming Merchant Response SMS **(48G)** $_____	NW Copy Request Accel – SMS **(Z4M)** $_____	Visa Prearbitration with Qualified Remedy Fee DMS **(Z2U)** $_____
Lost Filing SMS **(48H)** $_____	NW Case Filing Withdrawal Maestro – SMS **(Z4J)** $_____	Issuer Will Never Approve-Reattempt **(2AR)** $_____
Dispute Image Fee SMS **(48I)** $_____	NW Outgoing Exception Maestro – SMS **(Z38)** $_____	Interlink EMV Fallback Fee **(2AS)** $_____
Visa Auto Acceptance **(47X)** $_____	NW Case Ruling Fee SMS – Maestro **(Z4I)** $_____	Interlink Magnetic Stripe Contactless Fee **(2AY)** $_____
Secure Code Transaction Fee (3DS2) **(48Q)** _____%	NW Case Filing Withdrawal Pulse – SMS **(Z4C)** $_____	STAR Token Exchange Fee **(2AQ)** $_____
Mastercard Secure Code Cap **(48T)** $_____	NW Outgoing Exception Accel – SMS **(Z35)** $_____	Ticket Retrieval Fee **(48Y)** $_____
Dispute Case Fee Mastercard DMS **(48L)** $_____	NW Case Ruling Fee Accel – SMS **(Z36)** $_____	Other: _____ _____
Dispute Image Fee Mastercard DMS **(48M)** $_____	NW Case Ruling Fee Interlink – SMS **(Z3D)** $_____	Other: _____ _____
Dispute Image Fee Visa DMS **(48N)** $_____	NW Case Ruling Fee Pulse – SMS **(Z4B)** $_____	Other: _____ _____
Incoming Merchant Response (Credit Activity) **(Z0J)** $_____	NW Case Ruling Fee Shazam – SMS **(Z4K)** $_____	Other: _____ _____
NW Merchant Rsp Day 1-20 Visa **(Z2V)** $_____	NW Case Ruling Fee STAR – SMS **(Z4N)** $_____	Other: _____ _____
NW Merchant Response 1-20 SMS **(Z25)** $_____	NW NYCE Chargeback Representment **(Z3V)** $_____	Other: _____ _____

*See Interchange Qualification Matrix ("IQM") for Billing Tables.
** Consolidated Fee – do not use in addition to 262, 725, or 26A
*** See Program Guide for details regarding Commercial Card Interchange Service.

Discount Fees *(Based On Gross Sales Volume)*

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

Discount Rate and Trans Fee Billing Frequency: ☐ Daily *(Default)* ☐ Monthly

Mastercard Acceptance	**Visa Acceptance**	**Discover Acceptance**	**American Express OptBlue Acceptance**
☐ Accept MC Credit transactions only	☐ Accept Visa Credit transactions only	☐ Accept Discover Credit transactions only	☐ Accept American Express Credit transactions only
☐ Accept MC Non-PIN Debit transactions only	☐ Accept Visa Non-PIN Debit transactions only	☐ Accept Discover Non-PIN Debit transactions only	

Discover Network - PayPal
☐ Discover Network - PayPal Credit transactions

You are responsible for distinguishing Credit from Non-PIN Debit Cards. Even if you have agreed to limit your acceptance of certain cards as outlined above, you must continue to accept all foreign issued cards, whether Credit or Non-PIN Debit. If you agree to limit your acceptance to a particular type of card and, whether intentionally or in error, accept another type of transaction, the resulting transaction will downgrade to the highest cost interchange plus the applicable Non-Qualified Surcharge (See the Program Guide).

TeleCheck

TeleCheck Rates & Fees: ☐ Yes ☐ No

Inquiry Rate _____%	Monthly Minimum Fee *(Per Location)* $_____	ECA Chargeback Fee $ **5.00**	
December Risk Surcharge **.10**%	Statement Processing Fee $ **5.00**	*(Only charged when entitled with TeleCheck)*	
Per TXN Fee $_____	Customer Requested Operator Call (CROC) $ **2.50**	Unauthorized Return Fee $ **5.00**	

(See Agreement for definitions, warranty requirements, and any additional fees.)

See Part IV, Section A.3 of the Program Guide for early termination fees.

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 _____

Merchant Initials_____

DBA Name: _____ Merchant #: __ __ __ — __ __ __ __ — __ __ __ __ — __ __ __ Loc. __1__ of _____

| N_WF_R_2708 | (7) FLAT RATE / IC PLUS / TIER PRICING SCHEDULE (cont'd) | N_WF_R_2708 |

Tiered Pricing: *(Select One)*

	Discount Fee	Transaction Fee		Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) $_____	Discover Qualified Credit	(170) _____ %	(015, 016) $_____
MC Mid-Qualified Credit	(810) _____ %	(611, 612) $_____	Discover Mid-Qualified Credit	(990) _____ %	(717, 718) $_____
MC Non-Qualified Credit	(820) _____ %	(621, 622) $_____	Discover Non-Qualified Credit	(994) _____ %	(721, 722) $_____
MC Qualified Non-PIN Debit	(850) _____ %	(130, 131) $_____	Discover Qualified Non-PIN Debit	(964) _____ %	(787, 788) $_____
MC Mid-Qualified Non-PIN Debit	(870) _____ %	(140, 141) $_____	Discover Mid-Qualified Non-PIN Debit	(968) _____ %	(791, 792) $_____
MC Non-Qualified Non-PIN Debit	(880) _____ %	(150, 151) $_____	Discover Non-Qualified Non-PIN Debit	(978) _____ %	(795, 796) $_____
Visa Qualified Credit	(804) _____ %	(005, 006) $_____	American Express OptBlue Qual Credit	(164) _____ %	(013, 014) $_____
Visa Mid-Qualified Credit	(814) _____ %	(615, 616) $_____	American Express OptBlue Mid-Qual Credit	(81C) _____ %	(62T, 62U) $_____
Visa Non-Qualified Credit	(824) _____ %	(625, 626) $_____	American Express OptBlue Non-Qual Credit	(82A) _____ %	(65S, 65T) $_____
Visa Qualified Non-PIN Debit	(854) _____ %	(134, 135) $_____			
Visa Mid-Qualified Non-PIN Debit	(874) _____ %	(144, 145) $_____			
Visa Non-Qualified Non-PIN Debit	(864) _____ %	(154, 155) $_____			

Flat Rate

	Discount Fee	Transaction Fee		Discount Fee	Transaction Fee
MC Qualified Credit	(800) _____ %	(001, 002) $_____	Discover Network Qual Credit	(170) _____ %	(015, 016) $_____
MC Qualified Non-PIN Debit	(850) _____ %	(130, 131) $_____	Discover Network Qual Non-PIN Debit	(964) _____ %	(787, 788) $_____
Visa Qual Credit	(804) _____ %	(005, 006) $_____	PayPal Qualified Credit	(175) _____ %	(13A) $_____
Visa Qual Non-PIN Debit	(854) _____ %	(134, 135) $_____	PINless	(27P) _____ %	
American Express Qual OptBlue Credit	(164) _____ %	(013, 014) $_____	PINless Debit Transaction Fee		(18C) $_____
			PINless Debit Denial Fee		(42U) $_____
Swiped	(23Z) _____ %	(24C) $_____	Non Swiped	(24D) _____ %	(24B) $_____

☐ Dues & Assessments (273, 274, 234, 237, 286, 27L, 45H) ☐ Billback

Non-Qualified Surcharge Fee *(excluding interchange pass-through fees)* Applies to Non-qualified MC, Visa, Discover, American Express OptBlue Credit and/or Non-PIN Debit Transactions. (30D) _____ %

■ Pass Through Interchange — You will be charged the applicable interchange rate from Mastercard, Visa or Discover, plus a Mastercard Assessment Fee (273) of .14%, a Visa Assessment Fee (274) of .13%, Visa Assessment Fee CR (27L) of .14%, Discover Assessment Fee (234) of .14%, or a PayPal Assement Fee (45H) of .10%, plus any other fees indicated on this Service Fee Schedule. (MC Assessment Fee (237) when transaction is equal to $1,000 or more will be assessed an additional 0.01% per transaction.) American Express OptBlue Network Fee (286) of .165%. American Express Assessment Fee has Program Pricing and not Interchange and are subject to change.

	Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)		Discount (Based on Gross Sales Vol.)
MC Qual Credit (800)	_____ %	Visa Qual Credit (804)	_____ %	American Express OptBlue Qual Credit (164)	_____ %	Discover Network Qual Non-PIN Debit (964)	_____ %
MC Qual Non-PIN Debit (850)	_____ %	Visa Qual Non-PIN Debit (854)	_____ %	Discover Network Qual Credit (170)	_____ %		

Sales Credit & Non-PIN Debit Transaction Fee
(001, 002, 005, 006, 015, 016, 130, 131, 134, 135, 787, 788) $_____

American Express OptBlue Sales & Credit Trans Fee (013, 014) $_____

☐ Gross Interchange MC (564), Visa (549), or Discover (527)
☐ Net Interchange MC (560), Visa (550) or Discover (529)
☐ American Express OptBlue Program Pricing (57B)

PIN Debit

Discount		Interchange		Authorization Fee		Per Item Fee	
Debit Sales Discount (190) _____ %		Debit Interchange Fee (590) ☐		Debit Card Authorization Fee (191) $_____		ATM Card Transaction Fee (018) $_____	
		Debit Decline Interchange Fee (593) ☐		Pin Debit Declined (42R) $_____		Debit Gateway Switch Fee (Applies to PIN Debit and EBT) (2B8) $_____	
		Debit Pre Auth (587) ☐					
		Adjustment Fee (597) ☐					

Bundled Debit Package

Card Type	Transaction Fee	Discount	Transaction Fee Refund	Discount Refund
PIN/Non-PIN				
☐ Regulated	(28K) $_____	(27I) _____ %	(28L) $_____	(27J) _____ %
☐ Unregulated	(124) $_____	(120) _____ %	(125) $_____	(121) _____ %
☐ Combined	(124) $_____	(120) _____ %	(125) $_____	(121) _____ %
Non-PIN				
☐ Regulated	(28C) $_____	(27D) _____ %	(28D) $_____	(27E) _____ %
☐ Unregulated	(28G) $_____	(27G) _____ %	(28H) $_____	(27H) _____ %
☐ Combined	(28G) $_____	(27G) _____ %	(28H) $_____	(27H) _____ %

N_WF_R_2708

Merchant Initials_____

DBA Name: _____   Merchant #: __ __ __ __ __ __ __ __ __ __ __ __ __ __   Loc. __1__ of _____

N_WF_R_2708 | **(8) AGREEMENT APPROVAL** | N_WF_R_2708

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 N_WF_R_2708), and (v) I have authority to bind the entity on whose behalf I am signing below and have the appropriate consents and authority from each of the Client Parties (whether individuals or other entities) to authorize the use and sharing of data described above. Processor's privacy notice is available at www.fiserv.com/privacy. Client authorizes FDMS and Bank and their affiliates to debit Client's designated bank account via Automated Clearing House (ACH) for costs associated with equipment hardware, software and shipping.

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

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

Client's Authorized Signer:

Signature **X**_____   Title _____

Print Name of Signer _____   Date _____

Processor: **First Data Merchant Services LLC**

Signature **X**_____   Title: _____

Printed Name: _____   Date: _____

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

Signature **X**_____   Title: _____

Printed Name: _____   Date: _____

(9) TELECHECK ACH AUTHORIZATION

ACH Debit and Credit Authorization: Client authorizes its Financial Institution to pay and charge to its account by electronic fund transfer the amount due TeleCheck and/or TRS under this Agreement and to accept all credits and debits made to its account by electronic fund transfer as a result of TeleCheck's and/or TRS' services. This authorization shall remain in effect until thirty days after revoked in writing.

X Signature _____   Print Name/Title: _____   Date: _____
Authorized Signature on TeleCheck Account for ACH

(10) PERSONAL GUARANTY

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 above.

Signature *(Please sign below)*:

X _____ , an individual

Signature *(Please sign below)*:

X _____ , an individual

Bank Code: __ __ __   Merchant ID: __ __ __ __ __ __ __ __ __ __ __   Buypass Merchant #: __ __ __ __ __ __ __ __ __ __ __ __

DBA NAME [ ] *(24 characters)*

BANKING INFORMATION (REQUIRED)

N_WF_R_2708   N_WF_R_2708

First/Last Contact Name at Bank: _____

Phone Number: _____

ABA #: _____   DDA #: _____

CHECKLIST INFORMATION

Sales Support ID: __ __ __ __   Sales Rep. ID #: __ __ __ __   Print Sales Rep. Name: _____

HIERARCHY: Bank: __ __ __ __ __ __ __ __ __ __ __   Agent: __ __ __ __ __ __ __ __ __ __ __ __   RELM Code: __ __ __ __

Corp.: __ __ __ __ __ __ __ __ __ __ __   Chain: __ __ __ __ __ __ __ __ __ __ __ __   Buypass FIID: __ __ __ __

CLIENT VISITATION

☐ **Visit Not Required (Lic. Professional)**

1. Zone: ☐ Business District ☐ Industrial ☐ Residential

2. Location: ☐ Mall   ☐ Shopping Area ☐ Isolated
   ☐ Office ☐ Apartment   ☐ Home
   ☐ Other: _____

3. Seasonal: ☐ No ☐ Yes, Mos. in Operation: _____
   Mos. Open Between _____ to_____

4. External Facility Description (# of Levels/Floors):
   ☐ 1   ☐ 2-4   ☐ 5-10   ☐ 11 plus

5. Merchant Occupies: ☐ Ground Floor
   ☐ Other: _____

6. Remaining Floor(s) Occupied by:
   ☐ Residential   ☐ Commercial   ☐ Combination

7. Advertising Name Displayed:
   ☐ Window   ☐ Door   ☐ Store Front

8. Time Zone *(required)*: _____

9. Approx. Square Footage:
   ☐ 0-250   ☐ 251-500   ☐ 501-2,000   ☐ 2,001+

10. # of Employees: _____

11. # of Registers: _____

12. Return Policy:
    ☐ Full Refund   ☐ Exchange Only   ☐ None

13. Do you have a refund policy for your MC/Visa/Discover Network - PayPal/American Express OptBlue sales?
    ☐ Yes ☐ No   If yes, Check one:
    ☐ Exchange ☐ Store Credit ☐ Refund Cardholder
    If MC/Visa/Discover - PayPal/American Express OptBlue Credit, within how many days do you submit credit transactions?
    ☐ 0-3   ☐ 4-7   ☐ 8-14   ☐ Over 14 days

14. Proper License Visible (Liquor, Tax ID, etc.):
    ☐ Yes ☐ No, explain: _____

15. Previous Processor: _____

16. Your Previous Merchant #:
    _____

17. Check Reason for Changing:
    ☐ Rate   ☐ Service   ☐ Terminated
    ☐ Other: _____

18. Do You Have Previous Processor MC/Visa/Discover/American Express OptBlue Statements?
    ☐ Yes   ☐ No

19. Are customers required to leave a deposit?
    ☐ Yes   ☐ No
    If Yes, % of deposit required: _____%
    Time Frame for Delivery: _____ Days

20. Does your business offer products and/or services to customers through a mobile application?
    ☐ Yes   ☐ No If so, list name of mobile application: _____

Comments to Credit Officer *(40 Characters)*:
_____

MAIL STATEMENTS/DOCUMENTS

Statement Recap Information: *(check one)* ☐ 01 = Outlet   ☐ 02 = Stmt to Bill To/No Recap   ☐ 07 = Suppress Stmt (No Stmt)   ☐ 08 = Produce Recap, No Stmt
☐ 09 = Bill to Address/Stmt and Recap   ☐ 10 = Recap to Bill To/Stmt to Outlet

Statement Type: *(check one)* ☐ Detail   ☐ Summary   Statement Delivery Method: *(check one)* ☐ E-Mail   ☐ Online   ☐ Print and Mail

Statement E-Mail Address: _____

ON YOUR BUSINESS ACCOUNT CHECKING STATEMENT ROLLUP: *(check one)*
☐ 0 = Each Transfer   ☐ 1 = Debit/Credit Grouped *(By Category)*   ☐ 2 = Net Transfer Amount Only   ☐ 3 = Net Transfer EOM Fee Combined

PROCESSING INFORMATION

1. Processing mode: ☑EDC: ☐ ECR   2. Funding will be processed DAILY via: ☑ACH

3. Bank will fund: ☐ Outlet ☐ Head Office   4. # of Plates: _____ Long _____ Short *(will be shipped by ISO)*   5. Fire Safety Act: ☐ Yes   ☐ No

6. Ship Equipment and Welcome Packet to *(will be shipped by ISO)* (check one):
   ☐ Outlet   ☐ Head Office   ☐ Other, give mailing information below   ☐ No Welcome Packet and Supplies   ☐ No Welcome Packet

Name: _____   First/Last Contact Name: _____

Address: _____   City: _____   State: _____   Zip: _____

DBA Name: _____   Merchant ID: __ __ __ __ __ __ __ __ __ __ __ __

N_WF_R_2708	**PROCESSING INFORMATION (cont'd)**	N_WF_R_2708

7. Additional Terminal Features: *(Check all that apply to ensure timely terminal programming)*

☐ **Auto Settle Time** _____ **hh ET** (military)

☐ **Bar Tab**

☐ **Clerk/Server Entry**

☐ **Debit Cash Back**

Delayed Ship Date: _____

☐ Dial Prefix: ☐ Dial 9 ☐ Other: _____

☐ Dial Suffix: _____

☐ E-Commerce

☐ If IP _____
     (List Current Provider)

E-Mail Address:

_____

☐ QSR-CR/SMT *(Convenience/Small Ticket)*

  ☐ QSR Print Option _____

☐ Invoice Number

☐ Multi-Trans *(PC/Register/Software only)*

☐ No Server/Ticket ID

☐ Remove Room # Prompt

☐ Remove Ticket # Prompt

☐ Retail Gas

☐ Retail With Tip

☐ Ship Method *(Overnight)*

☐ Tip % Option

☐ Verify Amount Prompt

☐ Partial Approval

☐ Purchase w/Balance Return

☐ Standalone Balance Inquiry

☐ Other: _____

PINPad:

☐ DES Encryption

☐ DUKPT

☐ Access Code # _____

Terminal Features: *(Cont'd)*

	Key Disable **or**	Password Protect
Credits	☐	☐
Voids	☐	☐
Forces	☐	☐
Reviews	☐	☐
Bal/Settle	☐	☐
Auth Only	☐	☐
Reports	☐	☐
Tip Adjustment	☐	☐

Comments: _____
(**NOTE:** Completing the Comments field will result in a 48 hour terminal programming delay)

Mail / Telephone Order / Business to Business / Internet Information
(All Questions must be Answered)

1. **What % of total sales represent business to business** *(vs business to consumer):*   Business to Business _____% + Business to Consumer _____% = **100%** (total sales)

2. **What % of bankcard sales represent business to business** *(vs business to consumer):*   Business to Business _____% + Business to Consumer _____% = **100%** (bankcard sales)

3. **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%**

4. **MC/Visa/Discover - PayPal/American Express OptBlue sales are deposited** *(check one):* ☐ Date of order ☐ Date of delivery ☐ Other *(specify):*

5. **Who performs product / service fulfillment?** ☐ Direct ☐ Vendor ☐ Other If vendor, add:

    Name _____ **Phone** _____

    Address _____ **City** _____ **State** _____ **Zip** _____

    Please describe how the transaction works, from order taking to merchant fulfillment *(attach additional sheet if necessary)*:

6. **Does any of your cardholder billing involve automatic renewals or recurring transactions** *(i.e., cardholder authorizes initial sale only)*? ☐ Yes ☐ No

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 and other fees** and charges are calculated based on transactions qualifying for certain program pricing and interchange rates levied by the applicable Payment Network. Transactions that fail to qualify for these rates will be charged an additional fee. We will provide you with a schedule of fees and charges in connection with the Services. Interchange and program pricing levied by the Payment Network is subject to change, (see Section 25 of the General Terms & Conditions).

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, 38.3*, and *39.9* 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 6.2* 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 Information 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 48 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 strikeouts to the program terms and conditions will be accepted.

Client's Principal Signature:
(Please sign below)

X _____

	Title	**Date**

Please Print Name of Signer

N_WF_R_2708